



Dependent Verification Frequently Asked Questions

Do I have to verify that the dependents I enroll are eligible for coverage?

You must submit dependent verification documents by the deadline for any newly enrolled and previously unverified dependents enrolled in the plans or their coverage will be terminated.

- New Hires/Newly Eligible Enrollment and Dependent Verification Deadline: Complete your benefit enrollment and submit complete dependent verification documentation within 30 calendar days of your eligibility, e.g. New Hire Date: May 1, Verification deadline: May 30.
- Open Enrollment and Dependent Verification Deadline: Complete your benefit enrollment and submit complete dependent verification documentation by **November 15**.

How do I submit required dependent verification documents to add my dependents to insurance?

Upload all dependent verification documents to Oracle Benefits Self Service under My Documents. You should maintain proof that the documents were submitted in case there is a question related to the documents or the documents are not received by your Human Resources office.

What happens if I do not supply the required dependent verification documents by the deadline?

There are no exceptions to the deadline. Dependent verification documents must be submitted by the deadline for any newly enrolled and previously unverified dependents enrolled in the plan or their coverage will be terminated. FMOLHS reserves the right to audit and request dependent verification documents at any time.

How long can my dependent child be insured as my dependent?

Children whose eligibility is properly verified may remain insured as dependents through the end of the month in which their twenty-sixth birthday occurs. Enrolled children who cease to be eligible as dependents may continue coverage on their own by paying the full cost under Continuation Coverage.

Can my dependent parents be covered by my benefit plans?

No. Even if totally dependent on the team member, parents are not eligible for coverage.

If my divorce settlement requires me to maintain medical coverage for my ex-spouse, can my ex-spouse remain covered under the FMOLHS plan?

No. Only a legal spouse is eligible for coverage under the FMOLHS plans. If you are required to provide coverage for your ex-spouse, you would need to seek coverage for your spouse elsewhere, such as the Insurance Marketplace or an individual policy.