UNDERSTANDING THE SPOUSAL/PARTNER VERIFICATION PROCESS

FREQUENTLY ASKED QUESTIONS

WHAT IS THE SPOUSAL/PARTNER VERIFICATION PROCESS?

As communicated during the 2026 open enrollment, there is a $300/month premium surcharge for employees who elect to enroll a spouse or partner who access to healthcare coverage elsewhere. The Spousal/Partner Verification Process confirms your compliance with this eligibility requirement. SIP has engaged Paragon, our healthcare advisor, to administer the verification process securely on our behalf.

WHY AM I RECEIVING THIS?

You are receiving this notice because, during open enrollment, you indicated that your spouse or domestic partner does not have access to other medical coverage. Paragon has been engaged to confirm your enrollment is in accordance with SIP requirements. If your verification is not completed by March 20, 2026, a $300/month surcharge will be applied to your medical premium beginning April 1, 2026.

WHAT DO I NEED TO DO?

Verification can be completed in less than 10 minutes through our secure online portal at https://www.sipbenefits.com/verification. Before beginning the process, you must gather the required documentation to upload with your submission. Documents may be submitted as a PDF or image which you can easily capture as a picture from your mobile device. Here's what you will need:

DOCUMENT REQUIRED	REQUIRED FOR
Marriage Certificate	**All Employees Covering a Spouse or Partner**
Proof of Joint Financial Responsibility Examples include a recent utility bill, mortgage or non-healthcare insurance statement listing both of you.	**All Employees Covering a Spouse or Partner**
Page 1 of Your Most Recent Tax Form 1040 Only your name, your spouse or partner's name, and Line 1a (Total Income) must be visible - SSNs and other financial information should be redacted or blacked out.	**All Employees Covering a Spouse or Partner**
Spousal Employer Verification Form	**Only Required for Employees With an Employed or Self-Employed Spouse or Partner**

IS MY INFORMATION SECURE?

All documentation submitted for spousal verification is used solely to confirm eligibility and is handled in accordance with established privacy and data security standards. Access is limited to authorized personnel involved in the verification process. Records are retained and securely disposed of in compliance with applicable data protection requirements.

WHERE CAN I GO FOR MORE INFORMATION OR QUESTIONS?

The secure online portal at https://www.sipbenefits.com/verification provides additional information about the verification process, including guidance on obtaining any required forms you may be missing. You may also contact our audit partner, Paragon, directly through the portal for additional support.

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WHERE CAN I GET A COPY OF MY MARRIAGE LICENSE OR CERTIFICATE OF PARTNERSHIP?

You can obtain a certified copy of either document through the County Clerk, Probate Court, or local Vital Records office. Requests can usually be made online, by mail, or in person, and generally require both full names, the date of marriage or proceeding, a valid ID, and a small fee. If this occurred in another state, contact that state's Vital Records office for instructions. There are also a variety of resources on the internet (such as nationalrecords.org) to help gain access to missing documents.

WHAT IS PROOF OF JOINT FINANCIAL RESPONSIBILITY?

Proof of Joint Financial Responsibility is documentation showing that you and your spouse or domestic partner share financial obligations or maintain joint accounts. Examples include a utility bill listing both names, a joint mortgage statement or lease agreement, a joint bank account statement, or a home or auto insurance policy covering both individuals. Documents should be recent (dated within the last 90 days) and you may redact account numbers or other sensitive financial information before submitting.

WHY DO YOU NEED MY TAX RETURN?

We request a copy of your IRS Form 1040 to validate household status and confirm that the spouse or domestic partner enrolled in coverage is accurately reported as part of your household. Line 1a (Total Income) is used to ensure your enrollment aligns with eligibility requirements under the SIP medical program. Only limited information is needed for verification purposes, and you may redact (black-out) all other financial details and Social Security numbers before submitting.

DO I HAVE TO SUBMIT THE SPOUSE/PARTNER EMPLOYER VERIFICATION FORM?

If your spouse/partner is <u>not</u> employed – then you are <u>not</u> required to complete this form.

If your spouse/partner is employed, or self-employed, this form is required. The form must be completed by you, your spouse/partner, and the employer for your spouse/partner. If your spouse/partner is self-employed, they will complete this form as both the spouse/partner and employer. This form authorizes Paragon to contact their employer and verify information on our behalf.

WHY CAN'T I JUST EMAIL THESE IN TO HR?

Email is not secure. The online verification process at www.sipbenefits.com/verification is the only secure way to provide the required information.

WHAT HAPPENS IF I DO NOT PARTICIPATE?

If you fail to complete the verification process by the deadline, your medical premium will automatically include the $300/month surcharge beginning April 1, 2026.