

DEPENDENT ELIGIBILITY VERIFICATION FREQUENTLY ASKED QUESTIONS & DOCUMENT SUBMISSION CHECKLIST

GENERAL INFORMATION

1. **Why is Sound Health and Wellness Trust conducting a Dependent Eligibility Verification?**

The Trustees of the Fund strive to provide high quality benefits to its members and their families. Escalating health care costs and ever-changing laws and regulations can make this difficult to achieve. The dependent verification process helps assure that the Fund is not wasting money by providing benefits to those who are not eligible under Fund rules.

2. **What happens if I do not return my Dependent Verification Form and provide Required Documentation by the deadline?**

If you do not submit the Dependent Verification Form and Required Documents by October 1, 2026 coverage for your dependent(s) will be terminated on November 1, 2026. Zenith American Solutions (Zenith) will attempt to reach you via mail, email and phone to make sure you meet the deadline.

3. **Whom do I contact if I have questions about the Dependent Eligibility Verification Process?**

You can call Zenith at 800-225-7620. Representatives are available Monday through Friday from 08:00 AM to 04:30 PM Pacific. Your call is always confidential.

4. **I already provided eligibility documentation to the Fund at the time I enrolled my dependent(s) in coverage. Do I still need to send eligibility documentation?**

Yes. We understand that you may have already provided eligibility documentation to the Fund when enrolling your dependent(s); however, you will need to resubmit the required documentation to Zenith to complete the Dependent Eligibility Verification process.

5. **Will my personal information be safe?**

Yes, your personal information will be safe. Zenith enforces a strict privacy policy to ensure that the information you submit remains secure. For example, Zenith scans the paper documents it receives to an electronic image. This image is stored on a secure system with password-protected access. After the verification process is complete and data has been provided to the Fund, Zenith will destroy all paper copies of the documents received.

Zenith does not disclose, sell, or share personal information with anyone or any company other than the Fund.

6. **What are my options for completing the Dependent Eligibility Verification and submitting my documents?**

You can use any of the following options to provide information and documentation:

Secure Fax: 206-374-5950: You are responsible for making sure that your fax is properly transmitted to the secure fax line.

*****Blank or unreadable documents cannot be processed and will result in your dependent(s) being placed in an incomplete status. Please remember to keep a copy of your fax confirmation page for future reference.**

Mail: 11724 NE 195th Street, Suite 300, Bothell, WA 98011-8242. Please use the return envelope, please refrain from using color paper or color ink, and do not staple, tape or clip your documents.

*****Allow ten (10) business days for processing once Zenith receives your Dependent Verification Form and documentation.**

7. **Will I receive confirmation once my verification is complete?**

Yes. Zenith will send you a confirmation notice after your verification is complete. If your Dependent Verification Form or Required Documents are incomplete, you will receive a notice that lists the additional information needed to complete the process.

DEPENDENT ELIGIBILITY

1. **Which dependents are not eligible?**

Any dependent not specifically listed on your Verification Letter under “Dependents enrolled in the Plan” are not eligible for coverage.

2. **What do I need to do if one or more of my enrolled dependents no longer meets one of the eligibility requirements?**

You must check the “Remove” box on the Dependent Verification Form for each dependent who does not currently meet the eligibility requirements.

3. **What happens to the coverage of a dependent enrolled in benefits who does not meet the eligibility requirements?**

A dependent who does not meet the eligibility requirements will be removed from coverage.

4. **One or more of my dependents is eligible for coverage but not listed on the Dependent Verification Form. What should I do?**

Please contact Zenith American solutions at 800-225-7620 to add your eligible dependent.

SUBMISSION OF DOCUMENTATION

1. **How to submit required documentation:**

- **Document proofs** – All documents should be photocopied, single-sided. The back side of each photocopy should be blank. The single-sided photocopies are the documents you will submit. **Do not send original documents. Send only photocopies.**
- **Submitting a copy of a Federal Tax Return** – Please redact any financial information on the tax return copies before submitting.
- **Foreign language documents** – You must provide a copy of any foreign language document, and a copy of that document translated into English.

DOCUMENT SUBMISSION CHECKLIST

- ☐ Sign, date, and return your Dependent Verification Form along with the Required Documentation, for each dependent who is currently eligible.
- ☐ Submit legible black and white COPIES of the documents – no original or keepsake documents, please. Original documents will **NOT** be returned.
- ☐ Write your Name, last four of participant’s social security number and Sound Health and Wellness Trust at the top of each document you submit.
- ☐ Provide your **email address** and **telephone number** on the Dependent Verification Form for faster responses.

RETURN THE DEPENDENT VERIFICATION FORM AND REQUIRED DOCUMENTS TO ZENITH NO LATER THAN October 1, 2026.

PLEASE CONTACT ZENITH WITH ANY ADDITIONAL QUESTIONS @ 800-225-7620.