

United Food and Commercial Workers Unions and Participating Employers Health and Welfare Fund

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Dependent Spouse Eligibility Audit Frequently Asked Questions

Why is UFCW Unions and Participating Employers Health and Welfare Fund conducting a Dependent Spouse Eligibility Audit?

As healthcare costs continue to rise at rates exceeding ordinary inflation, benefit plans are increasingly using these types of audits to help control costs and ensure the continued viability of their benefit programs. The UFCW Unions and Participating Employers Health and Welfare Fund (“the Fund”) is sensitive to the rising costs of healthcare for its participants, and therefore this audit is being conducted to reduce healthcare costs by eliminating claims for individuals that are not eligible to be covered. It was also approved by the Board of Trustees as a result of recent collective bargaining.

The documentation required contains personal data. Is this process secure?

Protecting personal information is a top priority to the Fund. In compliance with applicable U.S. (Federal) and State regulations, information and documentation submitted to the Fund office for these audits will be stored, processed and protected by physical, electronic and procedural safeguards.

When submitting your tax documentation, only the top portion which includes the names of the employee and spouse are required. Please black out the Social Security Number (“SSN”), as well as any income information. Be advised that alternate proofs provided by participant and spouse are acceptable, such as a mortgage statement, rent invoice, bank, credit card or property tax bill statement dated within the last 6 months showing employee and spouse residing in the same household.

Please note that documents provided will NOT be returned.

Will this information be shared with my employer?

Information that you provide to satisfy the documentation requirements of the Dependent Spouse Eligibility Audit will only be given to your employer if the new information causes a change in your weekly payroll deduction.

Will I be penalized or charged any fees for an ineligible dependent spouse?

If you have maintained an ineligible dependent as a covered dependent, under the Fund rules, any overpayments made on behalf of an ineligible dependent spouse may be recovered.

Do I need to send original documents?

Please **do not** send your original documents; a copy is sufficient. If the document is two-sided or has multiple pages, remember to copy all pages and both sides of the document.

Will I be reimbursed for the cost of obtaining these documents?

No. Any charge for obtaining copies of required documents is your responsibility.

What happens if I do not submit all required documents by the December 29, 2017 audit deadline?

The UFCW Unions and Participating Employers Health and Welfare Fund is ultimately responsible for determining how best to handle each individual case.

If you fail to provide the required information for enrolled spouses-the following action will occur:

- The ineligible dependent spouse for which complete documentation has not been submitted by this deadline date will be removed from coverage.

If you knowingly submit false information for an enrolled dependent spouse:

- The UFCW Unions and Participating Employers Health and Welfare Fund will terminate coverage in the healthcare plan and may seek to recover claims paid during the period that the ineligible dependent spouse was covered.

May I send my documents to my employer's Payroll, HR, or Employee Benefits Department?

This is an independent audit being performed on behalf of the Fund. Please forward all materials directly to the Fund office.

Can an exception be granted to allow my ineligible dependent to stay covered on the Fund's healthcare plan?

No. Only dependent spouses that currently satisfy the plan's eligibility definition can remain covered. If the dependent is no longer eligible because of a "qualifying event," such as divorce, please contact the Fund office for assistance. COBRA, or the Consolidated Omnibus Budget Reconciliation Act, gives workers and their families who lose their health benefits the right to choose to continue group health benefits provided by their group health plan for limited periods of time under certain circumstances. Qualified individuals should contact the Fund office for COBRA details. You also have appeal rights as outlined in your Summary Plan Description (SPD).

What are my options for submitting documentation to the Fund office?

- Email: spousalaudit@associated-admin.com, and only show the last 4 digits of your SSN,
- Fax: (410) 683-7792. You may fax your documents and signed letter 24 hours a day, 7 days a week.
- Documents may also be mailed to:
UFCW Unions and Participating Employers
Health and Welfare Fund
911 Ridgebrook Road
Sparks, MD 21152
Attention: Spousal Audit

How will I know if my information has been accepted and my dependent spouse is verified?

The Fund office will send a letter of acknowledgement once the dependent is confirmed.