



# UNDERSTANDING 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

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### Full-time employee

You are eligible for the benefits program if you work for IDQ an average of 30 hours of service or more per week between Oct. 15 through Oct. 14. This annual period is measured each year. Employees who average at least 30 hours of service per week will be eligible to participate in annual (open) benefits enrollment in November for coverage that begins Jan. 1.

### Hours of service – what counts

- Work hours for which you were paid or entitled to be paid for the performance of your duties
- Paid time off
  - Vacation and personal days
  - Illness, disability or incapacity
  - Layoff
  - Jury duty, military duty
- Unpaid family and medical leave (FMLA)

**Break in service – loss of eligibility.** You will lose your eligibility if you have a break in service for any reason. A break in service is 13 or more weeks in a row without working an hour of service. If you return to work after that time, you will be counted as a new employee for benefits eligibility.

**Full-year eligibility.** If you enroll for benefits, you keep your eligibility through the remainder of the calendar year if:

- You have no break in service.
- You are still an employee, even if you are working fewer hours or making less money.
- You continue to pay your contributions toward your coverage.

**New employees.** For benefits eligibility, you are considered a new employee.

- We will track your hours for eligibility.
  - Tracking begins the day you are hired.
  - We will track your hours for 12 months.
  - This is called an initial measurement period.
- If you average 30 hours of service per week during the initial measurement period, you will be eligible to enroll for benefits.
  - We will notify you of your eligibility.
  - Your eligibility begins 13 months after your hire date. It starts on the first day of that month.
- You must complete enrollment within 31 days of becoming eligible (meeting the requirements of the initial measurement period for hours of service).

**401k eligibility:** You may participate in the 401k plan beginning on the first day of the month after you have met the requirements of one of the scenarios below.

In both scenarios, you will be automatically enrolled when you qualify and will be eligible for the IDQ matching contribution.

- Scenario 1
  - You are at least 21 years old
  - Completed 1 year of service (at least 1,000 hours) in the first 12 months following your date of hire.
  - If you do not qualify to participate in your first year of employment, you will be eligible to participate after you meet the qualifications in any subsequent plan year.
- Scenario 2
  - You are at least 21 years old
  - Completed at least 500 hours of service a year for 2 consecutive years

## 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

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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.

## 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.

## Documenting eligibility

- To change your benefits due to a qualifying life event (page 2) , you must contact HR within 30 days of the event and submit required documents.
- To add someone to your benefits during enrollment, you must submit documentation when you enroll.

## Submitting documentation

Prepare the required documents (see page 4) and email them to **Jennifer.Steinbaugh@idq.com**. Questions? Call the IDQ Benefits Contact Center at 833-357-2169, Monday to Friday, 7 a.m. to 10 p.m. CT.



## Deadlines and document formats

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- You must provide documentation when you enroll.
- Your enrollment will not be complete (for any benefits) until you submit the required documents.
- Scan documents or take a clear digital photograph that you can submit 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

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

### Spouse – two documents required

1. Your marriage certificate, showing the date of your marriage
2. 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

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