SPIRIT AEROSYSTEMS FAQs

General FAQs

1. **Who is Mercer?**
   Mercer has been retained by your employer to conduct a Dependent Eligibility Verification. Mercer has been providing consulting services for more than 65 years, and administrative centers have been providing benefits administration outsourcing services for more than 80 years. They employ approximately 20,000 colleagues with more than 2,000 employees dedicated to benefits administration services.

2. **Why is a Dependent Eligibility Verification being conducted?**
   This process is being conducted to ensure only eligible dependents are provided coverage under the plan. Ineligible dependents enrolled in the plan can increase costs – costs that both you and your employer share. It is each employee’s responsibility to ensure covered dependents continually meet the plan’s eligibility requirements and to provide supporting documentation upon request.

3. **When calling Mercer, what is needed to discuss my personal information?**
   When calling the Mercer call center, you must have your Audit ID or EEID available for identification. Your Audit ID and EEID can be found at the top of the DEV Checklist (page 2) of your notice from Mercer. You will also be asked for additional basic information to verify your identity.

4. **How are you handling my personal information?**
   Mercer adheres to strict confidentiality and data security protocols to ensure the security of personal information. The information you provide will only be used by Mercer for the purpose of conducting the Dependent Eligibility Verification process. Once the process is complete, the secure destruction of all paper documentation will be facilitated by Mercer.

   Mercer employees have completed HIPAA privacy training and undergo background checks prior to employment. Mercer’s operations comply with HIPAA privacy guidelines and you may obtain a copy of the privacy notice, which is linked to the Helpful Info tab of the Mercer website.

5. **What should I do to update or make changes to my personal information (examples: incorrect dependent information or address correction)?**
   Should you need to make any type of change to the personal information, you must contact the Spirit Benefits Center at 1-877-459-3345; 8 AM – 5 PM CST. For address corrections, please call the HR Service Center at 1-866-275-1403, Opt. 8.

6. **Can I make changes to my enrollment elections for this plan year using this process?**
   No, the dependent eligibility verification process cannot be used to make changes to your enrollment for eligible dependents. Please contact the Spirit Benefits Center at 1-877-459-3345; 8 AM – 5 PM CST for information on how to make changes to your benefit elections.

7. **Are ineligible dependent(s) entitled to COBRA coverage?**
   Ineligible dependents are not entitled to COBRA continuation coverage. By definition, COBRA is only available to "qualified beneficiaries".

8. **When I remove ineligible dependents, what options for individual health care coverage are available?**
   Dependents being removed from coverage may consider medical insurance options available annually from November 1st through December 15th through the Health Insurance Marketplace. You can enroll in private coverage through the Marketplace only during open enrollment, if you have a qualifying life event or a complex situation related to applying in the Marketplace. You can research plan options, evaluate your health insurance needs and find additional information by contacting the marketplace helpline at 1-800-318-2596 or by visiting the website [www.healthcare.gov](http://www.healthcare.gov). The helpline and website are both available 24 hours a day, 7 days a week. Contacting the helpline or logging in to the website outside of the Marketplace Open Enrollment period does not guarantee availability or enrollment in private coverage.
9. Can I cover my spouse who is also a Spirit Aerosystems' employee?
Your spouse may be covered as either an employee or your dependent, but not both. If both you and
your spouse are employees and enrolled separately in the plan, a dependent child may be covered
by either you or your spouse, but not both.

10. Will I be reimbursed for any out of pocket expenses such as postage costs or fees for
obtaining the required supporting documentation I may incur as a result of this process?
No, you will not be reimbursed for the time or expense involved in securing and/or submitting the
necessary supporting documentation.

11. What if I have been unable to provide sufficient documentation by the deadline date resulting
with one or more of my dependents ending the verification in a “failed” status?
Dependents for whom acceptable documentation is not received by the deadline date are scheduled
to lose their coverage effective March 31, 2017.

Verification FAQs

12. Am I required to respond during the verification period?
Yes, if you have been sent the verification packet you are required to respond. Failure to respond or
provide sufficient documentation to verify the eligibility of your dependents will result in the removal of
your covered dependents and you may be subject to appropriate disciplinary action.

13. What are my options for submitting my response to Mercer?
You may submit your response by secure upload, fax or mail.

Website:
Documentation can be securely uploaded by visiting https://dependentverification.mercer.com/Spirit.

Fax:
If responding by fax, your response may be sent to 1-212-948-1904. In order to comply with laws
regarding data protection, we are unable to receive social security numbers via fax.

Mail:
If responding by mail, a pre-addressed envelope has been provided with your packet.

Upon receipt and review, the status of your response can be confirmed. Standard turn-around time
for documentation review is 3-5 business days once the documents arrive at Mercer. For the timeliest
review of documentation, it is recommended that you submit your material through the DEV website.
If you opt to complete the process through the US mail service it could delay the review of your
submission due to time it takes for mail to route to Mercer.

If you submit documents via fax or mail, you must include the DEV Checklist, your Audit ID, or your
employer’s name with each submission as Mercer will be unable to connect documentation without
this information. If you have already submitted your DEV Checklist but need to make a change, you
must submit another and you can visit https://dependentverification.mercer.com/Spirit to obtain a copy
of your Checklist.

14. Why doesn’t my status reflect my submission that I faxed to Mercer, my submission indicates
it was confirmed?
The confirmation only indicates the fax was sent properly from your machine, it does not confirm
Mercer received it. You can contact the Mercer Call Center or sign back in online to confirm receipt
of your fax 24-48 hours after your submission.

15. What should I do if I have an ineligible dependent(s) listed on the Dependent Eligibility
Verification Checklist?
If one or more dependents do not meet the eligibility, indicate removal by placing an “X” next to the
dependent’s name in the “Check To Remove From Coverage” column on the DEV Checklist.
16. What are the consequences if I am found to be covering an ineligible dependent during the verification period?
Employees who are covering ineligible dependent(s) will have their ineligible dependent(s) removed from the Spirit Aerosystems Health and Welfare plans effective March 31, 2017.

Furthermore, if you are found to be intentionally covering an ineligible dependent, this may be considered fraud or intentional misrepresentation and could result in the termination of coverage. If coverage is terminated retroactively you may be responsible for repayment of claims and any costs associated with providing coverage to the ineligible dependent.

17. When will coverage end for dependents removed during the verification?
Coverage will end effective March 31, 2017.

18. If my coverage level is reduced due to the removal of an ineligible dependent, will I be refunded for previous premiums paid?
Previous premiums paid for ineligible dependents will not be refunded; however, premiums will be adjusted on a go forward basis if your coverage level is reduced.

19. My dependent(s) has COBRA coverage; do I need to provide documentation during the verification process?
If your dependent has COBRA coverage, you do not need to submit documentation.

20. Will coverage be terminated if I do not provide documentation for a court ordered dependent, if the dependent verification is “incomplete” or if I mark them as remove on the checklist?
Court ordered dependents will not be removed from coverage. To ensure dependent eligibility data is accurate and up-to-date we encourage that you provide the appropriate acceptable supporting documentation.

21. If I want to add a dependent to my coverage in the future, will I be required to provide supporting documentation at that time?
You will be required to provide documentation verifying your dependent’s eligibility upon enrollment. Additionally, Spirit Aerosystems is committed to ensuring continued plan compliance and will conduct focused dependent eligibility verifications in the future.

22. Is documentation required for a deceased dependent or dependents of a deceased employee?
Documentation is not required for a deceased dependent or the dependents of a deceased employee. Please contact the Spirit Benefits Center at 1-877-459-3345; 8 AM – 5 PM CST to verify that the employer’s records have been updated.

23. Do I need to send original documents?
Please send only copies of required documentation as we are unable to return originals. If the document is multiple pages or two-sided, ensure you copy all pages and both sides of the document and that the copied document is still legible.

24. How do I obtain the required documentation?
An official certificate of every birth, death, marriage, and divorce should be on file in the locality (state, city or county) where the event occurred. You may also visit the Centers for Disease Control and Prevention's vital records page at [http://www.cdc.gov/nchs/w2w.htm](http://www.cdc.gov/nchs/w2w.htm) to request specific documents by state and obtain information on the approximate costs and time of delivery.

A copy of your tax return may be requested from the Internal Revenue Service by visiting [www.irs.gov/taxtopics/tc156.html?portlet=1](http://www.irs.gov/taxtopics/tc156.html?portlet=1) or by contacting the Internal Revenue Service at 1-800-829-1040.

25. What information must be included on birth and/or marriage certificates in order for them to be considered acceptable supporting documents?
Birth certificates must include the child’s name and must list the name of the employee or employee’s spouse or the employee’s domestic partner as a parent of the child. The birth record or “short form” will not be accepted for the verification process because this document does not list the name of the mother or father.

All marriage certificates must be presently valid and include the date of marriage. Additionally, legal marriage certificates must show the marriage has been recorded by the appropriate county or state agency.

26. I have a common law spouse, what documentation can I provide as proof?
Submit a valid state-issued certificate, declaration or registration of common law or informal marriage (in applicable states) which must include the following along with a document listed under Proof B.
- Name of the employee and spouse
- Date of informal marriage
- Certifier’s signature/official seal

OR, you may also submit a presently valid Spirit AeroSystems Affidavit of Common Law partnership which must include the following along with a document listed under Proof B.
- Name of the employee and spouse
- Date of informal marriage
- Signatures of both employee and spouse

27. My dependent documentation is not in English; do I need to provide a translation?
If your document is in a language derived from the Latin alphabet (Spanish, German, French, etc.), send a copy of the original document and Mercer will make every attempt to translate it. If Mercer is unable to translate it, you will be placed in an incomplete status and an official English translation will be required.

Mercer is unable to translate documents printed in languages which use ‘characters’ such as those used in Russian, Chinese, Japanese, etc. To assist the process in translating character-based documents, please include a copy of the original foreign language document and an official English translation.

28. What type of tax form should I submit?
You should submit a copy of your 2015 or 2016 filed Federal income tax form 1040, 1040A or 1040X (or 1040EZ for spouse only) or your 2015 or 2016 State income tax form showing your filing status and listing your dependents. To support your spousal relationship, you may submit a copy of your filed 1040 EZ or official transcript of your tax return. Form 887-9 (e-form first page) is NOT acceptable.

Please block out personal financial data and social security numbers on your tax form prior to submission.

29. What information must be included on my tax form in order for it to be considered an acceptable supporting document?
The entire tax return is not required, only the page that lists filing status and exemptions. The information regarding your marital status, the name of your spouse, and the name(s) of your dependents is required if applicable. Form 887-9 (e-form first page) is NOT acceptable.

Please block out personal financial data and social security numbers on your tax form prior to submission.

30. How will I know if my response to Mercer is sufficient?
You can confirm receipt of your documents as well as monitor the verification progress and dependent status by visiting https://dependentverification.mercer.com/Spirit. The Mercer Call Center (1-866-230-6802) can also verbally confirm the current status of your response.

The current status of your response is subject to a quality assurance process. During the review of your response, if additional documentation is required you will be contacted by mail. Upon completion of the process you will receive written notification if no further action is required.
31. What if my documentation is received by Mercer after the deadline date?
Once the verification process is complete, any documentation received by Mercer after the deadline date will not be audited and will be securely destroyed by Mercer.

Website

32. What information is needed when accessing the website for the first time?
To register on the website for the first time, go to https://dependentverification.mercer.com/Spirit and click on the “Need a Password?” link. You will then be prompted to create your own username and password by entering your Audit ID (which can be found on the DEV Checklist (page 2) of your notice from Mercer), date of birth (MM/DD/YYYY) and the case sensitive security code displayed on the screen.

33. Where do I find my Audit ID?
Your Audit ID is located on the DEV Checklist (page 2) of your notice from Mercer.

34. How do I reset my password?
To reset your password, click on the “Need a Password?” link. You will then be prompted to create a new username and password by entering your Audit ID, date of birth (MM/DD/YYYY) and the case sensitive security code displayed on the screen. Your Audit ID is located on the DEV Checklist (page 2) of your notice from Mercer.

35. How do I upload documentation to the website?
To upload your response electronically, please scan your DEV Checklist and copies of the supporting documents for each eligible dependent. Please note the following requirements when trying to upload files:
- the file must be less than 10MB in size
- the file must be one of the following allowable file formats: .PDF, .JPEG, .JPG, .GIF, .PNG, .TIF, .TIFF or .BMP.
- the file must not be password protected.
- document upload requires Internet Explorer or Firefox

36. Is documentation loaded to the website secure?
Yes, data transmitted to and received from the website is encrypted using 128 bit SSL encryption.