

Dependent Audit Frequently Asked Questions (FAQs)

These FAQs provide only an overview of benefit changes and clarifications. The respective plan documents and policies govern your rights. You should rely on this information only as a general summary of some of the features of the plans and policies. In the event of any difference between the information contained herein and the plan documents and policies, the plan documents and policies will supersede these FAQs. NXP reserves the right at any time to amend, modify or terminate one or more of the plans or policies described in these FAQs.

1. What is the process for making changes to my personal information (permanent address)?

All personal information changes including addresses can be made through Summit > My HR > Personal Information.

2. Why does NXP require documentation for covered dependents?

NXP requests documentation for covered dependents for two primary reasons.

- First, we want to confirm that our health care dollars are being spent appropriately. We believe that the majority of enrolled dependents are eligible to participate; however, there may be some instances in which employees mistakenly cover ineligible dependents. When this occurs, each of us shares in the cost for the coverage of ineligible dependents.
- Second, we want to ensure plan compliance with the Employee Retirement Income Security Act (ERISA) regulations and our Summary Plan Description.

Benchmarking has shown that an employer the size of NXP typically has 8% of dependents that are ineligible. More often than not it is a result of employees misinterpreting the [Dependent Eligibility Requirements](#).

3. Why do I have to submit two forms of documentation for my family if I claim them all on my federal tax return? Why can't I just submit my federal tax return?

The federal tax return is accepted as a form of proof of joint ownership between an employee and the spouse to prove the marital relationship is still ongoing. Requiring additional documentation in the form of a government issued marriage certificate for the spouse ensures the relationship initially happened. These two documents coupled together best prove both that the marital relationship was established and that it is still ongoing.

In regards to dependent children, the Dependent Verification Center wants to prove the relationship between the employee and the child. The standard document for establishing the relationship between a parent and a child is through the government issued birth certificate. While the federal tax return does list the relationship of dependents claimed for tax purposes, it does not truly establish the relationship with the employee, thus requiring an additional document other than the federal tax return.

4. I am having issues with viewing the information on Dependent Verification Portal. What is wrong with the website and why can I not see all the links and the formatting seems to be out of order?

You can best experience this site on the following supported browsers and software: Microsoft® Internet Explorer—7.0 and 8.0 and Firefox®—3.5. Browsers such as Safari are not recommended for viewing this website. Your browser must be set to the following settings: enable JavaScript™, cookies, and 128-bit Secure Sockets Layer (SSL) encryption.

5. Who is Aon Hewitt and why are they part of the audit?

NXP chose Aon Hewitt through a competitive bidding process to conduct the audit. NXP worked with Aon Hewitt to decide the audit process and set the eligibility rules. Aon Hewitt is also our benefits administrator. Aon Hewitt through the Dependent Verification Center will:

- Send letters and email to members,
- Answer questions from members,
- Provide a secure audit website for members, and
- Receive and review documents from members.

6. Who is an eligible dependent?

Dependents you can cover under the NXP Plan include:

- Your legally recognized spouse, including your common law spouse if recognized by your state of residence and claimed as your federal tax dependent;
- Your same-sex or opposite-sex domestic partner, meaning:
 - Your same-sex spouse under the laws of the jurisdiction in which you were married; or
 - A person who has lived with you for at least six months, is not a blood relative of yours, is not legally married or in another domestic partner relationship, and is at least 18 years old;
- Your children* through the end of the month in which they reach age 26;
- A child who is over age 25 who is:
 - Incapable of working because of a mental or physical disability that began before age 26; and
 - Financially supported by you.

*Your children include your children by birth, adoption or pending adoption or legal guardianship, stepchildren or children of your domestic partner who live with you, foster children legally placed by a licensed agency, grandchildren you legally adopt or for whom you are the court-appointed guardian and children you must cover under a Qualified Medical Child Support Order (QMCSO).

For more information please refer to the [NXP dependent eligibility information](#).

7. Who is not an eligible dependent?

The following individuals do not qualify as dependents and are not eligible for NXP's medical, vision and dental benefits:

- Sisters, brothers
- Parents, in-laws
- Grandparents, grandchildren, or any other children who are not listed under "Who is an eligible dependent?"
- Aunts, uncles, cousins, nieces, nephews
- Roommates, boyfriends, girlfriends, friends
- Ex-spouse

8. My spouse/domestic partner has access to health coverage through their employer. Are they eligible for the NXP plans?

Yes, your spouse/domestic partner is eligible for NXP health coverage if they have access to health coverage through their employer.

9. The [Dependent Eligibility Requirements](#) used to exclude adult children that had access to other employer coverage. When did that change?

Effective January 1, 2014 all eligible children, regardless of their access to employer coverage, were made eligible for the NXP medical, dental and vision plans up to age 26.

10. My 25-year-old son is eligible for coverage through his new job in December. Can I add him to coverage for just two months?

Yes, you should contact NXP Rewards customer service at (888) 375-2367 or go to the benefits website at NXP.com/rewards to make updates to your coverage as a result of this qualified life event.

11. My 22-year-old son is employed and offered coverage through his employer, but he is still a full time student. Can I cover my son in the NXP plan?

Yes, you can add children up to age 26 that have access to insurance through their employer to the NXP medical, dental and vision plans. Student status is not relevant for eligibility for the NXP plans. For more information please refer to the [NXP dependent eligibility information](#).

12. Can I cover my married child?

Yes. You may cover your married child up to age 26 in NXP medical, dental and vision; however, you cannot cover your child's spouse.

13. Can I cover my disabled mother who lives with me?

No. You cannot add a parent under the plan even if they are completely financially dependent on you.

14. My 20-year-old child is taking the semester off, but will begin school again in January. May I add her back to my coverage?

Yes. Adult children up to the age of 26 are eligible for medical, dental and vision coverage regardless of student status. Please log on to the benefits website at NXP.com/rewards or call NXP Rewards customer service at (888) 375-2367 to update your coverage.

15. My divorce decree requires me to provide benefits for my ex-spouse. Can I carry him/her on my NXP Health Benefit Plan?

No. An ex-spouse is not an eligible dependent under the NXP Health Benefit Plan. There are a number of individual plans available that you should consider. One source of information for the plans that are available in your area is healthcare.gov. These plans are offered by individual carriers and not by Aon Hewitt or NXP.

16. My child is eligible for coverage through her job, but the coverage is more expensive than my coverage. May I add her to my plan?

Yes, you can add children up to age 26 that have access to insurance through their employer to the NXP plan. For more information please refer to the [NXP dependent eligibility information](#).

17. My child is eligible for medical coverage through his job, but not eligible for dental or vision coverage. May I add him to my dental and vision plan?

Yes, you can add children up to age 26 that have access to insurance through their employer to all NXP health plans, including NXP dental and vision. For more information please refer to the [NXP dependent eligibility information](#).

18. My covered child is medically disabled. How do I ensure coverage is extended beyond age 26?

You must furnish proof of incapacity and dependency to Aetna Member Services within 60 days after the child's coverage would otherwise terminate. You may also be asked to furnish this proof from time to time in order to continue the child's coverage. You can reach Aetna Member Services at (800) 626-1987.

19. Can I cover my deceased brother's 24-year-old son? He is unemployed and both of his parents are deceased.

No. You cannot cover your deceased brother's son unless you are the child's legal guardian.

20. My spouse's company has open enrollment in the spring. Can I add my 24-year-old child now and drop him in April when my spouse adds him to coverage?

Yes, you can add your child now and then drop them at a later date if your spouse's plan has a different plan year than the NXP plan. Please log on to the benefits website at [NXP.com/rewards](#) or call NXP Rewards customer service at (888) 375-2367 to update your coverage.

21. Will Aon Hewitt keep my personal information safe?

Yes. NXP worked closely with Aon Hewitt to make sure the audit process is secure. [Aon Hewitt's Security and Privacy Policy](#) explains how they will protect your records and keep them safe and private. You can also view the policy on the Dependent Audit website at [NXP.com/rewards](#) once the audit begins. Please call the Dependent Verification Center at (888) 375-2367 with any questions or concerns.

22. I consider some information in the documents you require confidential. How will you protect that information?

Before you send any document, please blackout all financial information and Social Security numbers. All information will be kept strictly confidential. NXP worked closely with Aon Hewitt to make sure the audit process is secure. [Aon Hewitt's Security and Privacy Policy](#) explains how they will protect your records and keep them safe and private. You can also view the policy on the Dependent Audit website at [NXP.com/rewards](#) once the audit begins. Please call the Dependent Verification Center at (888) 375-2367 with any questions or concerns.

23. What will Aon Hewitt do with the documents I send?

Please do not submit original documents to Aon Hewitt, only photocopies. Aon Hewitt will scan and store the documents, and use them to confirm that your dependents are eligible for the program. Aon Hewitt will maintain the documents for 150 days after which the documents will be

destroyed on site at a secure facility. Please call the Dependent Verification Center at (888) 375-2367 with any questions or concerns.

24. Instead of submitting my documentation to the Dependent Verification Center, can I submit an affidavit that a notary has reviewed my documentation?

No.

25. Instead of submitting my documentation to the Dependent Verification Center, can I share my documents with someone local to review?

No.

26. Will my documents be returned to me?

No. Please send in copies since originals will not be returned.

27. How do I know what documentation to provide during the audit?

You will receive a package at your home address that includes a [list of acceptable documents](#) as well as help for locating lost documents. You can also find the documentation requirements by going to the Dependent Verification website at NXP.com/rewards during the audit. Please do not send your documents to Aon Hewitt before you receive your letter.

28. Will the documentation received be used for any other purpose?

No. The documentation will only be used to verify the eligibility of dependents.

29. Will this information be shared with any governmental agency (for example the IRS)?

No.

30. Who must complete and return the documentation required?

All active employees who cover a dependent on the NXP Health Benefit Plan.

31. What documents do I need to verify eligibility? Where do I obtain these documents?

You will need a legal document that shows your relationship to the eligible person. This could include a marriage certificate, [domestic partner or common law affidavit](#), birth certificate, an adoption certificate or legal adoption placement document. Aon Hewitt can provide telephone numbers to state, county, and consulate offices to obtain documents.

32. Are there alternative documents that I can submit if I don't have the documents listed on the verification request letter?

Yes, there are alternative documents you can submit. If you have questions or need help determining what documentation to submit please review the [list of acceptable documentation](#) and/or call the Dependent Verification Center at (888) 375-2367.

33. What are the alternative documents for parent-child relationship besides birth certificate?

Proof of Relationship - Parent-Child

- *Government issued birth certificate showing the child's parent(s) and child's date of birth
- Note: Step-child birth certificate must list the participant's spouse as parent
- Note: Grandchild's birth certificate must accompany the child's parent's birth certificate
- Paternity test showing child's parent(s) and child's date of birth
- Court decree listing the child's parents and child's date of birth

*Indicates primary requested document, printed on dependent verification letter mailed in early December.

If you have questions or need help determining what documentation to submit please review the [list of acceptable documentation](#) and/or call the Dependent Verification Center at (888) 375-2367.

34. Where do I obtain copies of these documents?

Below are recommendations on resources to obtain the required documentation.

- State Government – Most states have a “Vital Records” department where you can request copies of birth, marriage, divorce and death certificates. Contact the state where the event occurred.
- County Government – Contact the county office that issued the original certificate.
- www.cdc.gov/nchs/w2w.htm - The United States Center for Disease Control and Prevention has a comprehensive website that includes all states and offers detailed instructions on how to obtain copies of birth, marriage, divorce and death certificates.
- www.vitalrecordsguide.com – This website also includes detailed instructions for obtaining copies of birth, marriage, divorce and death certificates for all states.
- www.travel.state.gov – The United States Department of State, Bureau of Consular Affairs provides detailed instructions for obtaining a Certificate of Birth abroad, Certificate of Death abroad, or Certificate of Witness of Marriage abroad. After accessing this website, click on “Consular Report of Birth Abroad” from the “Most Requested” pull down box.

35. What is meant by a “certified” copy?

A certified copy of a birth certificate, marriage certificate or other vital record is a document issued by the Civil Registry in the state, county, city, or municipality where the original document was registered. It contains the data from the original document, along with the seal or stamp and signature of the Civil Registrar.

36. Will I receive confirmation once my verification is complete?

Yes, you will receive a confirmation notice at your home address after your verification is complete.

37. If one of my dependents is found ineligible, where can I get insurance for him or her?

There are a number of individual plans available. One source of information for the plans that are available in your area is healthcare.gov. These plans are offered by individual carriers and not by Aon Hewitt or NXP.

38. What will happen if I do not return the required documentation?

Any unverified dependents will not have access to NXP benefits. All dependents not verified by the deadline will lose all coverage, including health, dental, vision and life insurance.

39. Will dropped dependents be eligible for continuation of coverage through COBRA?

No, termination of an ineligible dependent who was not eligible for coverage is not considered a COBRA Qualifying Event.

40. What do I do if I missed the deadline to submit my documentation?

If you do not respond to the mailings, your dependents will be dropped from coverage. All dependents not verified by the end of the audit will lose all coverage, including health, dental, vision and life insurance.

41. Why isn't my joint tax return sufficient to verify my legal spouse? Why is a government-issued marriage certificate required?

Verification for a legal spouse is two-fold. The marriage certificate verifies that the relationship initially existed and the tax return is proof that it currently exists.

42. Is the short form birth certificate accepted when verifying my dependent?

What is critical for verification is that the birth certificate include the full name and the birth date of the dependent and parent full name (NXP employee). The birth certificate will be accepted as long as this data is available on the certificate.

43. If I remove my spouse or one or more eligible dependents from my coverage, will my benefits coverage category automatically change?

If appropriate, your coverage category will be changed at the time your ineligible dependent(s) is dropped from coverage. For example, if an eligible dependent is dropped from coverage and only the spouse remains, Employee + Family would change to Employee + Spouse.

44. How do I certify a common law spouse and children?

To certify your common law spouse and children of your common law marriage you must provide a notarized [affidavit of common law marriage](#) and either:

- Proof of joint ownership issued within the last 6 months, or
- Federal tax return issued within the last 2 years

For children of common law marriage you must provide proof of the common law marriage and a government issued birth certificate for the child listing the parent names.

Please print an [affidavit of common law marriage](#) or request one to be mailed to you from the Dependent Verification Center. If you have any questions about the documentation requirements please contact the Dependent Verification Center at (888) 375-2367.

45. How do I certify a domestic partner and children?

To certify a domestic partner and children of a domestic partnership you must provide a notarized [affidavit of domestic partnership](#) and either:

- Proof of joint ownership issued within the last 6 months, or
- Federal tax return issued within the last 2 years

For children of domestic partnership you must provide proof of the domestic partnership and a government issued birth certificate for the child listing the parent names. Please print an [affidavit of domestic partnership](#) or request one to be mailed to you from the Dependent Verification Center. If you have any questions about the documentation requirements please contact the Dependent Verification Center at (888) 375-2367.

46. Do I need to provide verification for my dependent child who is a full-time student?

No. The Plan does not require that your dependent child is a registered full-time student at all. Please refer to the [Definition of Eligible Dependents](#) document for details.

47. How can I see which individuals I cover?

You can see your enrolled dependents by visiting [NXP.com/rewards](#). Select the orange "Your Benefits Resources" button and then select "Current Coverage" from the Health and Insurance drop down menu.

48. Will NXP reimburse me if I order a birth certificate or marriage license needed to verify my dependent?

While we understand you will have costs when you order records needed for the audit, NXP will not reimburse you for the costs.

49. I do not have any dependents. Do I need to do anything?

No, you do not need to do anything. This announcement was for your information only. You will not receive a Dependent Eligibility Audit packet.

50. Can exceptions be granted to allow my ineligible dependent to stay covered?

No. Only dependents that currently satisfy the plan's eligibility definition can remain covered. If the dependent is no longer eligible because of a "qualifying event," (e.g. divorce, legal separation, child reaches age limit) and you feel they may be eligible for COBRA continuation coverage, please contact the Dependent Verification Center at (888) 375-2367 for details.

51. My documents are not in English. Do I need to have them translated before submitting them?

You do not need to have your verification documentation translated to English prior to submitting to the Dependent Verification Center. The Dependent Verification Center will translate your documentation to English for purposes of the dependent audit.

52. Who can I contact for more information?

If you have any questions, you may contact the Dependent Verification Center at (888) 375-2367.