




To: Benefits-Eligible Employees

From: Chris Klyse   
Director, Compensation and Benefits

Subject: McClatchy's Dependent Eligibility Verification Process

If you enroll your dependent on a McClatchy health care (medical, dental and/or vision) plan, you will be asked to verify that your dependent is eligible for coverage. McClatchy verifies this information to ensure compliance with our health care plan rules and to help manage ever-increasing health care costs. McClatchy has retained a third-party administrator, Budco, to handle our dependent eligibility audits.

A McClatchy employee can cover his or her spouse, qualified domestic partner, biological child, legally adopted child, stepchild, foster child or other child who, under court order, is in the legal guardianship or legal custody of the employee. Information about the type of documentation you will be asked to submit to prove your dependent's eligibility is attached. We encourage you to review the list so that you can start collecting and/or ordering the proper documentation you will need to send to Budco as proof of eligibility.

Budco will mail you a dependent eligibility verification packet about two to three weeks after you enroll your dependent in health care coverage. The packet will contain detailed information and instructions on what documentation must be provided, how to submit your documentation, and your submission deadline. You will have about 30 days from the date of the packet to respond directly to Budco. If you do not respond by the deadline specified in your packet, your dependent will be dropped from coverage effective the first of the month following the deadline.

If your dependent is dropped, your next opportunity to enroll the dependent will be during the Open Enrollment period in the fall, or at the time you experience a qualified family status change event.

If you have any questions or need help on how to obtain copies of documents, such as marriage or birth certificates, call the McClatchy Dependent Eligibility Verification Help Line at 1-888-349-2301. Representatives are available from 7 a.m. to 4 p.m. Pacific time, Monday through Friday.

## Important Notes:

- **Mark out confidential information.** You may choose to mark out all financial information and the first five digits of all Social Security numbers. **Only the last four digits of Social Security numbers are needed.** See the attached for an example of how to mark up and submit a copy of your tax returns.
- **Provide copies—not originals—of official documents.** For example, for a marriage certificate, a copy of the file stamped “marriage certificate” issued by the state or locality is needed. For court documents, a copy of the document that is signed and stamped by the court is needed. Documentation with missing signatures, dates, seals or other needed and applicable information will not be accepted.
- **Birth certificates must list parents’ names.** If you have the “short form” birth certificate, which does not include the parents’ names, you will be required to obtain the long form birth certificate. The following websites can help you obtain the long form birth certificate. Please allow the necessary time to receive and submit your documentation:
  - National Center for Health Statistics website: <http://www.cdc.gov/nchs/w2w.htm> (click the appropriate state for information)
  - Vitalchek’s website: [www.vitalchek.com](http://www.vitalchek.com)
  - [http://travel.state.gov/passport/get/first/first\\_825.html](http://travel.state.gov/passport/get/first/first_825.html)
- **All non-English documents must be provided with an official translation and bear the stamp and mark of a registered translator.** You may contact a local college, university or translator services company for assistance. You or a family member cannot translate the documents. If you send non-English documents that have *not* been translated, your dependents’ status will be marked as incomplete until the official translation is received.

## Section 1 - Proof of Marital Status

### Couples married before the current calendar year:

Choose **ONE** of the options below and submit the appropriate document(s):

#### 1. Filed federal or state tax return for the current tax year

Please note:

- Only submit the first page of the return. This page could come from your 1040 form, e-File confirmation page, tax preparer's summary, federal return recap, or Telefile.
- **Mark out all financial information and the first five digits of all Social Security numbers.**
- If you file as "married filing separately," your spouse's name must appear on the tax form on the line provided after the "married filing separately" status (or vice versa).
- See the attached for an example of how to mark up and submit your tax return.

#### 2. Marriage certificate **AND** proof of joint ownership\*

#### 3. Military ID **AND** proof of joint ownership\*

#### 4. Printout of online marriage record **AND** proof of joint ownership\*

#### 5. Previous years filed federal or state tax return **AND** documentation of the filing of extension Form 4868 for the current tax year return. See notes in No.1 above.

\***Proof of joint ownership** documents must include both the employee and spouse's names on the document. You can send any **one** of the following documents:

- Mortgage statement, credit card statement, car note, bank statement, school taxes, home equity loan, Rent-A-Center statement, or utility bills dated from any time in the last three months.
- Rental/lease agreement, property appraisals from the city, county or state for tax purposes or property tax document, school taxes, deed, or bankruptcy paperwork dated from any time in the last 12 months.
- Automobile registration that is currently in effect and shows joint ownership.
- Auto insurance statement— must show both the employee and spouse listed on the policy and must be currently in effect.
- Homeowner's insurance statement—must list the employee and spouse and be currently in effect.

### Couples married within the current calendar year:

**Submit** a copy of the marriage certificate only.

## Section 2 – Proof of Domestic Partnership

Choose **ONE** of the options below and submit the appropriate document(s) :

1. Provide a civil union certificate or proof of domestic partner registration with the appropriate government agency or municipality **AND** submit one of the items listed below as proof of joint ownership\*.
2. Complete the McClatchy Company's domestic partner affidavit **AND** provide one of the joint ownership items listed below dated at least 12 months ago **AND** one of the items listed below as proof of current joint ownership\*.

**\*Proof of joint ownership documents must include both the employee's and domestic partner's names on the document.**

- Mortgage statement, credit card statement, car note, bank statement, school taxes, home equity loan, Rent-A-Center statement, or utility bills dated from any time in the last three months.
- Rental/lease agreement, property appraisals from the city, county or state for tax purposes or property tax document, school taxes, deed, or bankruptcy paperwork dated from any time in the last 12 months.
- Automobile registration that is currently in effect and shows joint ownership.
- Auto insurance statement— must show both the employee and domestic partner listed on the policy and must be currently in effect.
- Homeowner's insurance statement—must list the employee and domestic partner and be currently in effect.
- Power of Attorney for Healthcare and/or Property
- Joint wills
- Safe Deposit box signatures

### **Section 3 – Proof of Parent/Child Relationship**

You must submit **ONE** of the following:

- 1. Birth certificate showing the child's parents.**
- 2. Official hospital record showing the child's parents.**
- 3. Official paternity test showing the child's parents.**
- 4. Verification of Birth Facts or Certification of Birth Facts showing the child's parents:**  
The document must include signature and date from hospital representative or state information.
- 5. Domestic adoptions:** court-approved adoption papers (with signature or seal), Adoption Placement Agreement or Petition for Adoption.
- 6. Foreign adoptions:** foreign country adoption papers (with official English translation from a registered translator) or Adoption Placement Agreements (with English translation from a registered translator).
- 7. Report of Birth Abroad of a citizen of the United States of America, issued by the Department of State, showing the child's parents.** (The Certificate of Birth Abroad, also issued by the Department of State, is NOT acceptable unless it lists the parents' names.)
- 8. Divorce decree that lists children born to the marriage.**
- 9. State Affidavit of Parentage or Paternity (or like form) that acknowledges the child's father.** This form must have some indication that it was filed with the state or with the court.
- 10. Court approved child support order which shows all of the following:**
  - Indicating the child's parents
  - The name of the dependent covered by the agreement
  - Signatures or court seal/stamp or case number
- 11. Court-awarded legal guardianship or court custody papers which show all of the following:**
  - Indicating legal custody by the courts
  - Indicating the child's legal guardian or custodial adult
  - The name of the dependent covered by the agreement
  - Signatures or court seal/stamp or case number
- 12. Legal documentation of a foster child showing:**
  - You have been granted foster care of a child under state law.
  - You, your spouse or domestic partner are the child's foster parent.
  - The name of the dependent covered by the agreement
  - Must be currently in effect

## **Section 4 – Proof of Financial Support - Required For Disabled Child Only**

Choose **ONE** of the options below and submit the appropriate document(s):

**1. Current tax year filed federal or state tax return showing the child as a dependent**

Please note:

- Only submit the first page of the return. This page come from your 1040 form, tax preparer's summary or federal return recap.
- **Mark out all financial information and you may choose to mark out the first five digits of all Social Security numbers.**
- See the attached for an example of how to mark up and submit a copy of your tax return.

**2. Previous tax year filed federal or state tax return showing the child as a dependent AND documentation of the filing extension Form 4868 for the 2010 tax return**

See notes in No. 1 above.

**3. Spouse or domestic partner's current year filed federal or state tax return showing the child as a dependent:** Note the address on the tax return must match the employee's address of record and marital or domestic partner status must be proven.

See notes in No. 1 above.

**4. If the child is claimed as an exemption during alternating tax years due to divorce, submit the previous year filed federal or state tax return showing the child as a dependent AND your or your spouse or domestic partner's divorce decree stating that the dependent is claimed during alternating tax years.**

**5. Employee, spouse or domestic partner's divorce decree or court order paperwork or child support order showing your responsibilities**

Divorce decree/court order agreement must include:

- First page of agreement listing you as either the petitioner (plaintiff) or the respondent (defendant).
- Names of the children covered by the agreement.
- Name of the person responsible for providing health/medical benefits or financial support.
- Indication that the decree has been filed (such as a stamp, judge's signature, or case number).

Note: If the divorce decree does not list the children's names, you must also provide copies of birth certificates (or hospital records, etc.) showing both the petitioner and respondent as the children's parents.

**6. Eight months worth of canceled checks showing a consistent pattern of support or eight months worth of bank or credit card statements with corresponding receipts, such as child support.**

**7. SSI or SSDI Statement (1099)**

**8. Current filed Tax Return Transcript only showing the last four digits of the SSN of the child**

**9. Current filed Earned Income Credit (EIC) tax form listing the name of the child**

**10. Proof of payment for the dependent to live in a facility**

**11. Form 2441 – Child/Dependent Care Expense listing the child**

# Example: Properly Submitted Copy of Tax Return

When submitting your tax returns, please mark out all personal information, including the first five digits of all Social Security numbers. Specific information that needs to be shown includes:

1. Your full name and the full name of your spouse
2. The last four digits of the Social Security number for yourself and your spouse
3. Your full address
4. Filing status
5. Your dependent's full name
6. The last four digits of the Social Security number for your dependent
7. The relationship of your dependent

Please see example below:

Form **1040** Department of the Treasury—Internal Revenue Service **U.S. Individual Income Tax Return 2008** Only—Do not write or staple in this space.

For the year Jan. 1–Dec. 31, 2008, or other tax year beginning \_\_\_\_\_, 2008, ending \_\_\_\_\_, 20\_\_\_\_\_ OMB No. 1545-0074

**Label** (See instructions on page 14. Use the IRS label. Otherwise please print or type.)

**1** Your first name and initial **Sam** Last name **Sample** **2** Your social security number **4321**

If a joint return, spouse's first name and initial **Sally** Last name **Sample** Spouse's social security number **1234**

**3** Home address (number and street). If you have a P.O. box, see page 14. **123 Main Street** Apt. no. \_\_\_\_\_

City, town or post office, state, and ZIP code. If you have a foreign address, see page 14. **Any City, Any State 12345**

Presidential Election Campaign  Check here if you, or your spouse if filing jointly, want \$3 to go to this fund (see page 14)  You  Spouse

**Filing Status** **4**

Single  Head of household (with qualifying person). (See page 15.) If the qualifying person is a child but not your dependent, enter this child's name here.  4

Married filing jointly (even if only one had income)  Married filing separately. Enter spouse's SSN above and full name here.  5  Qualifying widow(er) with dependent child (see page 16)

**Exemptions** **5**

**6a**  Yourself. If someone can claim you as a dependent, do not check box 6a **6b**  Spouse **6c** Dependents:

(1) First name	Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) <input checked="" type="checkbox"/> If qualifying child for child tax credit (see page 17)
<b>Baby</b>	<b>Sample</b>	<b>6789</b>	<b>Daughter</b>	<input checked="" type="checkbox"/>

If more than one dependent, see page 17.

**6** **7** **8**

**d** Total number of exemptions claimed **3**

**Income**

**7** Wages, salaries, tips, etc. Attach Form(s) W-2 **7**

**8a** Taxable interest. Attach Schedule B if required **8a**

**b** Tax-exempt interest. Do not include on line 8a **8b**

**9a** Ordinary dividends. Attach Schedule B if required **9a**

**b** Qualified dividends (see page 21) **9b**

**10** Taxable refunds, credits, or offsets of state and local income taxes (see page 22) **10**

**11** Alimony received **11**

**12** Business income or (loss). Attach Schedule C or C-EZ **12**

**13** Capital gain or (loss). Attach Schedule D if required. If not required, check here  **13**

**14** Other gains or (losses). Attach Form 4797 **14**

**15a** IRA distributions **15a** **b** Taxable amount (see page 23) **15b**

**16a** Pensions and annuities **16a** **b** Taxable amount (see page 24) **16b**

**17** Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E **17**

**18** Farm income or (loss). Attach Schedule F **18**

**19** Unemployment compensation **19**

**20a** Social security benefits **20a** **b** Taxable amount (see page 26) **20b**

**21** Other income. List type and amount (see page 28) **21**

**22** Add the amounts in the far right column for lines 7 through 21. This is your total income **22**

**Adjusted Gross Income**

**23** Educator expenses (see page 28) **23**

**24** Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ **24**

**25** Health savings account deduction. Attach Form 8889 **25**

**26** Moving expenses. Attach Form 3903 **26**

**27** One-half of self-employment tax. Attach Schedule SE **27**

**28** Self-employed SEP, SIMPLE, and qualified plans **28**

**29** Self-employed health insurance deduction (see page 29) **29**

**30** Penalty on early withdrawal of savings **30**

**31a** Alimony paid **b** Recipient's SSN **31a**

**32** IRA deduction (see page 30) **32**

**33** Student loan interest deduction (see page 33) **33**

**34** Tuition and fees deduction. Attach Form 8917 **34**

**35** Domestic production activities deduction. Attach Form 8903 **35**

**36** Add lines 23 through 31a and 32 through 35 **36**

**37** Subtract line 36 from line 22. This is your adjusted gross income **37**

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see page 88. Cat. No. 11320B Form **1040** (2008)