

Dependent Eligibility for DTE Energy Benefits



The following dependents are eligible to be covered under DTE Energy's benefit plans:

- Legal spouse
- Children, up to age 26 (for active employees and certain retirees, see Summary Plan Description (SPD) for more details)
- Disabled dependents
- Full-time students (for certain retirees, see SPD for more details)
- IRS Dependents (for certain retirees only)

You **MUST** verify your eligible dependent(s) in order for them to be covered by DTE Energy's benefit plans. Following enrollment, your dependent(s) coverage will "PEND" until the required documentation is received or your deadline has passed. Coverage for your dependent(s) is not updated unless the required documentation is provided by the stated deadline.

How to Verify a Dependent

- You need to review and submit the required dependent documentation for your dependent(s) before coverage will be updated. See pages 2-3 for more detail on dependent eligibility.
- You can mail, fax or upload an electronic copy of your dependent documentation.
- If you want to upload an electronic copy of your dependent document via **Your Benefits Resources Center**:
 - Access the Dependent Verification Services (DVS) Center through the Your Action Needed message.
 - Select "Send Your Documents" to upload and attach your electronic documents.
 - Submit the required documents for review by the deadline.
- If you want to mail or fax your dependent documentation:
 - Access DVS through the Your Action Needed message.
 - Select "Send Your Documents".
 - Print the cover sheet online and have all supporting documentation ready to fax or mail to DVS.
 - The fax number and mailing address for DVS are posted on the website.
 - The cover sheet is also included in the DVS communication mailed to your home.
 - The required documentation must be faxed or postmarked by the deadline date listed on your form.

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FOR MORE INFORMATION

If you need additional information about dependent eligibility, you can access **Your Benefits Resources™ Center website** at ybr.com/dteenergy. You may also call **Your Benefits Resources Center** toll-free at **866.899.4DTE (4383)**. Representatives are available Monday through Friday between 9 a.m. and 5 p.m. Eastern time. The DVS Center is available Monday through Friday between 8 a.m. and 11 p.m. Eastern time. **Your Benefits Resources Center website** is available 24 hours a day, 7 days a week.

If you need information about the dependent verification process, document submission process or to confirm receipt of your documents, you can call **Your Benefits Resources Center** at **866.899.4DTE (4383)** and say "Verify my dependents".



DTE | **Take Care**

How to Verify a Dependent *(continued)*

- You can log in to ybr.com/dteenergy and verify your coverage and dependent(s) once your documentation has been processed at the **Your Benefits Resources Center**.
- Your dependent(s) information is updated directly with the insurance company 1-2 weeks after your documentation is approved at the **Your Benefits Resources Center**.
- Your dependent(s) ID card(s) are mailed directly to you from the insurance company 2-3 weeks after your documentation is approved at the **Your Benefits Resources Center**.

Dependent Eligibility & Required Dependent Verification Documentation

Spouse Eligibility

Your spouse is an individual who is included with you on a valid marriage certificate from the state in which the marriage occurred and you claim “married filing jointly” or “married filing separately” on the current year’s filed Form 1040 U.S. individual income tax return. A common-law spouse is not a spouse for purposes of this plan.

Required Dependent Verification Documentation for a Spouse



- Marriage certificate along with the current year’s filed Form 1040 U.S. individual income tax return.
- Newlyweds (married less than 1 year) a marriage certificate only.

Child Eligibility—Active Employees and Certain Retirees

(See Summary Plan Description (SPD) for more details)

As a result of the Patient Protection and Affordable Care Act, you may cover your adult child in the DTE Energy Benefits Plan up to age 26. This applies to all active employees and certain retirees.

The definition of child eligibility is the employee’s:

Eligible dependent children that include the employee’s natural child, stepchild, legally adopted child, or child for whom the employee has legal guardianship (up to age 18 only), such as a grandchild or foster child.

For coverage purposes, an adult child is your child who is married or unmarried, regardless of student status, up to age 26 (up to age 25 for certain retirees) and who is one of the following:

- Natural children
- Legally adopted children
- Stepchildren
- Other children for whom the employee is a legal guardian (up to age 18 only)
- Children covered by a court order
- Unmarried disabled children regardless of age if they are totally and permanently disabled by a physical or mental condition that began before age 26 (age 25 for dependents of certain retirees)

Neither your grandchild nor your child’s spouse can be covered as your child.

Required Dependent Verification Documentation for a Child

- Government-issued birth certificate
- Hospital-issued birth announcement for child(ren) who are less than 12 months of age indicating the participant’s relationship
- Adoption papers
- Court Document for Legal Guardianship (permanent or temporary)
- QMCSO Court Order
- Stepchildren—Child’s government-issued birth certificate listing your spouse’s name, government-issued marriage certificate, including date of marriage and a current year’s filed Form 1040 U.S. individual income tax return (if you have been married for one year or more). If you’re a newlywed, a marriage certificate only.
- Unmarried disabled children—a physician must verify in writing that the child is incapable of self-support by reason of his or her disability. Coverage may continue for as long as the child meets these criteria, so long as the disability is reported to DTE Energy Company or Alight Solutions before the child reaches age 26 (age 25 for dependents of certain retirees).

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Dependent Eligibility & Required Dependent Verification Documentation *(continued)*

Child Eligibility for a Full-Time Student or an IRS Dependent—Certain DTE Energy Retirees Only

(See Summary Plan Description (SPD) for more details)

The definition of a full-time student or an IRS Dependent eligibility is the retiree's:

- Unmarried children over the age of 19 until they reach 25 who are enrolled as full-time students, with proof of enrollment.
 - The definition of a full-time student: The child is enrolled as a full-time student, and employee has provided proof of enrollment and full-time student status from an accredited institution. Full-time is defined as 12 credit hours for undergraduate students and 8 credit hours for graduate students. Employee may also provide a letter from the institution if the child meets the institution's criteria of full-time and it differs from the DTE Energy definition.
- Unmarried children over the age of 19 until they reach age 25 who are not full-time students if they reside with the employee and their wages do not exceed \$13,000 per year (IRS Dependent).

Required Dependent Verification Documentation for a Full-Time Student or an IRS Dependent

If your dependent child is a full-time student over the age of 19, you must provide the required dependent documentation every year:

- Student status verification section completed by the educational institution;
- Copy of the final class schedule for the current or upcoming term indicating the number of credit hours; or
- Other written confirmation from the educational institution verifying full-time student status

If your dependent child is an IRS Dependent, you must provide a copy of the current year's filed Form 1040 U.S. individual income tax return or the child's pay stub if they make under \$13,000 per year.

Sponsored Children/Dependents Eligibility—Certain Unions and Retirees Only

(See Summary Plan Description (SPD) for more details)

The definition of sponsored children/dependents is:

- Depends on the employee for more than half of their support. The employee has claimed the sponsored dependent as an exemption on the current year's filed Form 1040 U.S. individual income tax return.
- Lives in the employee's home or at school.
- Are the employee's parent, unmarried child over 26 or child for whom the employee is the legal guardian.



Required Dependent Verification Documentation for a Sponsored Dependent (if applicable)

- Please contact **Your Benefits Resources Center** to request the Sponsored Dependent affidavit toll-free at **866.899.4DTE (4383)**.