Dependent Eligibility Verification: Frequently Asked Questions

What is an eligible dependent verification?

An eligible dependent verification is a review of dependent coverage elected by employees to ensure dependents meet the Benefit Plan eligibility criteria offered by Children’s Home Society of Florida (CHS).

Why is CHS requiring this verification?

CHS verifies dependent eligibility to help manage healthcare costs for everyone by taking steps to ensure that dependents who receive benefit coverage under our programs meet all eligibility requirements. In support of this effort, employees are required to verify dependent eligibility.

Keeping healthcare affordable for all employees is critically important, and ineligible dependents drive up the cost of benefits for everyone. When we unknowingly pay for healthcare services for people who aren’t eligible for benefits, we are unnecessarily adding to plan costs and negatively impacting the company’s health care insurance premiums. This type of verification helps us to ensure that CHS benefit plans are there for the people who need them—our employees and their dependents.

CHS also has certain fiduciary responsibilities under federal law, as well as under our own Values Statement to be “diligent, responsible stewards of financial and human resources while maintaining resources to address the needs of our clients and constituents.” Dependent eligibility verification is one of the best ways for us to meet these responsibilities.

How does dependent verification work?

There are several situations in which you may newly enroll or re-enroll an eligible dependent in your benefits coverage:

- During your new employee enrollment;
- During Open Enrollment;
- Following a qualifying life event change; or
- Following a change in your work status

After you newly enroll or re-enroll a dependent in any of these circumstances, you will need to provide specific documentation verifying that your newly-enrolled or re-enrolled dependent(s) are eligible to be covered under CHS’s plans. Examples of documents that might be submitted include birth certificates, marriage certificates, and income tax returns. A full list of acceptable documents is included below.

How do I know if my dependents are eligible?

To be an eligible dependent, a person must:

1. Be your present legal opposite-gender spouse; or

2. Be your natural child (including a newborn child), stepchild, legally adopted child, a child born to an insured dependent child of yours until such child is 18 months old, or a child for whom you have been appointed legal guardian pursuant to a valid court order, and who is:
a. Under 26 years of age (eligibility automatically terminates at the end of the Calendar Year in which the dependent has his/her 26th birthday); or

b. Between the calendar year in which s/he becomes 26, but has not reached the end of the calendar year in which s/he becomes 30 and who:
   i. is unmarried and does not have a dependent;
   ii. is a Florida resident or a full-time or part-time student;
   iii. is not enrolled in any other employer-sponsored health insurance coverage;
   iv. is not entitled to benefits under Title XVIII of the Social Security Act (Medicare) unless the child is a handicapped dependent child.

c. A dependent child age 26 years or older who is primarily supported by you and incapable of self-sustaining employment as a result of mental or physical handicap.

Anyone who is eligible as an employee will not be considered as a dependent. No one may be considered as a dependent of more than one employee.

**What am I required to do?**

If you wish to cover your dependents, you will be required to provide documentation to CHS verifying that your dependents meet the eligibility requirements.

**What type of documents will I be required to submit to prove dependent eligibility?**

Please refer to the List of Acceptable Documents included in the Dependent Verification Packet. The Packet is available from the Benefits Department, your local HR office, the Benefits page of the CHS intranet, and is distributed during Open Enrollment in May.

**How, when, where, and to whom do I send my documents?**

You may submit your documents to the CHS Benefits Department either by secure e-fax, first-class mail or interoffice mail. **To add a dependent during Open Enrollment, the Benefits Department must receive your documents on or before June 30, 2011. To add a dependent during your initial eligibility period, the Benefits Department must receive your documents on or before your benefits eligibility date.**

Secure E-Fax: 888-466-7611

First-Class and Interoffice Mail: Benefits Department
Children’s Home Society of Florida
1485 S. Semoran Blvd., Suite 1448
Winter Park, FL 32792

**Will CHS return my documents? Will my personal information be safe with CHS?**

You should provide CHS with only copies of your documents. However, if there is a reason that you cannot provide a copy, please indicate on the document that it is an original and request that the document be returned to you. Without this request, CHS will not return any original documents.
When CHS receives your documentation, the paper documentation is converted to an electronic image, which will be stored on a secure system with password-protected access. Your documents will be kept confidential and secure. After the verification is complete, all paper documents will be destroyed.

Can I blackout personal financial data on my tax return before submitting it as a verification document?

Yes, we strongly recommend that you black out the financial data. You may use a black marker to hide personal financial data on the tax return before submitting it to CHS. Please do not black out the Social Security numbers, as the Federal government requires us to provide these to the insurance carriers.

What if I do not respond to the verification or provide the required documentation?

Dependents whose eligibility has not been verified will have their coverage cancelled retroactively to their effective date. It is very important that you provide documentation to CHS before the effective date – July 1st for Open Enrollment – and not risk losing benefit coverage for your spouse or your children.

What happens if the verification process determines I have someone on my benefit plan that is ineligible?

The ineligible dependent(s) will be removed from your benefit plan without consequence. It is your responsibility to contact CHS with any questions about your dependent benefit coverage prior to the effective date of your benefits.

Will I receive notification once my documentation is received?

If your documentation is incomplete or determined to be unacceptable, the Benefits Department will contact you and explain why the documents are incomplete or unacceptable.

I am divorced and my divorce decree requires that I provide insurance for my ex-spouse and my children. Are they eligible to be covered dependents on my CHS benefit plan?

Your ex-spouse: An ex-spouse is not an eligible dependent to be covered by the CHS benefit plan. In general, a court order to provide insurance coverage for the ex-spouse requires the employee to secure individual coverage through an independent health insurance provider or pay for coverage via the ex-spouse’s employer.

I am separated from my spouse and we are currently pursuing a divorce. Should my husband be removed from my benefit plan now?

Spousal coverage may continue until you are legally separated or until the Court issues a divorce decree.
I am in the process of adopting – will the benefit plan cover my child?

Adopted children are covered as eligible dependents on the benefit plan. You must provide preliminary or finalized adoption documents. For further information, please refer to the question, above, “How do I know if my dependents are eligible?”

My grandchild currently resides with me. Is he/she eligible to be a covered dependent on my CHS benefit plan?

Grandchildren, in general, are not eligible dependents. However, if you have court and/or legal documentation that you are the guardian or adoptive parent of the grandchild, then the child may be considered an eligible dependent. For further information, please refer to the question, above, ”How do I know if my dependents are eligible?”

If I want to add a dependent to my coverage at a later date will I be required to provide documentation at that time?

Yes, all required documentation must be submitted at time of enrollment.

How do I contact CHS with questions or to obtain additional information?

If you have further questions or would like additional information, please contact the Benefits Department at 321-397-3000.
Dependent Eligibility Verification:  
List of Acceptable Documents

Many different types of dependents are eligible for healthcare coverage and the required documentation depends on the type of dependent you wish to cover. For each dependent you cover under CHS’s benefits, you must provide appropriate documentation to prove their eligibility.

The following table outlines the type of documentation that is required for each dependent type.

<table>
<thead>
<tr>
<th>Type of Dependent</th>
<th>Type of Required Documentation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spouse</td>
<td>• Proof of Marital Status</td>
</tr>
<tr>
<td>Child under 26</td>
<td>• Proof of Relationship</td>
</tr>
</tbody>
</table>
| Handicapped Child 26+ | • Proof of Relationship  
                        | • Proof of Financial Dependency                                     |
| Child 26-30       | • Proof of Relationship  
                        | • Proof of Marital Status  
                        | • Proof of Residency                                                |
|                   | • Proof of Student Status if not a resident of Florida              |

The following list of documents describes what is acceptable as proof of eligibility for each type of dependent.

**PROOF OF MARITAL STATUS (Required for ALL Spouses)**

**Couple Married Prior to 2011**

- 2010 Tax Return showing your and your spouse’s names and Social Security Numbers. Please black out all financial information.

**If a tax return is not available or if your spouse is not listed on your tax return:**

- Marriage Certificate **AND**
- Proof of Joint Ownership (mortgage, credit card, auto loan, bank, utility bills, or "rent-a-center" statements dating from any time in the last 3 months and must show your and your spouse’s names; rental/lease agreement, property tax statement, or bankruptcy paperwork dating from the last 12 months (if the lease is older than 12 months, a rent receipt from the past 3 months must also be provided) and must show your and your and spouse’s names; auto insurance showing your or your spouse listed as the owner and the other as a driver, and must be dated from within the last 6 months; or one utility bill in your name and one utility bill in your spouse’s name. Both bills must show the same address.

**Couple Married in 2011**

- Marriage Certificate **OR**
- Military ID for the spouse of the armed services member. Must show both your spouse’s and your names and SSNs. Military ID must be within the expiration date printed on the back of the card **OR**
- Printout of online marriage record (available in some states and counties) showing the names of your spouse and yourself and the date of your marriage.

**PROOF OF RELATIONSHIP (Required for ALL Children)**

<table>
<thead>
<tr>
<th>Option 1</th>
<th>Birth certificate showing the child’s parents, one of who must be you or your spouse. (If birth certificate only shows your spouse’s name, marital status must also be proven.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Option 2</td>
<td>Hospital record showing the child’s parents, one of who must be you or your spouse. (If hospital record only shows your spouse’s name, marital status must also be proven.)</td>
</tr>
</tbody>
</table>
### Option 3
- Paternity test showing the child’s parents, one of who must be you or your spouse. (If paternity test only shows your spouse’s name, marital status must also be proven.)

### Option 4
- Adoption papers approved by the court (with signature or seal), including Adoption Placement Agreement and Petition for Adoption, showing you and/or your spouse as the adoptive parent(s). (If papers only show your spouse’s name, marital status must also be proven.)

### Option 5
- Report of Birth Abroad of a citizen of the USA (issued by the Department of State) showing the child’s parents, one of whom must you or your spouse. (If Report only shows your spouse’s name, marital status must also be proven.) The Certificate of Birth Abroad, also issued by the Department of State, is NOT acceptable because it does not list the parents’ names.

### Option 6
- Divorce decree of you or your spouse that lists children born to the marriage. Must have court signature, stamp or seal. (If decree only shows your spouse’s name, marital status must also be proven.)

### Option 7
- Court child support order that shows the child’s parents, one of who must be you. Must have court signature, stamp or seal.

### Option 8
- Court-awarded Legal Guardianship papers showing:
  - Granting of guardianship under state law
  - You or your spouse identified as child’s legal guardian (If papers only show your spouse’s name, marital status must also be proven.)
  - Name of dependent covered by the agreement
  - Signatures or court seal/stamp are required

### Option 9
- Foster care paperwork showing:
  - You or your spouse as the child’s foster parent (If paperwork only shows your spouse’s name, marital status must also be proven.)
  - Name of the foster child
  - Something that indicates that it has been filed with the court or the state

### PROOF OF FINANCIAL DEPENDENCY (Required for disabled children over age 26)

<table>
<thead>
<tr>
<th>Option</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2010 Tax Return (Please black out all financial information.)</td>
</tr>
<tr>
<td></td>
<td>• Your 2010 tax return showing child listed as a dependent</td>
</tr>
<tr>
<td>2</td>
<td>Divorce decree or court order showing your responsibilities</td>
</tr>
<tr>
<td></td>
<td>Divorce decree/court order/custody agreement must include:</td>
</tr>
<tr>
<td></td>
<td>• First page of agreement listing you as either the petitioner (plaintiff) or the respondent (defendant)</td>
</tr>
<tr>
<td></td>
<td>• Page naming the child covered by the agreement</td>
</tr>
<tr>
<td></td>
<td>• Page containing who is responsible for providing health/medical benefits</td>
</tr>
<tr>
<td></td>
<td>• Indication that the decree has been filed (such as a stamp, judge’s signature, or case number)</td>
</tr>
<tr>
<td></td>
<td>If the document does not list the child by name, you must also provide copies of birth certificate (or hospital records, etc.) showing both the petitioner and respondent as the child’s parents.</td>
</tr>
<tr>
<td>3</td>
<td>Student loan or promissory note in your name. (If loan or promissory note is in your spouse’s name, marital status must also be proven.)</td>
</tr>
<tr>
<td>4</td>
<td>Eight months worth of cancelled checks showing pattern of a consistent pattern of support.</td>
</tr>
</tbody>
</table>

### PROOF OF MARITAL STATUS (Required for children ages 26-30) (For Medical Insurance ONLY)

<table>
<thead>
<tr>
<th>Option</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2010 Tax Return [Form 1040, Form 1040A or Form 1040EZ (Please black out all financial information.)]</td>
</tr>
<tr>
<td></td>
<td>• Child’s 2010 tax return showing filing status as Single and no spouse or dependent children listed as Exemptions</td>
</tr>
</tbody>
</table>

### PROOF OF RESIDENCY (Required for children ages 26-30) (For Medical Insurance ONLY)

<table>
<thead>
<tr>
<th>Option</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Proof of Residency:</td>
</tr>
<tr>
<td></td>
<td>• Child’s driver’s license, state ID, or voter registration card showing the child’s address <strong>OR</strong></td>
</tr>
<tr>
<td></td>
<td>• Child’s 2010 tax return showing the child’s address <strong>OR</strong></td>
</tr>
<tr>
<td></td>
<td>• Report card or school registration showing the child’s address</td>
</tr>
</tbody>
</table>
**PROOF OF STUDENT STATUS** (Required for children ages 26-30 who are not a Florida resident and are either a part-time or full-time student) *(For Medical Insurance ONLY)*

<table>
<thead>
<tr>
<th>Option 1</th>
<th>College Student:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• Verification of enrollment from the current semester/term <strong>OR</strong></td>
</tr>
<tr>
<td></td>
<td>• Letter from school on school letterhead stating that the dependent is a student for the current semester/term <strong>OR</strong></td>
</tr>
<tr>
<td></td>
<td>• Class schedule, registration, or tuition bill for the current semester/term.</td>
</tr>
</tbody>
</table>

All of the documents listed above must include:

- The name of the dependent
- The name of the school
- The semester/quarter in which the child was enrolled
- The total number of credit hours

Please call the CHS Benefits Department at 321-397-3000 if you have any questions about the requirements or the documents listed above.