DEPENDENT VERIFICATION FAQs

1. **Why is my employer conducting a dependent verification?**
The University of Louisville is committed to providing competitive and affordable benefits to all of our eligible faculty and staff. As the costs of benefits continue to increase, it has become best practice for employers (including higher education institutions) to undertake dependent verification audits to ensure that only eligible individuals are covered under benefit plans.

2. **Who must complete and return the documentation required?**
All employees who cover a dependent(s) on the University of Louisville health, dental, vision and/or life insurance.

3. **What documents do I need to prove eligibility? Where do I obtain these documents?**
You will need legal documents that shows your relationship to the eligible person.

**DOCUMENTATION TO SUBMIT:**
Spouse & Qualifying Adult (Two documents required, one from section A and one from section B)

**Document A**
- Government-Issued Marriage Certificate (document B not required if married in past 12 months)
- Affidavit of a Qualifying Adult
Visit www.yourdependentverification.com/plan-smart-info or call 1-866-272-7174 to obtain a copy of the Qualifying Adult Affidavit which must be completed.

**Document B**
- Federal Tax Return within last 2 years listing your spouse. Send only the first page of your Federal Tax Return (Form 1040) that shows your dependents. Black out all financial information and Social Security numbers.
- Proof of Joint Ownership issued within the last 6 months

Child
- Biological Child: Government-Issued Birth Certificate
- Adopted Child: Government-Issued Birth Certificate or Adoption Certificate or Placement Agreement
- Step-Child: Government-Issued Birth Certificate AND both documents to verify spouse
- Qualifying Adult Child: Government-Issued Birth Certificate AND both documents to verify Qualifying Adult
- Disabled Child: Documentation listed above AND Federal Tax Return within 2 years claiming child
- Foster Child: Foster Care Letter of Placement

The Dependent Verification Center can provide telephone numbers to state, county, and consulate offices to obtain documents.

4. **What is an example of Proof of Joint Ownership?**
Proof of Joint Ownership issued within the last 6 months includes mortgage statements, bank statements, credit card statements, rental/lease agreements or property tax statements with both parties’ names as co-owners.

5. **If one of my dependents is determined to be ineligible, where can I go to acquire medical and/or dental coverage for them?**
There are a number of individual policies available for people who are otherwise not eligible for group coverage. These plans are offered by individual carriers and are not offered by Aon Hewitt.

6. **What will happen if I do not return the required documentation?**
All of your unverified dependents will be dropped from coverage.

7. **If I drop dependents, will they be eligible for continuation of coverage through COBRA?**
Only dependents that lost their eligibility within the last 31 days due to a COBRA qualifying event will have COBRA rights. Dropping coverage for someone who was never eligible is not a COBRA qualifying event.

8. **I missed the deadline to submit my documentation. What do I do now?**
Second rounds of reminder letters were / will be sent to employees who failed to respond to the first mailing. The requirements of the verification stated that you must respond to that mailing by the defined deadline. If you did not respond to either of the mailings, your dependents will lose coverage under your group health plan if your documents were not submitted in a timely manner.

*Proprietary and Confidential Information*
9. **Why isn’t my joint tax return sufficient to prove my legal spouse? Why is a government-issued marriage certificate required?**
   Verification for a legal spouse is two-fold. The marriage certificate verifies the existence of the relationship at its inception and the tax return or proof of joint ownership is proof that it currently exists.

10. **My dependent has been covered on my health plan for years. Why are you asking me to submit documentation now?**
    Your employer has a responsibility to all employees to ensure their plans are covering eligible dependents only.

11. **Why is the short form birth certificate not accepted when verifying my dependent?**
    The birth certificate is used to establish the parent/child relationship. The long form birth certificate is required because it actually provides not only the name and the birth date of the dependent; it also provides the parents names, which verifies they are the biological parents.

12. **The documentation required contains sensitive data. How is the process for submitting documentation secure?**
    Protecting personal information is a priority throughout this process. Aon Hewitt has implemented technology and security features and strict policy guidelines to safeguard the privacy of your individually identifiable information from unauthorized access or improper use. Please refer to the Aon Hewitt Dependent Verification Security Privacy for additional questions. The Security and Privacy Policy may be found online at www.yourdependentverification.com/plan-smart-info.

13. **How long does it take to obtain a government-issued birth or marriage certificate (vital record)?**
    If you need to request vital records from a state or local public records office, please order your documentation early in the process to ensure timely receipt. Some state and county offices can take several weeks to issue a vital record.

14. **My vital record states that copying it is prohibited. What do I do?**
    If photocopying of your vital record is prohibited, we recommend that you obtain the non-certified vital record and submit your documentation via the US mail. PLEASE NOTE: Kentucky Vital Records and Indiana Vital Records confirm their vital records can be photocopied.

15. **Who can I contact for more information?**
    If you have any questions, you may contact the Dependent Verification Center at 1-866-272-7174.