

2025 Healthcare Benefit Dependent Verification Audit FAQs

The following Frequently Asked Questions (FAQs) are intended to provide additional information about Michaels 2025 Benefit Dependent Eligibility Verification Audit administered by Consova.

IMPORTANT: If you receive notification to provide acceptable verification documentation for your dependent(s) and do not comply within the required timeline, your dependent's benefit coverage with Michaels will terminate effective October 31, 2025.

1. What is Dependent Eligibility Verification?

Dependent Eligibility Verification is the process of verifying the eligibility of enrolled dependents on Michaels benefit plans, including your spouse, domestic partner, children, stepchildren, and domestic partner children.

2. Why is Michaels conducting a dependent eligibility verification?

Michaels seeks to provide valued benefits for our team members. To maximize the value we can offer, we are committed to effectively managing the ongoing increase in health care costs. A standard practice for all companies, and a requirement of our health plan rules, is to verify dependents enrolled in our plans. As part of our review of our plans, we have partnered with Consova to ensure only eligible dependents are enrolled in Michaels healthcare benefits.

3. Which Michaels benefit plans are subject to dependent eligibility verification?

Dependents enrolled in the following plans and who do not have dependent verification on file with Consova will be subject to eligibility verification: medical, dental, vision, and disability plans with dependent enrollment. Note: Dependent enrolled in Critic al Illness, Accident, and Hospital insurance plans are excluded from this audit.

4. Do I have to verify my dependents if I've previously submitted the acceptable documentation?

If Consova has acceptable documentation on file verifying your dependent(s) eligibility, you will not be required to provide additional documentation.

5. What family members are eligible to be enrolled on my benefit plan?

If you enroll in a Michaels medical plan for yourself, you may also cover the following dependent(s):

- Your legal spouse
- Same or opposite gender domestic partner (DP)
- Natural children
- Stepchildren
- Children of your DP
- Foster children for whom you have legal guardianship
- Legally adopted children
- Children for whom you have legal custody of court-appointed guardianship

6. How old can my children be before they are not eligible to be covered on my plan?

You can cover your children up to age 26, or up to any age if physically or mentally disabled children, if proof of disability is provided and verified.

7. How will I know if I must verify my family member's eligibility?

You will receive personalized notifications from Consova via email, (or U.S. Mail if you do not have an email on file with Michael) beginning July 22, advising which of your dependents require eligibility verification, what documentation is required, and how to submit those documents to Consova.

You should promptly provide verification documents to Consova. Delay in providing the documentation may result in your dependent(s) losing coverage.

8. How can I check to see who is currently covered on my Michael's benefit plans?

You can confirm which dependents you are currently covering on your benefit plans by logging on to [Workday](#). Once logged in, navigate to your Benefits profile, then My Dependents at the top of your screen.

9. Will I be required to provide original documents?

No, you should not submit original documents as they will not be returned; copies of eligibility documentation will be accepted.

10. What types of documents are acceptable to verify the eligibility of my dependents?

The following are **examples** of acceptable dependent verification documents. For a full listing of acceptable documentation, please visit MIKBenefits, Eligibility, and [Dependent Eligibility Verification](#).

- Spouse: Marriage certificate, jointly filed federal tax return, financial statements, etc.
- Domestic Partner: a newly completed copy of a Domestic Partner Affidavit for domestic partners, joint housing lease, joint ownership motor vehicle, etc.
- State or county issued birth certificate, social service agent signed letter, signed court order, etc.

11. What is the deadline to provide dependent verification documentation?

The deadlines for providing acceptable verification are noted in the communication notices. However, you are strongly encouraged to provide your documentation as soon as possible to ensure Consova receives your documentation timely and verifies the documentation meets the requirements.

12. How will I know if my verification documents are accepted?

Once you submit acceptable documentation, you will receive confirmation via email (or U.S. Mail if you do not have an email on file with Michael) notifying you of your approval status. If you do not receive a confirmation notice within 3-5 business days after you submit your verification documentation, or have questions related to the dependent verification audit, you may utilize Consova's Chatbot or log in to your secure portal to submit an online inquiry.

Call Consova's Verification Assistance Center at (855) 261-6217 Monday - Friday, 7:30 a.m. - 6:00 p.m. CT., or 24/7 support through automated assistance with the following:

- Obtain your Consova PIN
- Check verification status
- How to upload documents
- Reason for the audit

13. How will I know if my dependents are removed from coverage?

If your dependents are deemed ineligible to remain covered on Michaels benefit plan(s) either due to not submitting the acceptable verification documentation or failure to submit verification documentation by the deadlines noted in your communication, you will receive notification from Consova.

14. If my dependents are determined ineligible, when will their coverage end?

If your dependents are determined ineligible to remain covered on Michaels benefit plans, their coverage will terminate at midnight on **October 31, 2025**.

15. If I miss the deadline to verify my dependent's eligibility to continue coverage on Michaels benefit plans and they are dropped from the plan, can I re-enroll them later?

Yes, if you experience a Qualifying Life Event (QLE), or during Michaels annual Benefits Open Enrollment with acceptable verification documentation.

16. Are dependents who are dropped from coverage because they failed verification eligible for COBRA?

In most cases, loss of coverage due to dependent ineligibility is not a qualifying life event for COBRA coverage, and continuation coverage under COBRA will not be available except as required by law. If COBRA continuation rights apply, your dependent will receive COBRA notification.

17. Will being dropped from my coverage at Michaels be considered a QLE for my dependent?

Yes, if your dependent has other employment or another opportunity to enroll in healthcare benefits, being dropped from Michaels plan will be considered a QLE.

18. What are considered Qualifying Life Events?

You can make changes outside of Open Enrollment only if you have a qualifying life event including not limited to the reasons listed below. Changes to your benefits must be made within 30 days of the qualifying life event. If you do not enroll or make a change within 30 days of the qualifying life event, you must wait until the next Open Enrollment to make any changes to your benefits.

- Birth
- Adoption
- Marriage
- Divorce or legal separation

- A change in your spouse's eligibility status for insurance (for instance, if your spouse gains or loses coverage through his/her employer)
- Adding or removing coverage for a domestic partner
- Death of a covered family member (spouse/domestic partner or child)
- Change in employment status (such as part-time to full-time)
- Gain or loss of other coverage for you or an eligible dependent

19. How do I submit my verification documents?

Completing your verification is as easy as 1, 2, 3!



Create Account and Log in to the Secure Employee Portal

- Go to <https://iverify.consova.com/> or scan the QR code
- Scan the QR code to the left to view *Create Account* video



2. Review Requirements and Upload Documents

- Please note only PDF, JPEG, JPG, PNG, and HEIC file formats are accepted. **It is important to black out the first five digits of any Social Security numbers.**
- Scan the QR code to the left to view *How to Upload Documents* video.



3. Done....That Was Easy!

- Once your documents have been uploaded, allow for 3-5 business days for processing. We recommend checking back regularly to monitor your audit status.
- Scan the QR code to the left to view *How to Check Your Status* video.

20. What if I cannot locate the required documents necessary to verify my dependent's eligibility?

For information regarding where to obtain replacement verification documentation, log onto <http://www.cdc.gov/nchs/w2w.htm> or <https://www.usa.gov/replace-vital-documents> Healthcare Dependent Eligibility Verification FAQs.

21. If I have questions about the benefit plans I am enrolled in, who do I call?

If you have questions about your Michaels benefit plans or the audit process after receiving communication from Consova, please contact Team Member Services at 855-432-MIKE (855-432-6453), option 2.