UNDERSTANDING THE

# SPOUSAL VERIFICATION PROCESS

***Frequently Asked Questions***

**ACTION REQUIRED!**
**Complete verification within 30 days of the date of your notice to avoid the $200 monthly spousal surcharge.**

## What is the spousal verification process?

As communicated during benefits orientation, **if you are a Classified or Exempt employee and your spouse has ACCESS to MEDICAL coverage elsewhere, and you enroll them at PCLS, you'll have to pay a $200 per month surcharge in addition to the standard premium**. The Spousal Verification Process determines whether the $200 monthly spousal surcharge applies. PCLS has engaged Paragon, our healthcare advisor, to conduct the verification process securely on our behalf.

## Why am I receiving this?

You are receiving this notice because you elected to enroll a spouse in the medical program and must complete spousal verification. Verification must be completed within 30 days of your notice date to avoid the $200 monthly spousal surcharge.

## What do I need to do?

Complete spousal verification through the secure online portal at https://mypclsbenefits.com/verify. Before beginning, gather the required documentation listed on the next page. For your convenience, documents may be submitted as a PDF or an image captured with your mobile device.

## Is my information secure?

Yes. Documentation is used solely to complete the secure spousal-verification and surcharge-determination process. Access is limited to authorized personnel involved in that review.

## Where can I go for more information or questions?

Visit https://mypclsbenefits.com/verify for instructions, forms, and support. You may also call the LCSC Benefits Help Desk at (440) 644-3093.

## What happens if I do not participate?

If you do not complete verification by the deadline in your notice, the $200 monthly spousal surcharge may apply in addition to the standard medical premium.

## Why can't I email these documents?

Email is not an approved submission method for these documents. Use the secure verification portal at https://mypclsbenefits.com/verify or the secure upload link provided in your case-specific email.

| DOCUMENTS YOU MAY BE REQUIRED TO SUBMIT | | |
|---|---|---|
| **IS YOUR SPOUSE EMPLOYED OR SELF-EMPLOYED?** | **DID YOU FILE YOUR 2025 FEDERAL TAX RETURN (FORM 1040) AS MARRIED FILING JOINTLY?** | **YOU WILL BE REQUIRED TO SUBMIT** |
| **NO** | **YES** | Page 1 of Your Jointly Filed 2025 Federal Form 1040 |
| **NO** | **NO** | 1. Proof of Joint Financial Responsibility<br>2. Spouse's 2025 Federal Form 1040, or a 2025 IRS Verification of Non-Filing Letter |
| **YES** | **YES** | 1. Page 1 of Your Jointly Filed 2025 Federal Form 1040<br>2. Working Spouse Attestation Form |
| **YES** | **NO** | 1. Page 1 of Your Spouse's 2025 Federal Form 1040, or a 2025 IRS Verification of Non-Filing Letter<br>2. Proof of Joint Financial Responsibility<br>3. Working Spouse Attestation Form |

## Why do you need tax documentation?

Depending on your answers, we may require Page 1 of a 2025 IRS Form 1040 or an IRS Verification of Non-Filing Letter to confirm the applicable filing path and review wage information relevant to the surcharge determination. When a Form 1040 is required, Line 1a is used to compare reported wage income with the employee's enrollment records. Only limited information is needed, and you may redact Social Security numbers and unrelated financial details.

## What is proof of joint financial responsibility?

Proof of Joint Financial Responsibility shows that you and your spouse share financial obligations or maintain joint accounts. Acceptable examples include jointly filed federal or state tax returns, a utility bill listing both names, a joint mortgage statement or lease agreement, a joint bank account statement, or a home or auto insurance policy covering both individuals. Except for tax returns, documents should be recent, dated within the last 60 days. You may redact account numbers and unrelated sensitive information.

## Do I have to submit the Working Spouse Attestation?

If your spouse is **not** employed or self-employed, you **do not** need this attestation.

If your spouse is employed or self-employed, the Working Spouse Attestation is required. You and your spouse complete the participant sections, and your spouse's employer completes the employer section. If your spouse is self-employed, your spouse completes both the spouse and employer sections. The attestation authorizes PCLS or its representatives to verify the information provided.

> **Questions?** Call the LCSC Benefits Help Desk at (440) 644-3093 or visit https://mypclsbenefits.com/verify.