

2020 Spouse Eligibility Audit Is In Progress Now Your Response Needed by March 31, 2020

Beginning January 1, 2020, The Railroad Employees National Health and Welfare Plan and the National Railway Carriers and United Transportation Union (NRC/UTU) Health and Welfare Plan (collectively, the “Plans”) began conducting a spouse eligibility audit, administered by Railroad Enrollment Services. The purpose of this audit is to ensure that only eligible spouses are covered by the Plans. As part of this audit, employees are required to submit documentation verifying that they are still married to the spouse listed in the Plans’ records.

Instructions were previously communicated in a letter mailed to you at the end of 2019, with information about what you need to do to maintain coverage for your eligible spouse (and any stepchildren associated with the marriage, if applicable). Also included was a form which explains acceptable documents that you can provide to confirm that you are still married to the spouse listed in the Plans’ records. The preferred documentation includes:

- The first page of your joint 2018 or 2019 IRS Form 1040 federal tax return (you may black out any income amounts listed) confirming you and your spouse are still married.
- A joint banking statement dated no earlier than July 1, 2019.

If you are unable to provide either of the above forms, you should contact Railroad Enrollment Services at 1-800-753-2692 to discuss other acceptable documentation.

With just over a month left for this audit, it is imperative that you respond to this request (if you have not already done so) and either: (1) provide acceptable documentation that you are still married to the spouse listed on Plan records, or (2) confirm that you are no longer married to the spouse listed on Plan records. **Your response must be received no later than March 31, 2020.**

The Plans define an “eligible spouse” as the employee’s spouse, including a same sex spouse. An eligible same sex spouse under the Plans requires that a marriage ceremony must have occurred in a state or foreign country that both recognizes same sex marriages and issues a certificate of marriage. Additionally, a common law marriage is eligible only if you live in a state that recognizes common law marriage and the proper documentation is submitted. A domestic partner and/or a civil union partner is not an eligible spouse under the Plan.

If you respond that you are no longer married to the spouse listed on Plan records, coverage for your former spouse (and any stepchildren associated with the marriage, if applicable) will be terminated under the Plans, as well as the Railroad Employees National Dental Plan and the Railroad Employees National Vision Plan, effective as soon as administratively practicable.

If you do not respond, or if documentation provided is not sufficient, coverage for your spouse as identified in Plan records will be terminated as soon as administratively practicable following the end of the audit period (March 31, 2020).

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Additionally, if your spouse (or former spouse) is disenrolled from the Plans, any stepchildren associated with the marriage, if applicable, will also be disenrolled unless you submit satisfactory proof of legal adoption.

Please note that if you voluntarily come forward during this time period to request that an ineligible spouse and any stepchildren be removed from the Plans, you will not be penalized or required to pay back any claim charges that have already been paid.

You have two options to respond to the audit request:

Option 1: Respond Online

- You can securely attest electronically via www.yourtracktohealth.com.
- To verify your spouse's eligibility, check the confirmation box and also upload the appropriate documentation.
- You can also remove a prior spouse (and any stepchildren associated with the marriage, if applicable) from the Plan.

Option 2: Respond by Mail

- You can complete the response form that was provided in the December 2019 mailing and the February 2020 reminder mailing.
- Mail the completed form with the required documentation (if verifying your spouse's eligibility) in the envelope provided to:

Railroad Enrollment Services,
PO Box 30601,
Salt Lake City, UT 84130-0601.

If you have any questions about this audit, or have misplaced the letter and form mailed to you, please contact Railroad Enrollment Services as soon as possible at 1-800-753-2692.