

**THE SCHOOL BOARD OF BROWARD COUNTY, FLORIDA
BENEFITS DEPENDENT VERIFICATION**

ACTIVE EMPLOYEES

Frequently Asked Questions (FAQ)

- 1. Q. What is Dependent Verification?**
A. Dependent Verification is the process of ensuring all enrolled dependents meet the established dependent eligibility criteria.
- 2. Q. Why is the District conducting this process?**
A. In a continuous effort to improve the managing of its Benefits Program, the District requires the completion of the Dependent Verification Process to ensure all dependents enrolled in the Health, Dental and/or Vision Plans, meet the District's established Dependent Eligibility Criteria.
- 3. Q. Who is required to provide this verification documentation?**
A. All Employees, Retirees and COBRA Participants who would like to enroll a **new or previously enrolled unverified dependent(s)** under the **Health, Dental and/or Vision Plan(s)**.
- 4. Q. Who is considered an eligible dependent?**
A. Eligible dependents are defined as:

 - Spouse
 - Domestic Partner
 - Child(ren) – enrollment until the end of the month the child(ren) turns age 26
 - Biological Child
 - Stepchild
 - Foster Child
 - Domestic Partner's Child (Domestic Partner **must** be enrolled)
 - Child for whom the Employee is a Legal Guardian
 - Adopted Child
 - Child placed with the Employee for adoption
 - Totally disabled Adult Child (documentation from Social Security required)
 - Unmarried Dependent's Child (a child/dependent of an unmarried dependent may be enrolled up to eighteen (18) months from the date of birth or until the end of the month the unmarried dependent turns age 26; whichever comes first)
 - Adult Child Ages 26-30
- 5. Q. Do I need to verify my Life Insurance Beneficiaries?**
A. No. The verification process is not applicable to beneficiaries.

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6. **Q. Can I enroll my grandchild(ren)?**
A. You may enroll your grandchild(ren), if you have been granted Legal Guardianship. You must provide the Legal Guardian Court Document(s) to the Benefits Department.
- You may also enroll a child (your grandchild) of an unmarried dependent who is currently enrolled in your Health Plan, if applicable, and as long as the criteria is met, as noted in the Eligible Dependent Section (question #4) on page one (1).
7. **Q. How do I verify my dependent(s)?**
A. In order to verify your dependent(s), you **MUST** present the required **original** Dependent Verification document(s) to the Benefits Department. Staff will review the document(s), verify eligibility, record the information, and provide you with a receipt for your records. Your original document(s) will be returned to you.
8. **Q. What document(s) will I need to submit to verify my dependent(s) that I would like to add or were added during Open Enrollment?**
A. Some of the required documents include, but are not limited to Marriage Certificate (for Spouses), Birth Certificate, Adoption, or Legal Guardianship Records and/or the last three (3) consecutive years of filed Tax Returns. Please note, the Benefits Department's Staff **WILL NOT** keep your Tax Returns.

Please refer to the Dependent Verification Documents Chart at the end of this FAQ document for a list of additional verification documents.

Documents written in languages other than English **MUST** be translated into English by a certified Translation Company. You may log-on to www.naces.org to select an accredited translation company. The closest company in South Florida, which provides this service is:

Josef Silny
7101 SW 102nd Avenue
Miami, FL 33173
305-273-1616
www.jsilny.com

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9. Q. **When do I need to present the verification document(s)?**

A. The timeframe for you to present the required Dependent Verification document(s) to the Benefits Department is listed below:

▪ **Newly Hired Benefit Eligible Employees**

As a newly hired employee, you are required to present the **original** Dependent Verification document(s) at the time of your Benefits Orientation. If the required document(s) is not presented at the time of your orientation, you will have 31 days from the date you completed your orientation to officially add your dependent(s) to your plan(s) and/or present your Dependent Verification document(s) to a Benefits Department's Staff Member at the Oakland Park Office. Failure to meet this deadline, will result in your dependent(s) not being added to your plan(s). You will have to wait until the next available Open Enrollment period, which will be in October in order to add your dependent(s) to your plan(s). Please note, if you add and verify a dependent(s) during Open Enrollment, their coverage will take effect, January 1st of the following year.

▪ **Enrollment of Unverified Dependents During Open Enrollment**

If you enrolled a dependent(s) during the Open Enrollment period of October 1st through October 25, 2019, you **MUST** also present the required original Dependent Verification document(s) to the Benefits Department. Staff will review the document(s), verify eligibility, record the information, and provide you with a receipt for your records. Your original document(s) will be returned to you. If you add and verify a dependent(s) during Open Enrollment, their coverage will take effect, January 1, 2020.

Failure to meet this deadline, will result in your dependent(s) being removed from the Open Enrollment File effective, January 1, 2020. COBRA will **NOT** be offered to the deleted dependents because they were never actually enrolled in the respective plan(s) during 2019.

You will have to wait until the next Open Enrollment period in October 2020 in order to add your dependent(s) to your plan(s). Please note, if you add and verify a dependent(s) during Open Enrollment in October 2020, their coverage will take effect, January 1, 2021.

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You may present your original Dependent Verification document(s) to the Benefits Department at one of the locations noted below.

Oakland Park Office	K.C. Wright Building
Benefits Department 7770 W. Oakland Park Boulevard Sunrise, FL 33351 754-321-3100 Mondays - Fridays 8:00 a.m. – 5:00 p.m. No later than, Friday, Oct. 25, 2019	Benefits Department 600 SE 3 rd Avenue Fort Lauderdale, FL 33301 754-321-2379 Mondays and Wednesdays 1:00 p.m. – 4:00 p.m. No later than, Friday, Oct. 25, 2019

If you visit the KCW Building, please ensure you **check-in at the Security Desk first**. Please note, payment for parking is required.

Please note, completion of the Dependent Verification Form only does not constitute enrollment of your dependent(s). You **MUST also complete the online enrollment process**, utilizing the **Employee Self-Service (ESS)** during Open Enrollment, which ends on October 25, 2019. If you add and verify a dependent(s) during Open Enrollment, their coverage will take effect, January 1, 2020.

As a remainder, failure to meet this deadline, will result in your unverified dependent(s) being deleted from the Open Enrollment File, effective, January 1, 2020. As a result, you will have to wait until next year's Open Enrollment period in October 2020, in order to add your dependent(s) to your plan(s). Please note, if you add and verify a dependent(s) during Open Enrollment, their coverage will take effect, January 1st of the following year.

10. Q. **What if I do not have any dependent(s) currently enrolled, but would like to possibly add my dependent(s) during Open Enrollment next year. Can I present the verification document(s) to the Benefits Department prior to enrolling my dependent(s)?**
- A. Yes, you may present your **original** Dependent Verification document(s), even if you do not currently have your dependent(s) enrolled. The Benefits Department's Staff will review the document(s), verify eligibility, record the information, and provide you with a receipt for your records. Your original document(s) will be returned to you.
11. Q. **How can I add a dependent after the Open Enrollment period has ended?**
- A. You can add a dependent(s) outside Open Enrollment, if you and/or your dependent experiences a change in status/qualifying event.

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The School Board intends to provide you with the broadest ability to make mid-year election changes permitted in accordance with Internal Revenue Service (IRS) Section 125 rules. To summarize those IRS rules, you cannot change your level of participation unless you experience a change in status/qualifying event and notify the Benefits Department within 31 days (60 days for government sponsored health coverage) of such event.

A Change in Status is defined as one (1) of the following events:

- **Marital Status** – marriage, divorce or death of a spouse
- **Change in the Number of Tax Dependents** – birth, death or adoption
- **Change in Status of Employment** – commencement or termination of employment
- **Gain or Loss of Dependent’s Eligibility** – coverage requirements under the plan are no longer satisfied
- **Change in Residence** – a change in residence that is outside of the HMO service area or gain/loss of eligibility due to change of residency
- **Judgment, Decree or Court Order** – case specific
- **Open Enrollment Under Other Employer’s Plan** - when your dependent makes an Open Enrollment change under their employer’s plan
- **Entitlement to Medicare, Medicaid or other government sponsored health coverage (not including Marketplace/ObamaCare coverage)** - gain or loss of coverage. You have **60 days** to notify the Benefits Department for this event only.
- **Marketplace/ObamaCare Coverage (HealthCare.gov)** – the **31-day rule applies** for insurance acquired through the Marketplace/ObamaCare.

Please note, gain/loss of coverage through individual policies are not applicable unless the coverage is through the Marketplace/ObamaCare (Healthcare.gov).

You can obtain further information on this process by clicking on the following link <https://www.browardschools.com/cms/lib/FL01803656/Centricity/Domain/12648/Change in Status Outside Annual Open Enrollment.pdf>

12. Q. What happens if I do not provide the required Dependent Verification document(s) for my enrolled, unverified dependent(s) by Friday, October 25, 2019?
- A. Failure to meet this deadline will result in your **unverified dependent(s)** being removed from the Open Enrollment File effective, January 1, 2020. You will have to wait until next year’s Open Enrollment period in October 2020 in order to add your dependent(s) to your plan(s), unless they experience a mid-year qualifying event.
13. Q. If my **unverified dependent(s)** is removed from the plan because I failed to present my Dependent Verification document(s) by the required deadline, will my dependent(s) be offered COBRA?
- A. No, COBRA will **NOT** be offered to the deleted dependents who do not meet the dependent eligibility criteria and/or you did not submit or present the required document(s) for within the stated deadline.

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DEPENDENT VERIFICATION REQUIRED DOCUMENTS

We have listed the most commonly required supporting documentation for various types of dependent coverage. This list may not be all inclusive. **The proof must substantiate the relationship. You must supply original documents to the Benefits Department.**

COVERED DEPENDENT	VERIFICATION DOCUMENTS
Legal Spouse	<ul style="list-style-type: none"> • Original government-issued Marriage Certificate or • Last three (3) years of filed Income Tax>Returns
Domestic Partner Palm Beach, Broward or Miami-Dade Residents; Non Tri-County Residents	<ul style="list-style-type: none"> • Proof of Domestic Partner Registration (county) • Please visit the Benefits Department’s website at www.browardschools.com/benefits and click on the “Documents” link in order to retrieve and review the Domestic Partner Enrollment Form for completion.
Birth Child Maximum Age 26	<ul style="list-style-type: none"> • Original government-issued Birth Certificate (birth registration cards are not accepted). Parent’s name(s) must be on the Birth Certificate, or • Last three (3) years of filed Income Taxes, listing child(ren) as dependent(s).
Adopted Child Maximum Age 26	<ul style="list-style-type: none"> • Legal adoption documents naming employee (subscriber) as parent. • If a spouse (not employee) is the adoptive parent, an original government-issued Marriage Certificate is also required.
Stepchild Maximum Age 26	<ul style="list-style-type: none"> • Both the original government-issued Marriage Certificate and original government-issued Birth Certificate (birth registration cards are not accepted).
Domestic Partner’s Child Maximum Age 26	<ul style="list-style-type: none"> • Original government-issued Birth Certificate (birth registration cards are not accepted). Domestic Partner must also be enrolled.
Legal Guardianship/ Custody	<ul style="list-style-type: none"> • Original government-issued Birth Certificate (birth registration cards are not accepted). • Court documents naming employee as Legal Guardian/Custodian • If spouse (not employee) is the guardian/custodian, an original government-issued Marriage Certificate is also required.
Grandchild from Birth to Age 18 Months or Until Adult Child Reaches Ages 26 (whichever is less)	<ul style="list-style-type: none"> • Original government-issued Birth Certificate (birth registration cards are not accepted) of grandchild. • Original government-issued Birth Certificate (birth registration cards not accepted) of covered dependent birth parent who is also enrolled in the plan.
Disabled Adult Child	<ul style="list-style-type: none"> • Original government-issued Birth Certificate (birth registration cards are not accepted). • Original Social Security document deeming the child disabled prior to turning 26 years old.
Unmarried 26 Years or Older Over-Aged Adult Children	<ul style="list-style-type: none"> • Original government-issued Birth Certificate (birth registration cards are not accepted). • Copy of Student’s Schedule or Florida State issued ID. • To be eligible for enrollment the Adult Child must: <ul style="list-style-type: none"> • be unmarried. • have no dependents. • have no other major medical insurance coverage or entitled to Medicare (Title XVIII of the Social Security Act)