



LEARN ABOUT YOUR BENEFITS ELIGIBILITY



Be sure you understand your eligibility for benefits and your options for changing your benefit elections under certain conditions. If you plan to add anyone to your coverage, be prepared to provide proof of the person's eligibility for coverage by documenting your relationship.

- General eligibility definitions – employee and dependents
- Qualifying life events
- Eligibility for LegalShield and IDShield
- Documenting eligibility

General eligibility definitions – employees and dependents

Full-time employee

To qualify, you must be working at least 30 hours per week. You must enroll for benefits within 31 days of your date of hire. Your benefits will begin on the first day of the month after you have completed 30 days of full-time employment.

The benefits coverage you choose will remain in effect for the year.

401k eligibility: Full-time employees will be automatically enrolled in the 401k plan on the first day of the month after 30 days of service, if you are at least 21 years old. You will be eligible for the IDQ matching contribution at that time.

Eligible dependents

You must enroll in a benefit plan before you can enroll your spouse or dependents. You may not enroll your spouse or dependents in coverage you do not choose for yourself.

Spouse: defined as a person to whom you are legally married

Dependent child age 25 or younger:

- Your biological children, your spouse's biological children, children you have adopted, your stepchildren, your foster children, children for whom you or your spouse is the court-appointed legal guardian, children who have been named in a qualified medical child support order (QMCSO)
- A person who meets the definition of dependent child and is 26 or older, who became mentally or physically disabled before age 26. Proof of ongoing disability will be required.

Qualifying life events

Some life events (changes in your life) are defined by the IRS as qualifying life events (QLE). That means they make you eligible to change your benefits during the plan year, outside of the annual open enrollment period.

- Marriage
- Divorce
- The birth of your child, legal adoption or placement for adoption
- Enrollment for your spouse's employer-sponsored coverage occurs at a different time than our plan enrollment
- Change in your eligibility or your dependent's eligibility for benefits
- Covered dependent loses eligibility for coverage under your plan at age 26
- Spouse or dependent child loses or gains access to coverage under another plan (including an employer's plan, Medicare, Medicaid or a state health insurance program for children)
- Someone covered under your plan dies
- A court-ordered change

You have 30 days from the time of the QLE to change your benefits. If you do not make changes within 30 days of the QLE, you may not make them until the next enrollment period.

You will be required to provide documentation of the life event. Go to Manage My Benefits to change your coverage due to a QLE.

Employee Hub > DQ4U > HR & Payroll Toolbox > Menu > Myself > Benefits > Manage My Benefits

Eligibility for LegalShield and IDShield

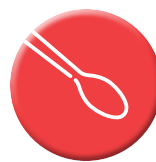
LegalShield and/or IDShield coverage are available to you, your spouse and children who meet the eligibility requirements for those plans.

Employee and your spouse: age 18 and older

Your dependent children:

- Your child or your spouse's child, up to age 26, never married, who is a permanent resident of your household or a full-time student
- A child up to age 18 for whom you or your spouse is the legal guardian
- A dependent child of any age who meets all of the following criteria:
 - Physically disabled or mentally incapacitated
 - Unable to make legally binding decisions
 - Unable to be employed
 - 51% or more financially dependent on you or your spouse
 - Lives at home with you or your spouse

You may be required to provide proof of eligibility before you receive services for a dependent child.



Questions?

Call the IDQ Benefits Contact Center at 833-357-2169, Monday to Friday, 7 a.m. to 10 p.m. CT.

Documenting eligibility

When you add someone to your benefits coverage for the first time, you will be required to provide documentation of the person's relationship to you.

Deadlines and document formats

- You must provide documentation when you enroll.
- Your enrollment will not be complete (for any benefits) until you upload the required documents.
- Scan documents or take a clear digital photograph that you can upload when you enroll.
- Documents must be legible.
- Documents must include your name and the name of your spouse or the dependent you are adding to your coverage. You may black out any Social Security numbers, account numbers, dollar amounts, etc. that appear on the scan or photograph of the documents.
- You must supply an English translation if the original of any document you provide is not in English.

If you do not provide the required documentation, the person you wanted to add to your coverage may not be included in your benefits.

Required documents

Have your documents ready to upload when you enroll for benefits.

Spouse – two documents required

1. Upload your marriage certificate, showing the date of your marriage.
2. Upload one of the following documents, dated within the last 60 days.
 - Proof of joint bank or credit account
 - Proof of joint mortgage or lease statement
 - Proof of joint ownership of a motor vehicle
 - Household bill listing your common address

Child – one document required

Upload one of the following documents.

- Birth certificate listing you (IDQ employee) as a parent of child
- Adoption certificate or adoption placement agreement listing you (IDQ employee) as an adoptive parent of child
- Documentation of your legal custody/ guardianship
- Qualified medical child support order

Stepchild – three documents required

1. Upload one form of documentation for your stepchild (see list above). The document must list *your spouse* as the child's parent/ guardian.
2. Upload your marriage certificate, showing the date of your marriage.
3. Upload one additional form of documentation for your spouse (see list above), dated within the last 60 days.