

Dealer Tire Family of Companies (DTFOC) Dependent Verification Program FAQs

What is the Dependent Verification Program?

The Dependent Verification Program is conducted to ensure that dependents enrolled in company benefit plans meet the plan's eligibility requirements. This helps maintain plan compliance, control healthcare costs and ensure accurate benefit records.

Why is my employer conducting this dependent verification?

The IRS requires employers to verify dependent eligibility for health plans. In addition, verification helps to ensure everything is being done to contain costs related to health care coverage under the company health plans. It's wise and responsible to review the eligibility of the people covered under the plan. Allowing the coverage of people who aren't eligible puts the company and all eligible employees at financial risk.

Who needs to participate in this verification?

All employees who have dependents enrolled in medical, dental and/or vision plans must participate. This includes dependents added during **New Hire Benefits Enrollment**, a **Qualifying Life Event**, and **Annual Open Enrollment**. Employees who do not have dependents enrolled do not need to take action.

Who is conducting the verification?

The verification is administered by Alight Solutions, a firm specializing in benefits verification. Alight will manage the secure collection, review and tracking of all documents. Your private documents will NOT be shared with your manager or internal HR Business Partner.

What if my spouse currently works for one of the Dealer Tire Family of Companies, do they still need to be verified?

Yes. Any spouse covered under your benefit plan must be verified, even if they are also employed by a DTFOC company.

I currently have my spouse on my benefits, but they have the option to get insurance through their employer or Medicare. Is it still okay to keep them on my insurance?

Yes. The dependent verification process only confirms that your spouse is a legal dependent. Having access to other insurance coverage does not affect their eligibility.

Are employees who elected the Working Spouse Surcharge required to complete the verification as well?

Yes. The dependent verification process is separate from the Working Spouse Surcharge and must be completed regardless of surcharge status.

If I haven't legally adopted my stepchild, are they not eligible for coverage under my plan?

Stepchildren may be covered through age 26. You will need to provide documentation showing the legal connection between your spouse and the child, such as your marriage certificate and the child's birth certificate listing your spouse as the parent.

What documentation is required to prove dependent eligibility?

Documentation must confirm your legal relationship with each dependent and may include a government-issued marriage certificate, long-form birth certificate, or adoption or legal guardianship paperwork. Short-form birth certificates are not accepted.

Why isn't my joint tax return sufficient to prove my legal spouse?

A marriage certificate verifies the start of the relationship, while tax returns or joint ownership documents verify it still exists.

Why isn't the short-form birth certificate acceptable?

Only long-form birth certificates list parents' names, which verify the relationship.

How do I submit my documentation?

Documents must be submitted securely through Alight's Dependent Verification portal or via alternative methods outlined in dependent verification communications.

What if I cannot locate my documents?

You may request copies from state or county vital records offices or contact Alight for guidance on acceptable alternatives. Early requests are recommended due to processing times. You can find phone numbers for state, county clerk, foreign embassy and consulate offices through VitalChek. The company will not reimburse the cost for vital records.

Will my confidential information be kept secure?

Strict security measures are in place to ensure the integrity of your personally identifiable information. For more information about how your information is kept safe, choose the "Security and Privacy Policy" link at the bottom of the Alight Verification website. You may redact all personal identifying information (PII), including Social Security numbers, income amounts, and any unrelated financial details. Only the portions needed to confirm dependent eligibility must remain visible.

How long does it take to receive vital records?

Requests can take several weeks depending on the issuing authority.

What if copying my vital record is prohibited?

Request a noncertified copy and submit by mail. The company will not reimburse the cost for vital records.

What happens if I do not submit documentation by the deadline?

All unverified dependents will be removed from coverage.

If I drop dependents, will they be eligible for continued coverage through COBRA?

Only dependents who lost their eligibility within the last 60 days due to a COBRA-qualifying event will have COBRA rights. Dropping coverage for someone who was never eligible is not a COBRA-qualifying event.

If our dependent is not considered a qualified dependent and is removed from coverage, will we have an opportunity to update our benefits enrollment, for example, to move from family coverage to employee + spouse?

If your dependent is determined to be ineligible, their coverage will be dropped. Your coverage tier will automatically update in Workday, and your premium will adjust accordingly.

What is the age limit to cover children?

Children may be covered through age 26 regardless of marital status or access to other insurance, provided you submit documentation confirming they are an eligible dependent.

If a dependent isn't eligible for benefits, where can I go to get medical and dental coverage?

Many individual policies are available for people who aren't eligible for company health plans. These plans are offered by individual carriers, not by the Dependent Verification Center.

Does dependent verification also apply to Canadian employees?

No. The dependent verification process applies only to U.S. employees and does not apply to employees in Canada.

Who do I contact for help?

If you need assistance at any point, **Alight's Dependent Verification Call Center**, will be available Monday through Friday, 8:00 a.m. to 8:00 p.m. ET, with support in both English and Spanish at 855.280.0402.