



CITGO Petroleum Corporation

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CITGO Verification of Dependent Eligibility

If you will be enrolling in benefits and will be covering dependents under any of the CITGO benefit plans please read this information carefully.

Part of the enrollment process will require that you provide verification for each family member that you choose to cover under your benefit plans. We require that you verify your dependent's relationship to you. Dependents include your legal spouse and child(ren) by birth, adoption, marriage or custody agreement.

Verification must be received prior to your effective date of coverage with CITGO. Verification will need to be provided for all dependents covered under any of your CITGO benefit plans. This includes medical, dental, vision, AD&D and spouse/child life insurance. Failure to submit the required documentation by the deadline will result in no coverage for the dependents not verified.

Your coverage will be effective on your date of hire as a full-time or part-time employee and upon successful enrollment and submission of the requested documentation.

The following are identified as eligible dependents under CITGO benefit plans.

Eligible Dependent Family Members

For purposes of the plan, eligible family members may also be covered under the plan.

Your eligible spouse, including:

- The spouse of an eligible retiree.
- The surviving spouse, who has not remarried, of a deceased eligible retiree.

An eligible dependent child is defined as the following:

- Your biological child.
- Your adopted child or a child placed in your guardianship for adoption.
- Your stepchild.
- A child for whom you or your current spouse have been awarded legal guardianship or legal custody
- The child must also be under the age of 26. Coverage ends the end of the month the dependent turns age 26).

Your eligible dependent children as defined above can be enrolled, even if they are:

- Not enrolled in school.
- Married.
- Not financially dependent on you for the majority of their support.
- Not residing with you in your home.

Attached to this letter is the Dependent Eligibility Verification Matrix which describes which forms of documentation are acceptable for each type of dependent. **Please take this opportunity to review the list of acceptable documentation so that you will be able to complete your submission.**

The Frequently Asked Questions attached to this letter contains resources to assist you with identifying and obtaining required documentation.

Dependent Eligibility Verification Matrix

Review this chart to confirm that your dependents meet the eligibility criteria. If they meet the eligibility criteria, it is likely that the only verification document you'll need to submit is the first page of your most recent tax return (see what it must contain below). Other forms of acceptable documents are also listed. If your dependents do not meet the eligibility criteria, they will not be eligible to be enrolled in the CITGO benefit plans.

Eligible Dependent Definition	Proof Type	Required Documentation for Proof of Eligibility
<p>Legal Spouse</p> <p>A person of the opposite sex to whom you are legally married at the relevant time and which marriage is effective under the laws of the state in which the marriage was contracted, including a person legally separated but not under a decree of absolute divorce.</p> <p>Common Law Spouse</p> <p>Your Common Law spouse of the opposite sex, if Common Law marriage is recognized in the state of which you are a legal resident.</p>	<p>Proof of Relationship</p>	<p>One of the following:</p> <ul style="list-style-type: none"> ○ Marriage Certificate: Must contain <ul style="list-style-type: none"> • Name of the employee • Name of the spouse • Date of marriage • Certifier's signature/official seal; <p style="text-align: center;">OR</p> ○ U.S. Tax Return Indicating Married (first page only): Must contain <ul style="list-style-type: none"> • Tax authority (state or federal) • From [current and/or previous tax years • Name of employee • Name of the spouse • Married filing jointly, or married filing separately • If married filing separately, spouse's name must appear on form <p><i>NOTE: To maintain confidentiality, please black out [SSN and financial information].</i></p>
<p>Child of the Employee, Spouse or Common Law Spouse</p> <p>Common Law Spouse is only applicable in States where Common Law Marriage is Permitted and advance approval by CITGO is required for a common law spouse to be recognized by the plan.</p> <p>*Includes any of the following (see list below) under the age of 26:</p> <ol style="list-style-type: none"> a) A biological child b) A stepchild 	<p>Proof of Relationship</p>	<p>One of the following:</p> <ul style="list-style-type: none"> ○ Birth Certificate: Must contain <ul style="list-style-type: none"> • Name of the employee, spouse • Name of the child • Date of birth; OR ○ Hospital Birth Record: Must contain <ul style="list-style-type: none"> • Name of the employee, spouse • Name of the child • Date of birth; OR ○ Naturalization Certificate or Consular Report of Birth Abroad: Must contain <ul style="list-style-type: none"> • Name of the employee, spouse • Name of the child • Date of birth; OR

Eligible Dependent Definition	Proof Type	Required Documentation for Proof of Eligibility
<p>c) An adopted child or a child placed with you or your current spouse for adoption</p> <p>d) A child for whom you or your current spouse have been awarded legal guardianship or legal custody by court of law.</p> <p>* coverage ends the end of the month the dependent turns age 26</p>		<ul style="list-style-type: none"> ○ U.S. Tax Return Showing Child Exemption (first page only): Must contain <ul style="list-style-type: none"> • Tax Authority (state or federal) • From [current and/or previous] tax years • Name of the employee, spouse • Name of the child <p><i>NOTE: To maintain confidentiality, please black out [SSN and financial information]; OR</i></p> ○ Adoption Paperwork: Must contain <ul style="list-style-type: none"> • Name of the employee, spouse • Name of the child • Notary signature/indication document has been filed in court; <p>OR</p> ○ Legal Guardianship Court Order: Must contain <ul style="list-style-type: none"> • Name of the employee, spouse • Name of the child • Notary signature/indication document has been filed in court; <p>OR</p> ○ Divorce Decree, Custody Agreement, or Qualified Medical Child Support Order (QMCSO): Must contain <ul style="list-style-type: none"> • Name of the employee, spouse • Name of the child • Notary signature/indication document has been filed in court

**FREQUENTLY ASKED QUESTIONS
ABOUT DEPENDENT ELIGIBILITY VERIFICATION**

Q1. What is the definition of an eligible dependent? What is acceptable proof of eligibility?

A: You can find the definitions of eligible dependents, along with their acceptable supporting documents, within this document.

Q2. Why is CITGO requiring proof of my dependent's eligibility under the CITGO Health Plan?

A: CITGO strives to provide you and your family with valuable benefit programs. To help maintain these programs, we must ensure that our dependent eligibility data are accurate and up-to-date. Having non-eligible dependents on our programs increases costs unnecessarily – both for you and for the Company.

Q3. What if I do not have a copy of my dependent's birth certificate, marriage certificate, etc.?

A: There are several resources available that can help you to obtain the required documentation. We suggest that you start with the National Center for Health Statistics website at www.cdc.gov/nchs/w2w.htm or with www.vitalrec.com.

Q4. What if I do not have a copy of my last tax return?

A: You can obtain an official transcript of your tax return, free of charge, by following the information provided by the IRS at www.irs.gov/taxtopics/tc156.html?portlet=1.

Q5. How do I know my information will be kept confidential?

A: CITGO values the privacy of its employees. CITGO operations comply with HIPAA privacy guidelines.

Q6. What will happen if I do not respond, or if I submit an incomplete response?

A: It is important that you follow the instructions and respond with the required documentation by the due date. If the required documentation has not been received within 31 days from your date of hire your dependents that are not verified will not be enrolled