



## Dependent Verification Audit FAQs

### What is a dependent verification audit?

To help ensure our benefits program remains fair, consistent, and compliant for all associates, we periodically conduct a dependent verification audit (DVA) to confirm the eligibility of dependents enrolled in our benefits plan.

Over time, changes in your family—such as children reaching adulthood or changes in marital status—may impact a dependent's eligibility to be covered. By confirming dependent eligibility, this verification audit helps maintain the overall integrity of our benefits program and supports cost control efforts.

### Do I need to provide documentation?

If you are a full-time benefits-eligible associate and have dependents who are enrolled in our **BCBSIL or HMSA medical, BCBS dental, and/or VSP vision plan**, you must submit documentation verifying their eligibility.

### Exceptions:

- If you enrolled dependents as a new hire, re-hire, or due to a qualifying life event who were verified or added to coverage on or *after April 15, 2026*, you will not need to resubmit documentation for the audit.
- If you are on a Leave of Absence during the audit (from 7/15-7/30), you will not be required to participate.

If you have dependents enrolled in **Disability, Life, Critical Illness, Accident, or Hospital** insurance who are not eligible, you are responsible for removing them from the plans yourself. If you file a claim with Unum for an ineligible dependent, the claim will not be paid.

### What is the benefit program definition for dependents?

- **Spouse** means your spouse through marriage recognized as valid under U.S. federal law.
- To be a **Domestic Partner**, you and your partner must meet all of the following criteria:
  - Not be so closely related to you that marriage would otherwise be prohibited;
  - Not be legally separated from or legally married to, or the domestic partner of, another person under either statutory or common law;
  - Be responsible for each other's welfare;
  - Be at least 18 years old;
  - Live together for at least one year and intend to do so permanently;
  - Be in an exclusive, committed relationship that is intended to be permanent;
  - Be mentally competent to enter into a contract; and
  - Be financially interdependent with you.



- **Dependent Children** include:
  - Children under age 26, including a natural child, a child of a domestic partner, a stepchild, a legally adopted child, a child placed for adoption, foster child, or a child for whom you and your spouse or domestic partner are legal guardians;
  - Unmarried children age 26 or over who are or who become disabled and are dependent on you.

## **What documents are acceptable for verification?**

### **Legal Spouse**

Submit copies of the following:

- Page 1 of your most recent federal tax return (Form 1040) with both your name and your dependent's name
- OR**
- Government-Issued Marriage Certificate
- AND**
- Proof of joint ownership dated within the last six months (e.g., bank/credit card statement; lease; mortgage bill; utility bill).

**NOTE:** If the date of marriage is within the last 12 months of your spouse's coverage effective date, only a marriage certificate is sufficient.

### **Domestic Partner**

Submit copies of **all** of the following:

- Newly completed Ulta Domestic Partnership Affidavit signed by both you and your partner
- AND**
- Proof of joint ownership dated within the last six months (e.g., bank/credit card statement, lease, mortgage statement, utility bill)
- AND**
- Completed Ulta Certificate of Tax (pages 3-6 of the Ulta Domestic Partnership Affidavit).

### **Dependent Child**

Submit a copy of **one** of the following:

- Most recent federal tax return with your child's name (page 1)
- Hospital Birth Record (if the date of birth is within 90 days of your child's coverage effective date) \*
- Government-Issued Birth Certificate
- Adoption Certificate/Placement Agreement
- Document of Legal Guardianship/Custody

\* Please note that the document must list you and/or your spouse/domestic partner as the parent(s) for your document to be deemed sufficient.

**What is the timing of the audit?**

The verification period runs parallel with our Annual Enrollment period, **July 15-30, 2026**. Verification documentation must be submitted during this window.

**Can I send documents before July 15?**

No. Documents should not be submitted before the verification start date of July 15, 2026. If you upload documents prior to July 15, 2026, you will need to upload them again during the audit window.

**What if I don't currently have the required documents?**

Documentation is required to continue coverage for your dependents. If you don't currently have the documents, you will need to secure and submit them prior to the July 30, 2026 deadline to continue coverage for your dependent(s).

**What if I don't submit the required documents?**

If you do not provide acceptable documentation within the timeframe, your dependent will be considered ineligible for benefits. A dependent not verified by July 30, 2026, will be removed from coverage effective September 1, 2026.

**Can my former spouse be covered if I have a court order requiring me to provide health care coverage for them?**

No. The group health plan does not include benefits coverage for former spouses. The court is requiring you, not the Ulta Beauty health plan, to provide health care coverage for your former spouse. Coverage may be available through the Health Insurance Marketplace at [HealthCare.gov](https://www.healthcare.gov) or by calling 1-800-318-2596.

**Is my personal information secure?**

Yes. All submitted documents are handled confidentially and stored securely. They will only be used for verification purposes.

**What happens if I miss the deadline?**

If documentation is not received by July 30, 2026, coverage for your dependent will be terminated effective September 1, 2026.

**How do I submit the documentation?**

You can submit documentation in two ways:

**The bswift mobile app** is the fastest and easiest way to upload documentation.

1. Download the bswift mobile app from Google Play or App Store.
2. Log in to your account between July 15-30, 2026.
3. Click on the notification at the top of the screen and follow the on-screen instructions.

Note: If you have notifications enabled, you will receive a push notification right to your phone when it is time for you to take action.



### **The bswift Benefits Enrollment Portal ([ultabenefits.bswift.com](http://ultabenefits.bswift.com))**

1. Log on to the portal
2. Click on the "Complete Dependent Verification" link in the notification banner at the top of the page
3. Click on "View and Upload Documents" to be directed to the document upload page

After the documents are reviewed, you will receive either:

- Verification Approval notice via your preferred or personal email on file, or
- Insufficient Documentation Received notice via your preferred or personal email on file

### **Will I be notified once my documents are approved?**

Yes. A *Verification Approval* notice will be sent via email confirming your documentation has been reviewed and approved.

### **Will I be notified if my documents aren't accepted?**

Yes. An *Insufficient Documentation Received* notice will be sent via email that will outline why your documents were not approved.

### **Who can I contact with questions?**

If you have questions or need assistance with the dependent verification audit, contact bswift at 866.406.3387.