Dependent Verification Frequently Asked Questions

This document contains answers to frequently asked questions. The documentation requirements and dependent eligibility rules are available on www.livetheorangelife.com. You can also access helpful information by visiting the Your Benefits Resources website at http://resources.hewitt.com/homedepot. Click on the Dependent Certification link under Action Needed on the Home page. You may also contact the Benefits Choice Center at 1-800-555-4954 before the deadline shown on the notice.

Why are we doing a dependent verification?
Claims and health care management of dependents account for about 32 percent of our health care costs. One way to help manage these costs is to make sure we are only covering eligible dependents. Asking our associates to provide documentation helps ensure that eligible medical plan participants are not unfairly bearing the cost of covering ineligible individuals under our plans. In addition, we are legally required to ensure that our plans are administered properly.

How do I know if my dependent is eligible?
We encourage you to research the dependent eligibility rules before the verification begins. You can view the dependent eligibility rules on www.livetheorangelife.com. You also will receive a list of your dependents covered under the plan and a list of the dependent eligibility rules when the verification begins. This information will help you determine whether your dependents are eligible.

Will everyone be subject to the dependent verification?
All associates who cover newly added dependents under a Home Depot medical plan must respond to the dependent verification unless the associate’s dependent is disabled or covered as a result of a qualifying court order. If your dependent(s) were previously audited and verified in 2010, you will not be included in the ongoing dependent verification. However, should your dependent circumstances change; you should review your current Benefits Summary to ensure that all of your dependent(s) currently enrolled are eligible.

During the dependent verification, what will I need to do?
Review your covered dependents. If your dependents are eligible for coverage, gather the documentation required and fax, upload or mail copies of your documentation to the Benefits Choice Center by the deadline given in your materials. The documentation requirements and dependent eligibility rules are available on www.livetheorangelife.com. You can also access helpful information by visiting the Your Benefits Resources website at http://resources.hewitt.com/homedepot. Click on the Dependent Certification link under Action Needed on the Home page. You may also contact the Benefits Choice Center at 1-800-555-4954 before the deadline shown on the notice.

What type of documentation will be needed to confirm eligibility for my dependents?
A complete list of documentation requirements are available on www.livetheorangelife.com. The documents will also be listed on the notice you’ll receive by mail. A legal document is required that shows your relationship to the eligible dependent. Common types of documentation include your government issued marriage certificate, government issued birth certificate or adoption paperwork. Additional documentation may be required depending on the dependent and the eligibility rules.

If my dependent is ineligible, what will happen?
If you cannot provide the required documentation showing your dependent’s eligibility for coverage, he or she will be removed from any current coverage elections including but not limited to medical, dental, vision and basic life insurance within 10 business days of the deadline indicated in the notice. The ineligible dependents will not be eligible for continued health coverage through COBRA. Participants found to be covering ineligible dependents during the dependent verification may be subject to disciplinary action as outlined in the Company’s Code of Conduct.
Why were my documents denied?
You should receive a Dependent Verification Status Change Notice letting you know why your
documentation was denied. Refer to the eligibility rules and documentation requirements on
www.livetheorangefile.com for additional information. You can also access helpful information by visiting
the Your Benefits Resources website at http://resources.hewitt.com/homedepot. Click on the
Dependent Certification link under Action Needed on the Home page. You may also contact the Benefits
Choice Center at 1-800-555-4954 before the deadline shown on the notice.

I was married in a different country and I can’t get a copy of the marriage certificate. What can I
supply as my proof of marriage?
A marriage certificate that was provided in a foreign country as proof of marriage or your naturalization
paperwork are acceptable documents to provide. Please contact the Benefits Choice Center at 1-800-555-4954 before the deadline shown on the notice for alternative forms of documentation that will be accepted.

Why do I need to provide tax documents, bills, and account statements? I don’t feel comfortable
providing my financial information.
Be sure to black out any financial information, account numbers and/or Social Security numbers when
submitting documentation per the instructions in the notice.

How do I know that my confidential information will be secure?
All Benefits Choice Center associates and contractors are held to the highest standard of conduct regarding
the processing of personal information and documents. Strict security measures are in place to ensure the
integrity of the personal data warehoused at the Benefits Choice Center and to maintain legal compliance
with relevant privacy regulations. To view the Benefits Choice Center (Hewitt Associates) Data Privacy Statement, visit
www.hewitt.com, scroll down to the bottom of the page and click on “Privacy Statement.”

What if my state doesn’t show parents’ names on the birth certificate?
You should still submit the birth certificate to verify dependent age. You may also find that your state has a
“long-form” version of the birth certificate that includes all required data. Please contact the Benefits Choice Center at 1-800-555-4954 before the deadline shown on the notice for alternative forms of documentation that will be accepted.

What if I can’t get a copy of my child’s birth certificate?
There are other forms of documentation that can be provided. Please contact the Benefits Choice Center
at 1-800-555-4954 before the deadline shown on the notice for alternative forms of documentation that will
be accepted.

My child was born/I was married abroad. How can I get a copy of the birth/marriage certificate?
Information about requesting a copy of a birth or marriage certificate from abroad can be found at the
following Web site: http://travel.state.gov/passport/get/first/first_825.html. In addition, there are a number of
private ordering services on the Internet that offer assistance in obtaining birth certificates and marriage
licenses from foreign vital records agencies. There are also additional forms of documentation that can be
provided. Please contact the Benefits Choice Center at 1-800-555-4954 before the deadline shown on
the notice for alternative forms of documentation that will be accepted.

I am a US citizen but my child was born out of the country, and I don’t have the birth certificate.
If you or your spouse was a U.S. citizen when your child was born abroad, you should have registered your
child’s birth at a U.S. embassy or consulate and received a Consular Report of Birth Abroad, Form FS-240.
This form is acceptable legal proof of birth and U.S. citizenship. To request a certified copy of a Consular
Report of Birth Abroad, visit: http://travel.state.gov/passport/get/first/first_828.html. There are also
additional forms of documentation that can be provided. Please contact the Benefits Choice Center at 1-800-555-4954 before the deadline shown on the notice for alternative forms of documentation that will be accepted.
I never received or misplaced the form that was sent to me for providing my documentation. Can you send me an additional copy?
You can view your notice or request it to be mailed again by visiting the Your Benefits Resources website at http://resources.hewitt.com/homedepot. Click on the Dependent Certification link under Action Needed on the Home page. You may also contact the Benefits Choice Center at 1-800-555-4954.

I have specific questions about my dependent's eligibility.
The answers to most eligibility questions can be found in the materials sent to you at your home address and on www.livetheorangelifecom. You can also access helpful information by visiting the Your Benefits Resources website at http://resources.hewitt.com/homedepot. Click on the Dependent Certification link under Action Needed on the Home page. If you cannot find your answer, you may contact the Benefits Choice Center at 1-800-555-4954.

I can't seem to find the fax number or address to send my dependent verification documents.
You may submit your documentation using any of these methods:
  * Online: Upload to http://resources.hewitt.com/homedepot (Your Benefits Resources)
  * Secure Fax: 1-877-965-9555
  * Mail: Benefits Choice Center, P.O. Box 1401, Lincolnshire, IL 60069
Please note that faxing or uploading is encouraged to ensure your documents are received prior to the deadline. Do not forget to include the signed and dated Dependent Verification Cover Sheet. It must be completed and returned with your documentation to successfully verify your dependent(s).

Will my dependent be dropped from all coverage?
For dependents determined to be ineligible, current coverage elections for the dependents will be removed, including but not limited to medical, dental, vision, and basic life insurance.

Why do I need to wait when I call the dependent verification call center?
Depending on what day of the week and what time of day you call, there may be a wait time. For example, Mondays are the highest call volume days of the week. Later in the week, mid-day normally has little to no wait to get to a representative. It is recommended you respond as soon as you can to the audit.

I never sent in documents for the dependent verification, will my dependents be dropped?
Your dependents will be removed from current coverage elections, including but not limited to medical, dental, vision, and basic life insurance.

I sent in my documents – why did you drop my dependents?
The documentation you sent in may have been insufficient. You should have received a Dependent Verification Status Change Notice letting you know why your documentation was denied. If not, please contact the Benefits Choice Center at 1-800-555-4954.