



Genesis Energy Dependent Verification Documentation Requirements

If you will be enrolling in benefits and will be covering dependents under *any* of the Genesis Energy benefit plans please read this information carefully.

Genesis Energy requires verification for each eligible dependent you choose to cover under your benefit plans. This verification validates your dependent's relationship to you.

Verification will need to be provided for all dependents covered under the following Genesis Energy benefit plans: medical, dental, vision, dependent care FSA, and optional spouse/child life insurance. **If you fail to submit the required documentation within 31 calendar days of hire date, eligibility date or qualified life event effective date (day one is the date of the event), your dependents will not be enrolled in the plan.**

Your coverage will be effective on your date of hire as a full-time employee and upon successful enrollment and submission of the requested documentation.

Eligible Dependents

The following are identified as eligible dependents under Genesis Energy benefit plans.

A spouse includes only your legal spouse as determined under applicable state law; provided, however, that such spouse resides in the United States.

Any child of yours who is:

- Less than 26 years old;
- 26 years or older, primarily supported by you, and incapable of self-sustaining employment because of physical or mental handicap which can be expected to result in death or which has lasted or is expected to last for a continuous period of not less than 12 months; or
- Subject to a valid Qualified Medical Child Support Order (QMCSO).

Proof of a child's mental or physical handicap and resulting dependence must be submitted to the claim administrator or the Company within 31 days after the date your child no longer qualifies as an eligible dependent, as described above. During the next two years, the claim administrator and/or the Company may, from time to time, require proof of your child's continuing condition. After that, the claim administrator or the Company may require proof no more than once a year;

A child includes:

- a legally adopted child,
- a child placed for adoption with you,
- a stepchild; or
- a child for whom you are the legal guardian, whose primary residence is your household, and who is dependent upon you for more than one-half of his support as defined by the Internal Revenue Code of the United States.

A “child” includes an unmarried grandchild who meets all of the conditions:

- is your dependent for income tax purposes under Section 152 of the Internal Revenue Code at the time of enrollment in the benefit plan; and,
- is subject to being under your legal guardianship under applicable state law.

Any child of divorced parents to whom Internal Revenue Code Section 152(e) applies shall be treated as a dependent of both parents.

Dependent Eligibility Verification Documentation

The information provided below describes the forms of documentation acceptable for each type of dependent. Please take this opportunity to review the list of acceptable documentation.

Please note: for newborn children, in order to meet the 31 calendar day requirement, the only documents an employee needs to submit are: (1) the change form and (2) the “certificate of birth” the hospital provides at time of birth.

All dependents (except newborn children) must submit a valid Social Security Card. The card must contain the name of the dependent as it appears on the benefit change form. If your qualified event is due to marriage, you may submit the “old” social security card to meet the 31 calendar day deadline and then follow-up with the “new” social security card. We will not accept late forms due to the delay in requesting a social security card with a “married” name.

Legal Spouse (one of the following)

1. Marriage Certificate containing the name of the employee and name of spouse with the date of marriage and the certifier’s signature / official seal; or,
2. U.S. Tax Return Indicating Married (first page only) containing tax authority (state or federal), current and/or previous tax years, name of employee, name of the spouse, married filing jointly, or married filing separately (if married filing separately, spouse’s name must appear on form)

Dependent Children [legal, adopted, stepchild] (one of the following)

1. Birth certificate containing name of employee and/or spouse, name of child, and date of birth
2. Naturalization Certificate or Consular Report of Birth Abroad containing name of employee and/or spouse, name of child, and date of birth
3. U.S. tax return showing child exemption (first page only) containing tax authority (state or federal) current and/or previous tax years, name of employee and/or spouse, and name of child
4. Adoption paperwork containing name of employee and/or spouse, name of child, and notary signature/indication document has been filed in court
5. Divorce Decree, Custody Agreement, or Qualified Medical Child Support Order (QMCSO) containing name of the employee and/or spouse, name of the child, and notary signature/indication document has been filed in court

Dependents with Guardianship or Grandparent Relationships (both of the following)

1. Legal guardianship court order containing name of employee and/or spouse, name of child, and notary signature/indication document has been filed in court

2. U.S. tax return showing child exemption (first page only) containing tax authority (state or federal) current and/or previous tax years, name of employee and/or spouse, and name of child

Frequently Asked Questions about Dependent Verification Documentation Requirements

Q1. What is the definition of an eligible dependent? What is acceptable proof of eligibility?

A: You can find the definitions of eligible dependents, along with their acceptable supporting documents, within this document or the Summary Plan Description.

Q2. Why is Genesis Energy requiring proof of my dependent's eligibility under the Health Plan?

A: Genesis Energy strives to provide you and your family with valuable benefit programs. To help maintain these programs, we must ensure that dependent eligibility data are accurate and up-to-date. Having non-eligible dependents on our programs increases costs unnecessarily – both for you and for the Company. Additionally, we are required to report certain employee and dependent information to the IRS annually. The data we provide must be accurate and complete.

Q3. What if I do not have a copy of my dependent's birth certificate, marriage certificate, etc.?

A: There are several resources available that can help you to obtain the required documentation. We suggest that you start with the National Center for Health Statistics website at www.cdc.gov/nchs/w2w.htm or with www.vitalrec.com.

Q4. What if I do not have a copy of my last tax return?

A: You can obtain an official transcript of your tax return, free of charge, by following the information provided by the IRS at www.irs.gov/taxtopics/tc156.html?portlet=1.

Q5. How do I know my information will be kept confidential?

A: Genesis Energy values the privacy of its employees. Genesis Energy complies with HIPAA privacy guidelines in our record keeping and retention practices.

Q6. What will happen if I do not respond, or if I submit an incomplete response?

A: It is important that you follow the instructions and respond with the required documentation by the due date. If the required documentation has not been received within 31 days from your date of hire your dependents that are not verified will not be enrolled.

Q7. If I do not get my dependents enrolled timely, can I enroll them at a later time?

A: Yes. Each fall Genesis offers an open enrollment period for the following year. Your eligible dependents can be enrolled during that period.

Q8. What if I have a newborn child and do not receive the birth certificate and / or social security card before the deadline?

A: This is the only exception to the required documentation. We accept the birth notification from the hospital as an initial form of verification. We will follow-up with a request for the social security card within a few weeks. The ACA requires us to request the social security number.