

## Enrollment Form Required Documents

Mid-America Carpenters Regional Council Health Fund (Fund)

St. Louis-Kansas City Region



1. **Participants must enroll dependents within 90 days of a qualifying event (marriage or adoption).** Enrollment Form and supporting documents must be received within 90 days of the qualifying event for coverage to begin retroactive to that date; otherwise, coverage will begin on the date the Enrollment is received.
2. **Participants must enroll newborns within 90 days of a dependent child's birth.** If the Enrollment Form and supporting documents are received within 90 days of the child's date of birth, coverage will begin on the child's birth date. If the Enrollment Form is received within 90 days but the supporting documents are received more than 90 days from the child's birth date, newborn enrollment will end after 90 days, and coverage will be reinstated on the first of the month in which relationship documents are received. If all required documents are received more than 90 days after the child's birth date, coverage will begin on the date all documents are received.
3. **All participants enrolled must be enrolled under their legal name and Social Security Number as it appears on their Social Security card.** In order for you to avoid penalty from the IRS, the Fund requires this information to report your Minimum Essential Coverage to the IRS annually. The IRS matches the information we submit with the information on your federal income tax return.
4. **Documentation Requirements**

<b>Spouse</b>	Page 1 of participant's most recent Redacted* Federal Income Tax Return listing the spouse <b>AND</b> signature page or Email Confirmation of filing. <b>AND Spousal Coverage Program Verification Form AND</b> Social Security number. *Redacted: Remove financial information before submitting, such as blacking out with a marker.
<b>Biological Child up to Age 26</b>	Birth certificate (issued by a state, county, or vital records office) listing Participant as the parent <b>AND</b> child's Social Security number. Please include copy of Social Security card for verification. For newborn biological child enrollment, see next section.
<b>Newborn Biological Child</b>	Enrollment Form is required within 90 days of birth for coverage to begin. Birth certificate <b>AND</b> child's Social Security number are required within 90 days of birth for coverage to continue, otherwise, coverage will terminate.
<b>Adopted Child</b>	Certificate of adoption signed by a judge, order of adoption (intent to adopt) signed by a judge, <b>OR</b> birth certificate listing participant as the parent <b>AND</b> child's Social Security number.
<b>Stepchild up to Age 26</b>	Provide documentation to verify spouse (see <b>Spouse</b> section above) <b>AND</b> birth certificate of stepchild (issued by a state, county or vital records office) listing spouse as parent, applicable divorce decree <b>AND</b> child's Social Security number.

### 5. Coordination of Benefits – Forms referenced below may be found at [laborfunds.org/health-and-welfare-plan-resources](https://laborfunds.org/health-and-welfare-plan-resources)

<b>Spouse</b>	If Spouse has access to employer-based coverage, the Plan takes a secondary role and Spouse is required to take employer-based coverage. Details on the Spousal Coverage Program can be found in the <i>Spousal Coverage Verification flyer</i> . Please complete the <i>Spousal Coverage Verification Form</i> .
<b>Stepchild</b>	If your stepchild is covered under the health plan of either natural parent, the Carpenters' Plan coverage of your stepchild will be secondary to the natural parent's plan. If the natural parent has no other coverage, the Carpenters' Plan will be the primary payer.
<b>Biological and Stepchild Age 19-26</b>	Carpenters' Plan assumes a secondary position for coverage on children age 19-26 who have access to employer-based coverage through their/or their spouse's employer.

**Please note:** When sending copies of documentation to the Plan, please include the participant's name and social security number on each document for proper identification. Enrollment will not be complete without all necessary paperwork submitted in its entirety.

**For Assistance:** Please contact Participant Services, Monday through Friday, 8 am to 4:30 pm.

**Mail completed Enrollment Form with copies of all required documents to the address at the top of the Enrollment Form, Attn: Participant Services.**

#### Resources to obtain legal documents:

- Birth Certificates & Marriage Licenses in Missouri: <https://health.mo.gov/data/vitalrecords/applications.php>
- Expedited Birth Certificates & Marriage Licenses: <https://www.vitalchek.com/>
- Birth Certificates & Marriage Licenses Outside of Missouri: <http://www.cdc.gov/nchs/w2w.html>