

Audit Rules for Spouses

Relationship	Eligibility Status	Documents Required or Message
<p>Marital Relationships</p> <p>Legally Married Includes Physically Separated</p>	<p>Eligible – Collect Date</p>	<p>Option 1: 2022 Federal Tax Form 1040 showing a married filing jointly status (1st page). If the employee does not have the Form 1040, but has other types of tax forms...</p> <ul style="list-style-type: none"> <i>We will accept any one of these tax forms: 2022 State Income Tax return (if joint), or Tax Form 8879 (E-file Signature Authorization), or IRS Tax transcript.</i> <p style="text-align: center;">OR</p> <p>Option 2: If employee does not have any type of tax form, he or she can submit a Legal Marriage Certificate AND two joint financial statements.</p> <ul style="list-style-type: none"> <i>The 2 joint financial statements must show the employee’s name and the spouse’s name at the same address. Must be from different institutions, or from different accounts in the same institution, and be dated within the past 60 days. Examples: bank, credit card, or auto loan statement, auto/renter’s insurance declaration page, mortgage statement, utility bill, automobile registration for current period.</i> <i>If the couple does not share finances, we will also accept 2 individual financial statements from the employee and 2 from the spouse, Same rules apply: same address, different accounts, within 60 days.</i> <i>If the couple was newly married within the last 12 months, the employee will only need to submit their Marriage Certificate.</i>

Civil Union	Eligible – Collect Date	<p>Option 1: 2022 State Tax Return showing a married filing jointly status (1st page). If the employee does not have a 2022 joint state return...</p> <p style="text-align: center;">OR</p> <p>Option 2: State Issued Civil Union Certificate AND two joint financial statements.</p> <ul style="list-style-type: none"> • <i>The 2 joint financial statements must show the employee’s name and the spouse’s name at the same address. Must be from different institutions, or from different accounts in the same institution, and be dated within the past 60 days. Examples: bank, credit card, or auto loan statement, auto/renter’s insurance declaration page, mortgage statement, utility bill, automobile registration for current period.</i> • <i>If the couple does not share finances, we will also accept 2 individual financial statements from the employee and 2 from the spouse, Same rules apply: same address, different accounts, within 60 days.</i> • <i>If the couple was newly married within the last 12 months, the employee will only need to submit their Marriage Certificate.</i>
Divorced Spouse (Including Annulled marriage)	Ineligible – Collect Date	A Divorced Spouse is not eligible for coverage
Legally Separated	Ineligible – Collect Date	A Legally Separated Spouse is not eligible for coverage
Deceased Spouse	Ineligible – Collect Date	Our records will be updated to reflect the status.
Unmarried Partner	Ineligible	An unmarried partner is not eligible for coverage.
Domestic Partner	Ineligible – Collect Date	A Domestic Partner is not eligible for coverage

Common Law Marriage	Ineligible – Collect Date	A Common Law Spouse is not eligible for coverage
Spouse with Other Coverage available to them.	Eligible	No carve-out or surcharge

Audit Rules for Children

Relationship	Eligibility Status	Documents Required or Message
Child Relationships		
Biological Child	Eligible	<p>Child’s government-issued birth certificate showing employee as a parent (hospital documentation is only accepted for children under 6 months of age).</p> <p>Other acceptable documents: Divorce Decree Child Support Order Court Order Paternity test If Divorce Decree, also request the page with the court seal/stamp & signatures.</p>
Stepchild	Eligible	<p>Legal Birth Certificate AND documents to prove the Parent’s Marriage.</p> <p>Other acceptable documents: Divorce Decree Child Support Order Court Order Paternity test If Divorce Decree, also request the page with the court seal/stamp & signatures.</p>
Adopted Child	Eligible	<p><u>Option 1:</u> Child’s government-issued birth certificate showing employee as parent (if adoption is finalized). <u>Option 2:</u> Adoption Agreement. <u>Option 3:</u> State Agency Adoption Placement Agreement.</p>

Child of Common Law Spouse	Ineligible	A child of a Common Law Spouse is not eligible for coverage.
Other Child Type	Eligible	Court Order showing Legal Guardianship or Legal Custody.
Child of Civil Union	Eligible	Legal Birth Certificate AND documents to prove the Parent's Marriage. Other acceptable documents: Divorce Decree Child Support Order Court Order Paternity test If Divorce Decree, also request the page with the court seal/stamp & signatures.
Child of Domestic Partner	Ineligible	A child of a Domestic Partner is not eligible for coverage.
Child Limiting Age	Child must be under limiting age	Limiting age is 26.
Extended Age 26 to 30	Eligible If the child is unmarried, resides in Illinois, has served as an active or reserve member of any branch of the Armed Forces of the United States, and has received a release or discharge other than a dishonorable discharge.	Collect relationship documents.
Disabled Child Over Limiting Age		Collect supporting documents for relationships, but not to prove disability.

Note QMCSOs