

Request for Dependent Verification Documentation

July 24, 2026

Dear **SAMPLE EXAMPLE**

UMass Memorial Health recently announced it will be verifying the eligibility of dependents enrolled in UMass Memorial Health medical, dental, and/or vision plan(s). This verification is one way UMass Memorial Health is working to manage the costs of providing comprehensive and competitive health benefits. It also helps UMass Memorial Health comply with the eligibility requirements of the plan and federal laws like ERISA.

Our records indicate the following dependents enrolled in UMass Memorial Health medical, dental, and/or vision plan(s). **You'll need to submit documentation to verify the eligibility of the following individual(s).**

Dependent Name	Date of Birth	Relationship

This packet includes instructions on how to complete the process and other important verification enclosures.

Important Verification Enclosures

Return Cover Sheet — Include the cover sheet when you fax or mail documents. It includes important information that helps us associate the documents with your record and process your dependent(s).

Frequently Asked Questions — Answers to common questions regarding the verification process.

Definition of Dependent Eligibility and Acceptable Documentation — Provides details on who can be enrolled for UMass Memorial Health benefits and lists the acceptable document(s) that may be submitted for each dependent type.

IT IS IMPORTANT THAT YOU VERIFY THE ELIGIBILITY OF ALL COVERED DEPENDENTS SUBJECT TO THE AUDIT AND SUBMIT THE APPROPRIATE DOCUMENTS BY SEPTEMBER 25, 2026. IF YOU FAIL TO VERIFY A DEPENDENT, OR IDENTIFY A DEPENDENT AS INELIGIBLE, THE INDIVIDUAL WILL BE REMOVED FROM UMASS MEMORIAL HEALTH MEDICAL, DENTAL, AND/OR VISION PLAN(S) ON JANUARY 1, 2027.

How to Complete the Dependent Eligibility Verification Process

You can complete the verification process on the **UMass Memorial Health Dependent Review System** at ummhealthdrs.ehr.com, or by sending copies of documents by mail or by fax. Follow these steps:

1. Read through this entire packet of information.
2. **Review answers to common questions** in the *Frequently Asked Questions*.
3. **Read the *Definition of Dependent Eligibility*** and make sure you understand the eligibility requirements. **Review the *Acceptable Documentation*** list to determine which documents are required to verify each dependent.
4. **If you still have questions, call the WTW Dependent Verification Service Center** at 877-818-6827 between Monday through Friday 9:00 AM to 6:00 PM EST.
5. **Submit dependent verification documentation by September 25, 2026.** You may send in your documentation as you obtain it, but we encourage you to send it in all at once.

Online

- Log on to ummhealthdrs.ehr.com or scan the QR code:



- Click Verify Dependent under the status tile of each dependent to confirm eligibility.
- Follow the instructions to submit the required documents, or submit proof you have requested such documents by **September 25, 2026**

By Mail

- Make copies of required documents.
- Postmark and mail **copies** of documents by the Documentation Due Date to UMass Memorial Health.

WTW Dependent Verification Service Center
DEPT: UMMDR
PO BOX 981916
EL PASO TX 79998

By Fax

- Make copies of required documents.
- Fax your documents to the **WTW Dependent Verification Service Center** at 651-259-1084.

Once you submit acceptable documents, we will confirm receipt and let you know if we need any additional information.

You can visit ummhealthdrs.ehr.com at any time to track the verification status of your dependent(s).

We appreciate your cooperation. If you have any questions, please call the WTW Dependent Verification Service Center at 877-818-6827.

Thank you,
WTW Dependent Verification Service Center

Dependent Verification Return Cover Sheet

To: UMass Memorial Health**Address:**

WTW Dependent Verification Service Center
DEPT: UMMDR
PO BOX 981916
EL PASO TX 79998

URL:

ummhealthdrs.ehr.com

Fax:

651-259-1084

Declare the eligibility of each dependent by checking “ELIGIBLE” or “INELIGIBLE”:

Dependent Name	Relationship	Eligible	Ineligible
		☐	☐

From:

Instructions: Return the required documentation, along with this completed form, to the WTW Dependent Verification Service Center.

Submission Date:

Number of Pages:

Comments:

To ensure all faxed documents are clearly legible, please submit a black-and-white, enlarged copy. Adjust your fax machine settings to 'Fine' or 'High Quality' resolution if necessary. If readability remains an issue, you must upload the document securely at ummhealthdrs.ehr.com or mail a clear copy including this return cover sheet.

Dependent Verification Frequently Asked Questions

1. *Why is UMass Memorial Health verifying dependent eligibility?*

Dependent eligibility reviews are an industry best practice to ensure compliance with regulatory requirements and help control the cost of benefits for everyone. Under the federal law that governs employee benefit plans (ERISA), UMass Memorial Health is required to follow the terms of our plans, including covering only eligible dependents. Enrolling ineligible individuals is a very serious issue that affects our compliance with ERISA.

Moreover, when ineligible individuals incur claims, our total cost of healthcare benefits increases. UMass Memorial Health and its employees share the cost of our benefit plan, and this review will help monitor the plan eligibility requirements and ensure only eligible dependents are enrolled.

2. *What happens if I do not provide documents by the deadline?*

If you fail to complete the verification process, your unverified dependents will be removed from UMass Memorial Health medical, dental, and/or vision plans. Termination of an individual who was not eligible for benefits is not a COBRA qualifying event.

If you provide documents by the deadline, but they are incorrect or incomplete for one or more of your dependents, you'll receive a communication that explains the insufficient reason and requests the appropriate documents.

3. *Why is UMass Memorial Health conducting this review?*

UMass Memorial Health's healthcare costs are one of the largest components of our benefit plans. Employers have a fiduciary duty to monitor plan operations and ensure that plan funds are only authorized for those employees who are eligible for coverage under ERISA.

4. *How do I get a copy of my dependent's birth certificate, marriage certificate or other records?*

Copies of birth certificates and other personal vital records can only be obtained from the state or country in which they were originally filed. Some resources for obtaining documents:

- **Your local county office of your dependent's birth and/or marriage.**
- **National Center for Health Statistics** through the Centers for Disease Control — Information for all states can be found at <http://www.cdc.gov/nchs/w2w.htm>.
- **VitalChek** — Online provider of vital records at <http://www.vitalchek.com>.
- **U.S. Department of State** — A Consular Report of Birth can be obtained by writing to the U.S. Department of State for individuals born abroad to U.S. citizen parents. Visit <http://www.state.gov> for more information.
- **Internal Revenue Service** — A free transcript of a federal tax return can be obtained by contacting the local IRS office. Local contact information is available at <http://www.irs.gov>.

Please note: Obtaining records can sometimes take longer than expected and requesting record copies may cost a fee. Request your records in a timely manner (e.g., foreign birth or marriage record).

5. *What if my document states photocopying is prohibited?*

Some states prohibit the photocopying of vital records and include a warning about this on the first pages of applicable documents. Typically, this prohibition does not extend to electronic images. Please print the words "For Administrative Purposes" across the top of the first page of any document you have concerns about providing in either a faxed or electronic format. Do not obscure any of the vital information contained in the document.

6. *Will UMass Memorial Health help me pay the costs of obtaining documents that I may not have on hand?*

No. You must pay any costs associated with obtaining or copying acceptable documents.

7. If I cover my dependent only for dental or vision benefits, and not medical, do I need to complete the verification process?

This verification process applies to any dependent covered under UMass Memorial Health medical, dental, and/or vision benefit(s).

8. I have some documents ready, but not all of them. Should I submit them individually?

We encourage you to send in all your documentation at the same time. However, if the deadline is approaching, you may submit whatever documentation you have collected. You will receive a letter with a list of your dependent(s) who still have missing documents.

9. If I submit my verification documents via mail or fax, how will I know if my documents were received?

If you send copies via U.S. mail or fax, you may check the status online **at ummhealthdrs.ehr.com** within five to seven business days of receipt. A confirmation statement will be mailed to your home within seven to ten business days of processing all of your dependents.

If you submit your documentation online, you may confirm delivery and track verification by logging on to **ummhealthdrs.ehr.com**.

10. Is this process confidential?

Yes. All employee documentation submitted to WTW will remain protected and confidential throughout the process. WTW is a reputable global professional services company, and that's why we've engaged them to conduct the dependent eligibility review.

For additional protection, please black out all financial information as well as any Social Security numbers.

11. What type of files can I upload to the online system?

You can upload .bmp, .doc, .docx, .gif, jpeg, .jpg, .pdf, .png, and .rtf photo files up to 10MB file size. You can even upload photos of documents taken from a camera or smartphone, as long as they are legible.

12. What browsers are supported for online document submission? The browser must be one of the two most recent major (non-beta) releases of:

- Microsoft Edge
- Google Chrome
- Safari
- Mozilla Firefox

13. I am faxing a document that may not come through clear enough to read. Should I do anything different when faxing documents?

Yes. A normal loss of quality occurs when faxing, sometimes making received faxes difficult to read. This can be especially true when trying to fax a photo ID or other documents that are not black and white or contain small print. To make the document easier to read, try the following:

- Make a black and white copy of the document (if the original is in color).
- Enlarge the document as much as possible while ensuring it is still an 8.5" x 11" copy.
- Change the settings on the fax machine you're using to the highest resolution available. On most fax machines you can go to Settings > Resolution > Choose "Fine" or "Highest Quality". See your fax machine's Owner's Manual for additional instructions.

If the quality of the copy is still in question, you may upload via the secure website at ummhealthdrs.ehr.com or mail the copy to:

WTW Dependent Verification Service Center
DEPT: UMMDR
PO BOX 981916
EL PASO TX 79998

14. *What if I'm divorced and have an ex-spouse on my benefit plans?*

If your current UMass Memorial Health benefit plans allow coverage of ex-spouses as a dependent, you will need to include the front page of your divorce decree as part of your dependent documentation.

15. *My dependent documentation was issued in a foreign country and is not in English. Do I need to provide a copy of the document translated into English for it to be acceptable?*

WTW will attempt to obtain key information from the document. If the document appears to be unofficial or the information is unclear, illegible or unable to be deciphered, you may be required to provide a notarized translation of the document.

Definition of Dependent Eligibility

Spouse

A person who is lawfully married under any state or federal law to the employee

A person who was a spouse of the employee but a court with jurisdiction has entered a judgment of divorce, annulment, or has otherwise permanently terminated the relationship

Eligible Child

A natural child, a legally adopted child, a child placed with you for adoption who is under age 18 at the time of the placement, a foster child (if the child is an “eligible foster child,” as defined in the Internal Revenue Code, and the child is not a ward of the state), stepchild, or grandchild (as long as the grandchild’s parent is a covered dependent, until age 26). Child also includes any other person whose welfare is your legal responsibility under a legal guardianship, written divorce settlement, written separation agreement or a court order.

Definition of Acceptable Documentation

Spouse

One of the following:

- Government-issued marriage certificate

Note: No further proof required if married within the last six months

AND

One of the following:

- Current mortgage statement or other proof of joint ownership of the home ⁱ
- Current rent/lease agreement ⁱ
- Designation of spouse as beneficiary for life insurance & retirement contract
- Designation of spouse as beneficiary in employee's Legal Will
- Durable property and health care power of attorney designating spouse as attorney-in-fact
- Proof of joint ownership of motor vehicle such a joint title
- Recent joint checking, savings or credit card account statement ⁱ
- Page 1 of federal or state tax return (1040, 4506, 4506-T, 8879 or M8453) from one of the prior two years, listing spouse ⁱⁱ
- Auto/homeowner insurance currently in effect ⁱ
- Immigration papers (if marital status is listed)
- Recent utility bill(s) currently in effect ⁱ

Ex-spouse

One of the following:

- Petition for Dissolution of Marriage
- Judgment and Decree of Divorce or Annulment

Child

For Biological Children:

One of the following:

- Government-issued birth certificate (copy of original)
- Notarized proof of Maternity/Paternity
- Report of Birth Abroad of a U.S. Citizen
- Court-approved child support order
- Divorce decree showing children born to the marriage
- Hospital Record of Birth if child was born in the last six months

For Adopted or Legal Guardianship Children:

One of the following:

- Government-reissued birth certificate (listing adoptive parent names)
- Adoption papers (Adoption Decree/Placement Form)
- Court-approved child support order
- Court-approved guardianship papers

For Stepchildren:

One of the following:

- Acceptable document for Biological Child, listing spouse as parent
- Acceptable document for Adopted or Legal Guardianship Children, listing spouse as parent

AND

Provide the following:

- Required Spouse Documentation if eligible spouse not on file

For Grandchild:**One of the following:**

- Government-issued birth certificate (copy of original)
- Notarized proof of Maternity/Paternity
- Report of Birth Abroad of a U.S. Citizen
- Court-approved child support order
- Divorce decree showing children born to the marriage
- Hospital Record of Birth if child was born in the last six months

AND Provide the following:

- Birth Certificate of Parents

ⁱ You may submit one document in the employee's and one in the spouse's with matching addresses or one document displaying both names (if applicable).

ⁱⁱ To protect your privacy, black out Social Security numbers and all financial information or monetary amounts appearing on any documents submitted.

ⁱⁱⁱ Documents must list the name of at least one parent covered under the benefit plans of UMass Memorial Health.