

2020 Dependent Eligibility Audit Frequently Asked Questions (FAQs)

Background

- What is the Dependent Eligibility Audit?

The Dependent Eligibility Audit is an effort that will be undertaken to verify the eligibility of currently enrolled dependents receiving District health benefits. This requires both active employees and retirees to provide documentation to the agency conducting the audit on the District's behalf. Documents verifying dependent eligibility for health coverage must be received no later than **March 31, 2020**. Participants who do not respond or who do not provide required documentation to substantiate eligibility will have their dependents dropped from the plan on **April 30, 2020**.

- Why is the Dependent Eligibility Audit important to the District and its employees/retirees?

The District and the CA Schools VEBA Trust are sensitive to the rising costs of health care. Removing ineligible dependents from the plan will help support efforts to contain costs, meet federal tax compliance and build sustainability of the health plans.

- Who is conducting the Dependent Eligibility Audit?

The District is a participant in the California Schools Voluntary Employee Benefits Association (CA Schools VEBA) Trust. CA Schools VEBA will be conducting the audit on the District's behalf through McGregor & Associates, A Gallagher Company and that agency will be reviewing supporting documentation submitted by employees and retirees to validate eligibility.

- Who is required to participate in the Dependent Eligibility Audit?

All active employees and retirees with one or more dependents are required to participate.

Determining Eligibility

- **Who are, and are not, eligible dependents?**

Eligible Dependents:

- Current spouse/registered domestic partner or unregistered same-sex domestic partner
- Biological, adopted, step or domestic partner's children up to age 26
- Permanent guardianship children up to age 18
- Disabled children of any age if they were enrolled prior to age 26

Ineligible Dependents:

- Former spouse/domestic partner *even if the subscriber was court ordered to provide the ex-spouse/former domestic partner with health coverage*
- Children age 26 and older

- Children of former spouses/domestic partners
- Disabled children age 26 or over who were not enrolled prior to age 26
- Relatives such as grandchildren, grandparents, parents, aunts, uncles, nieces, nephews, etc.
- Foster children
- Spouses/domestic partners of adult children

Verification Period

- **When does the verification period begin and end?**

The verification period will begin on January 6, 2020. You will receive a letter from CA Schools VEBA asking you to provide supporting documentation for your enrolled dependents and the methods by which you will be able to present those documents. All dependents must be verified by March 31, 2020. Dependents not verified by this date will be dropped from the plan April 30, 2020.

- **Can the District require its employees and retirees to verify their dependents' eligibility for coverage?**

As a participating District in the CA Schools VEBA Trust, the District is required to conduct a dependent eligibility audit every five years in order to preserve the integrity of the plans' eligibility requirements. Dependents who are not verified during this audit will be dropped from coverage and will not be allowed back on the plan until the next Open Enrollment period with accompanying proof of dependent status.

- **How do I communicate with CA Schools VEBA about the Dependent Eligibility Audit?**

Your verification letter will include information about how to reach the dedicated support team available to answer your questions. There will be multiple dates and times established at schools, the Education Center, etc. as well as an electronic method to submit your required documentation. You may also arrange a personal appointment with a CA Schools VEBA representative if necessary.

Supporting Documentation

- **What are the required documents that I must provide during the audit period?**

A complete list of acceptable documents will be included with the letter sent in early January. The most common documents will be a birth certificate and the front page of your federal tax return from the prior tax year (all social security numbers and financial information may be blacked out).

- **The required documentation contains sensitive data. Is the verification process secure?**

Yes. In compliance with applicable U.S. (federal) and State regulations, information and documentation submitted to CA Schools VEBA through McGregor & Associates, A Gallagher Company is processed and protected by electronic and procedural safeguards.

- **Do I need to present original documents?**

No, copies are sufficient. If the document is two-sided or has multiple pages, ensure you copy all pages and both sides of the paper.

- **What if I don't have a copy of my dependent's birth certificate, marriage certificate, etc.?**

Several resources are available to you in order to obtain the required documentation. We suggest that you start with the National Center for Health Statistics:

www.cdc.gov/nchs/howto/w2w/w2welcom.htm or www.vitalrec.com.

- **What if I do not have a copy of the federal tax return from the prior tax year?**

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

- **Will I be reimbursed for the cost of obtaining these documents?**

No. You will be responsible for any charge related to obtaining copies of required documents.

- **I submitted documents when I originally added my dependent to my health plan. Why do I have to submit them again?**

We realize you may already have provided similar documentation upon first adding your dependent(s) to your plan; however, this is an independent verification process. CA Schools VEBA will not be contacting the District for this information. Documentation must be provided directly to CA Schools VEBA through McGregor & Associates, A Gallagher Company. For those dependents that qualify (biological and adopted children), a permanent record will be made during this audit and no future substantiation will be required.

- **What will CA Schools VEBA do with the documents I provide?**

Documents provided in person will not be turned over to CA Schools VEBA. If it becomes necessary to submit any documentation electronically as a result of being unable to present in person, CA Schools VEBA will shred the copies through a certified destruction process. At the end of the audit, CA Schools VEBA will securely remove and destroy all documents saved in the database.

- **What happens if I don't provide documentation for my enrolled dependent(s) during the verification process?**

If you choose not to submit documentation required to complete verification for your dependents, or if you only provide partial information, those dependents will be removed from your health plan(s) and their coverage will cease.

More Information

- **I never got my letter in the mail. How do I get a replacement letter?**

Please contact CA Schools VEBA through McGregor & Associates, A Gallagher Company at **(888) 806-1994, prompt 2, Monday thru Friday from 8 a.m. to 5 p.m.** to obtain information regarding the audit process and obtain a replacement letter. Additional information regarding the audit can be found on the District web site using the following link: <https://www.sandiegounified.org/benefits>

- **The VEBA ID on the Dependent Eligibility Form I received is not my San Diego Unified Employee ID.**

The VEBA ID on the Dependent Eligibility Form is a CA Schools VEBA system generated ID and is different from your San Diego Unified Employee ID.