

UNDERSTANDING THE SPOUSAL VERIFICATION PROCESS

Frequently Asked Questions

ACTION REQUIRED!

Complete verification within 30 days of the date of your notice to avoid termination of coverage for your spouse.

What is the spousal verification process?

As communicated during benefits orientation, only spouses without access to other medical coverage are eligible to enroll in the ESCWR medical benefit. The Spousal Verification Process confirms compliance with this eligibility requirement. ESCWR has engaged Paragon, our healthcare advisor, to conduct the verification process securely on our behalf.

Why am I receiving this?

You are receiving this notice because you elected to enroll a spouse in the ESCWR medical program and must verify your spouse's eligibility for coverage. Verification must be completed within 30 days of your notice date to avoid retroactive termination of coverage. Coverage generally cannot be reinstated until the next open enrollment period unless you experience a qualifying life event.

What do I need to do?

Complete spousal verification through the secure online portal at <https://myescbenefits.com/verify>. Before beginning, gather the required documentation. For your convenience, documents may be submitted as a PDF or an image captured with your mobile device.

Is my information secure?

Yes. Documentation is used solely to confirm eligibility and is handled through the secure verification process. Access is limited to authorized personnel involved in reviewing eligibility.

Where can I go for more information or questions?

Visit <https://myescbenefits.com/verify> for instructions, forms, and support. You may also call the LCSC Benefits Help Desk at (440) 644-3093.

What happens if I do not participate?

If you do not complete verification by the deadline in your notice, your spouse's medical coverage will be terminated retroactively to the applicable coverage effective date. Your spouse generally cannot re-enroll until the next open enrollment period unless you experience a qualifying life event.

Why can't I email these documents?

Email is not an approved submission method for these documents. Use the secure verification portal at myescbenefits.com/verify or the secure upload link provided in your case-specific email.

DOCUMENTATION THAT YOU WILL NEED ON HAND FOR THE VERIFICATION		
IS YOUR SPOUSE EMPLOYED OR SELF-EMPLOYED?	DID YOU FILE YOUR 2025 FEDERAL TAX RETURN (FORM 1040) AS MARRIED FILING JOINTLY?	YOU WILL BE REQUIRED TO SUBMIT
NO	YES	Page 1 of Your Jointly Filed 2025 Federal Form 1040
NO	NO	1. Proof of Joint Financial Responsibility 2. Spouse's 2025 Federal Form 1040, or a 2025 IRS Verification of Non-Filing Letter
YES	YES	1. Page 1 of Your Jointly Filed 2025 Federal Form 1040 2. Working Spouse Attestation Form
YES	NO	1. Page 1 of Your Spouse's 2025 Federal Form 1040, or a 2025 IRS Verification of Non-Filing Letter 2. Proof of Joint Financial Responsibility 3. Working Spouse Attestation Form

Why do you need tax documentation?

Depending on your answers, we may require Page 1 of a 2025 IRS Form 1040 or an IRS Verification of Non-Filing Letter to confirm the applicable filing path and review wage information relevant to eligibility. When a Form 1040 is required, Line 1a is used to compare reported wage income with the employee's enrollment records. Only limited information is needed, and you may redact Social Security numbers and unrelated financial details.

What is proof of joint financial responsibility?

Proof of Joint Financial Responsibility shows that you and your spouse share financial obligations or maintain joint accounts. Acceptable examples include jointly filed federal or state tax returns, a utility bill listing both names, a joint mortgage statement or lease agreement, a joint bank account statement, or a home or auto insurance policy covering both individuals. Except for tax returns, documents should be recent, dated within the last 60 days. You may redact account numbers and unrelated sensitive information.

Do I have to submit the Working Spouse Attestation?

If your spouse is **not** employed or self-employed, you **do not** need this attestation.

If your spouse is employed or self-employed, the Working Spouse Attestation is required. You and your spouse complete the participant sections, and your spouse's employer completes the employer section. If your spouse is self-employed, your spouse completes both the spouse and employer sections. The attestation authorizes ESCWR or its representatives to verify the information provided.

Questions? Call the LCSC Benefits Help Desk at [\(440\) 644-3093](tel:440-644-3093) or visit <https://myescbenefits.com/verify>.