

Why does T-Mobile have a Dependent Verification Process?

T-Mobile is proud of the benefits we offer and keeping costs down helps maintain a competitive health care plan for all employees. Unfortunately, we can't cover everyone. Medical benefits are very costly and covering people who are not eligible dependents raises the cost for our health plans, which directly influences the cost that all employees and T-Mobile pay for coverage.

What is the Reverification process?

Reverification is required for dependents whose eligibility may change over time, like when a relationship ends – spouses, domestic partners, children of a domestic partner, or stepchildren. Every 3 years employees will need to validate that their dependent remains eligible.

Note: it is still expected that employees will proactively remove a dependent when they become ineligible. This process is intended to identify anyone missed.

The reverification process is a streamlined version of the current process. Employees will not need to provide government documents because they were already provided in the past (such as birth or marriage certificates). They will only need to provide a copy of their taxes or proof of joint ownership to confirm current status.

Are there any dependent types who won't be required to go through Reverification?

Any child (adopted, biological) previously verified will not be required to reverify because eligibility status doesn't change over time.

Note: Separate existing process removes dependents at age 26. No special dependent verification process applies.

In any given year a spouse, domestic partner, child of a domestic partner, or stepchild won't have to reverify if their prior verification/reverification occurred more recently than 3 years ago. **Note:** frequency of reverification could change in the future.

How and when will I know if my dependent requires verification or reverification to be enrolled?

Full verification is required in the follow circumstances:

- First time enrollment of the dependent.
- Annual Enrollment if a new dependent was added. After AE closes and elections for the new year are finalized the Dependent Verification process will begin. Communications will start to employees typically at the end of October for any newly added dependents requiring full verification.

Reverification occurs on a three-year cycle from the dependent's original full verification.

What types of dependents are eligible to be enrolled in T-Mobile coverage?

You may enroll the following eligible dependents on your T-Mobile plan:

- Your **legal spouse**, as recognized by the federal government.
 - Ex-spouses do not qualify, even if you're required to provide coverage by court order.
- Your **domestic partner or common law spouse** who meet the following criteria:
 - ✓ Both you and your partner are at least 18 years of age and mentally competent to consent to contract
 - ✓ Both you and your partner are in a committed relationship with each other
 - ✓ You and your partner are not blood related
 - ✓ Both you and your partner share the same primary residence
 - ✓ You and your partner are not married to, or a domestic partner of, another person
- The following relationships do **not** qualify as an eligible domestic partner
 - Your sibling, parent, or other relative
 - Your roommate
 - Your ex-boyfriend/girlfriend/partner/spouse who no longer meets the criteria listed above
- You may enroll your **dependent child who is under age 26** and is one of the following:
 - Your biological child
 - Your stepchild
 - Your domestic partner's child
 - Your legally adopted child
 - A child for whom you are the court-appointed legal guardian
- Children **age 26 and over** will be included as disabled dependents regardless of age if they meet both the following conditions:
 - Your child is mentally or physically incapacitated prior to their 26th birthday
 - Your child is not capable of self-support
- The following relationships do **not** qualify as an eligible child (this list is not inclusive):
 - Your grandchild (unless you are the child's court-appointed legal guardian)
 - A relative who is a minor and living with you (unless you are the child's court appointed legal guardian)
 - A child for whom you have been granted temporary custody
 - Your foster child (unless you are the child's court-appointed legal guardian)

What is needed to ensure my disabled child, who is turning age 26, continues to be covered under my T-Mobile health plan with UHC/Premera?

Contact the medical plan vendor you are enrolled with and request a Disabled Dependent Certification form. UHC enrollees call (877) 259-1527 to request the form. Premera enrollees call (866) 358-2300 to request the form. The application can be reviewed up to six months (two months for Premera enrollees) prior to your disabled child's 26th birthday but needs to be received no later than 31 days following their 26th birthday. A portion of the form will be completed by you and a portion of the form will be completed by your child's physician. Once the form is filled out, it needs to be sent back to UHC/Premera along with supporting documentation for a clinical review. The clinical review process typically takes 30-business days once all the required information is submitted. You will be notified by UHC/Premera of their decision via letter (US Mail). Depending on the nature of your child's disability, reverification may be needed every 1-3 years.

I have a court order to provide medical benefits for my child. Can I enroll them based on the court order, and do I need to complete the Dependent Verification process?

Children who are enrolled on T-Mobile's health plan per a qualified Child Support Order or National Medical Support Notice may remain enrolled on the employee's health plan. T-Mobile will typically receive qualified Child Support Orders or National Medical Support Notices directly from the State or local department issuing the order and will enroll the dependent as legally required. Dependent Verification is not required since T-Mobile is legally obligated to comply.

Examples of courts orders that would not qualify a dependent include, but are not limited to:

- Divorce Decrees
- Child support agreements between the employee and ex-spouse

I have a court order to provide medical benefits for my ex-spouse. Can I enroll them based on the court order?

An ex-spouse is not an eligible dependent under any circumstance and may not be enrolled on T-Mobile's health plan. The court order requires you pay for coverage, but it cannot be as a dependent through the T-Mobile plan.

What will happen if I do not verify my dependent as requested?

Your dependent will not be eligible to remain enrolled in the T-Mobile plan and will be removed from coverage. They will not be eligible for COBRA.

Will an ineligible dependent be able to continue their coverage through COBRA?

If your dependent was never eligible for coverage, they are not eligible to enroll in COBRA. If the dependent is no longer eligible because of a recent "qualifying event" such as divorce, they may be eligible for continuation of coverage under COBRA if notice of their COBRA-qualifying event is provided to T-Mobile within 60 days of the event occurring.

Can I re-add my ineligible dependent to coverage in the future?

You can only re-add your dependent to coverage in the future if at that time they meet the eligibility requirements. When you re-add your dependent you will be required to go through the Dependent Verification process again to ensure eligibility.

What if I disagree with the decision my dependent is not eligible?

There is a formal appeal process in place to give you the opportunity to maintain coverage. Your Final Termination Notice will include information about that process and what will be necessary to support overturning the decision. You can also call the Benefits Center prior to receiving your notice if you'd like to understand the appeals process in advance.

Can exceptions be granted to allow an ineligible dependent to stay covered?

No. Only dependents eligible for coverage according to the plan's eligibility rules can remain covered.

How do I find a new insurance option for my ineligible dependent?

The Compass Health Pro team can help you understand options available and connect you to resources in your state. Call or email them at TMUSHealthPro@compassphs.com and **855-496-0071** if you'd like help navigating this process.

Some examples of the options they will share include:

- **Public exchanges:** Under the Affordable Care Act you can purchase an individual policy through the insurance exchange run by either your state or the federal government. Most exchanges also include information about how an individual can qualify for reduced costs or government-sponsored programs like Medicaid.
- **Medicare/Medicaid:** may apply depending on your circumstances
- **Private Insurance Broker:** worth exploring if public exchanges don't meet your needs
- **Other employer insurance:** if employed, your ineligible dependent may have their own insurance option available.

What types of documents do I need to provide to verify my dependent?

Check out Dependent Verification and Reverification documents located on the Benefits Hub.

What methods do I have to submit my paperwork?

Best option! Secure Online Upload: www.t-mobilebenefits.com

Secure Fax: 1-877-965-9555 (Use the secure fax cover sheet from your paperwork)

Mail: Dependent Verification Center, PO Box 7114, Rantoul, IL 61866-7114

The documentation required contains sensitive data. How do you protect my information?

Protecting personal information is a priority to T-Mobile and T-Mobile's dependent verification vendor partner, Alight Solutions. Alight takes the security of your documents and information seriously and they either meet or exceed T-Mobile's security requirements of their vendors. You can find information on the dependent verification portal (t-mobilebenefits.com) such as their security and privacy policy for more information.

Where do I go if I have questions or am having trouble getting the required documents?

Contact the Dependent Verification team at the Benefits Center at (855) TMO-BENS (855-866-2367), hours are Monday through Friday, 5 a.m.- 5 p.m. Pacific. They are able to answer any questions you have and provide any options available to you.