

UNDERSTANDING THE SPOUSAL VERIFICATION PROCESS

FREQUENTLY ASKED QUESTIONS



COMPLETE THE VERIFICATION BY MARCH 20, 2026, TO AVOID A LOSS OF COVERAGE FOR YOUR SPOUSE.

WHAT IS THE SPOUSAL VERIFICATION PROCESS?

As communicated during the 2026 Open Enrollment, only spouses without access to healthcare elsewhere are eligible to enroll in the ESCWR medical benefit. The Spousal Verification Process confirms your compliance with this eligibility requirement. ESCWR 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 have elected to enroll a spouse in the ESCWR medical program and are therefore required to verify your spouse's eligibility for coverage. Verification must be completed before March 20, 2026, or coverage will be terminated on April 1, 2026. Coverage can not be reinstated until the next open enrollment period, unless you experience a qualified life event.

WHAT DO I NEED TO DO?

Spousal verification can be completed in less than 10 minutes through our secure online portal at <https://www.thelcsc.com/escwr>. Before beginning the process, please gather the required documentation to upload with your submission. Documents may be submitted as a PDF or image which you can easily capture as a picture from your mobile device. Here's what you will need:

DOCUMENT REQUIRED	REQUIRED FOR
Marriage Certificate	All Employees Covering a Spouse
Proof of Joint Financial Responsibility Examples include a recent utility bill, mortgage or non-healthcare insurance statement listing both of you.	All Employees Covering a Spouse
Page 1 of Your Most Recent Tax Form 1040 Only your name, your spouse's name, and Line 1a (Total Income) must be visible - SSNs and other financial information should be redacted or blacked out.	All Employees Covering a Spouse
Spousal Employer Verification Form	Only Required for Employees With an Employed or Self-Employed Spouse

IS MY INFORMATION SECURE?

All documentation submitted for spousal verification is used solely to confirm eligibility and is handled in accordance with established privacy and data security standards. Access is limited to authorized personnel involved in the verification process. Records are retained and securely disposed of in compliance with applicable data protection requirements.

WHERE CAN I GO FOR MORE INFORMATION OR QUESTIONS?

The secure online portal at <https://www.thelcsc.com/escwr> provides additional information about the verification process, including guidance on obtaining any required forms you may be missing. You may also contact our audit partner, Paragon, directly through the portal for additional support.

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WHERE CAN I GET A COPY OF MY MARRIAGE CERTIFICATE?

You can obtain a certified copy through the County Clerk, Probate Court, or local Vital Records office. Requests can usually be made online, by mail, or in person, and generally require both full names, the date of marriage or proceeding, a valid ID, and a small fee. If this occurred in another state, contact that state's Vital Records office for instructions. There are also a variety of resources on the internet (such as nationalrecords.org) to help gain access to missing documents.

WHAT IS PROOF OF JOINT FINANCIAL RESPONSIBILITY?

Proof of Joint Financial Responsibility is documentation showing that you and your spouse share financial obligations or maintain joint accounts. Examples include 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. Documents should be recent (dated within the last 90 days) and you may redact account numbers or other sensitive financial information before submitting.

WHY DO YOU NEED MY TAX RETURN?

We require a copy of your IRS Form 1040 to validate household status and confirm the spouse you have enrolled in coverage is accurately reported as part of your household. Line 1a (Total Income) is used to ensure your enrollment aligns with eligibility requirements under our medical program. Only limited information is needed for verification purposes, and you may redact (black-out) all other financial details and Social Security numbers before submitting.

DO I HAVE TO SUBMIT THE SPOUSAL EMPLOYER VERIFICATION FORM?

If your spouse is not employed – then you are not required to complete this form.

If your spouse is employed, or self-employed, this form is required. The form must be completed by you, your spouse, and your spouse's employer. If your spouse is self-employed, they will complete this form as both the spouse and employer. This form authorizes Paragon to contact their employer and verify information on our behalf.

WHY CAN'T I JUST EMAIL THESE IN TO HR?

While it may seem easier, email is not secure. We are committed to data security and the online verification process at www.thelcsc.com/escwr is the only secure way to provide the required information.

WHAT HAPPENS IF I DO NOT PARTICIPATE?

If you fail to complete the verification process by March 20, 2026, your spouse will be terminated from medical benefits effective April 1, 2026. Your spouse will not be able to re-enroll in coverage until the next open enrollment period, unless you experience a qualified life event.