



Dependent Verification Overview

As part of BCU's fiduciary duties in sponsoring our health benefits, you will need to provide legal documents that validate the relationship of covered dependents to you if you are enrolling a dependent for the first time or you are a new hire requesting dependent coverage. Documentation requirements will vary based on the relationship. **Eligible dependents** are your spouse, domestic partner, and children (biological or adopted). The most common ineligible dependents include ex-spouses and ex-domestic partners, ex-stepchildren, boyfriends and girlfriends, relatives that do not qualify as a dependent (such as parents or siblings) and personal staff (such as nannies or housekeepers). Please see below for a list of acceptable **required documents**.

Spouse & Partner – Two (or more) documents, one from section A and one (or more) from section B:

Section A

- Government-issued marriage certificate (a document from Section B is not required if married in the past 12 months)
- Notarized affidavit of Common Law Marriage
- Link: Completed [Domestic Partner Affidavit](#) (form also is available on BCUBenefits.com > Enrollment > How to Enroll)

Section B

- **US only:** Federal Tax Return within last two years listing your spouse or partner.
- Proof of joint ownership issued within the last six months (if verifying a domestic partner, **two** proofs of joint ownership are required).

Child

- Biological Child: Government-issued birth certificate.
- Adopted Child: Adoption certificate or placement agreement and petition for adoption.
- Stepchild: Government-issued birth certificate **AND both** documents to verify Spouse or Partner.
- Legal Ward: Government-issued birth certificate **AND** court-ordered document of legal custody.
- Disabled Child: Documentation listed above and verification through Aetna.

Verification Tips:

- Birth certificates must be government-issued and must include parents' names; hospital-issued birth certificates with parents' names are accepted only for children less than three months of age.
- Proofs of joint ownership issued within the last six months include mortgage statements, bank statements, credit card statements, rental/lease agreements or property tax statements with both parties' names as co-owners.
- **US only:** Send only the first page of your prior year Federal Tax Return (Form 1040) that shows your dependents; black out all financial information and Social Security Numbers.
- A tip for obtaining verification documents, including birth, death, marriage, and divorce certificates – you may visit VitalChek at <https://www.vitalchek.com/>. Or in Puerto Rico, go to Registro Demografico.
- If you are mailing documents, **do not send original documents**.