

THE SCHOOL BOARD OF BROWARD COUNTY, FLORIDA

BENEFITS DEPENDENT VERIFICATION

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. The District has enhanced its dependent eligibility verification process to ensure all current and future 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 cover dependent(s) under the health, dental and/or vision plans.
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
 - 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.
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.

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7. **Q. How do I verify my dependent(s)?**
A. In order to verify your dependent(s), you **MUST** present the required **original** 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 enrolled dependent(s)?**
A. Some of the required documents include, but are not limited to Marriage Certificate, Birth Certificate, Adoption, or Legal Guardianship Records. 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**

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 dependent verification document(s) at the time of your Benefits Orientation. If the required document(s) is/are 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). 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 Open Enrollment period in October in order to add your dependent(s) to your plan(s). Please note, if you add a dependent(s) during Open Enrollment, their coverage will take effect, January 1st.

You may add dependent(s) outside of Open Enrollment, if you and/or your dependent(s) experience a change in status/qualifying event. Please refer to the next bullet for further information on this process.
 - **Currently enrolled dependents**
Employees who currently have dependents enrolled **MUST** present original dependent verification document(s) to the Benefits Department staff between **Friday, September 1 - Friday, October 27, 2017**. Failure to present the required document(s) to the Benefits Department by Friday, October 27th will result in your unverified dependent(s) being deleted from the coverage effective, January 1st.

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You may submit your dependent verification document(s) to the Benefits Department at one of the locations noted below. Please refer to the dates and times available at each location:

Oakland Park Office	K.C. Wright Office
7770 W. Oakland Park Boulevard Sunrise, FL 33351 754-321-3100	600 SE 3 rd Avenue Fort Lauderdale, FL 33301 754-321-2379

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

Dates	Locations	Hours
June 1 – June 15, 2017	KCW	M - TH 8:00 a.m. – 4:00 p.m
June 1 – June 15, 2017	Oakland Park	M - TH 8:00 a.m. – 6:00 p.m
June 19 – August 10, 2017	Oakland Park	M - TH 8:00 a.m. – 6:00 p.m
September 1 – October 27, 2017	KCW	M - F 8:00 a.m. – 4:00 p.m
September 1 – October 27, 2017	Oakland Park	M - F 7:00 a.m. – 7:00 p.m

Additional dependent verification locations will be added throughout the District between **Friday, September 1 – Friday, October 27, 2017**. A schedule of these sites will be provided at a later time.

Please be advised, employees are **NOT** required to present their dependent verification document(s) between August 14th – August 31st; however, if an employee desires to present their document(s) early, they may visit the Oakland Park Office, located at the 7770 W. Oakland Park Blvd., Sunrise, FL 33351, between the hours of 8:00 a.m. – 5:00 p.m.

▪ **Adding a dependent outside of the Open Enrollment period (Change in Status/Qualifying Event)**

Employees who would like to add dependent(s) outside of Open Enrollment are required to notify the Benefits Department if their dependent(s) experience(s) a change in status/qualifying event. The notification **MUST** be completed within 31 days of the change in status/qualifying event date (**60 days for government sponsored health coverage**) by visiting the Benefits Department to complete the necessary paperwork.

THE SCHOOL BOARD OF BROWARD COUNTY, FLORIDA BENEFITS DEPENDENT VERIFICATION

Frequently Asked Questions (FAQ)

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.

The following chart summarizes the IRS requirements and timeline, which allows you to change the level of your benefits coverage for you and/or your dependent(s) mid-year.

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 will also be required to present the dependent verification document(s) at the time of your visit to the Benefits Department. Please click on the following link in order to obtain further information regarding the change in status/qualifying events

http://www.broward.k12.fl.us/benefits/docs/Change_in_Status_Outside_Annual_Open_Enrollment.pdf

**THE SCHOOL BOARD OF BROWARD COUNTY, FLORIDA
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▪ **Adding dependents during the Open Enrollment period (October 2017)**

Employees who desire to add dependents during Open Enrollment will be required to present the dependent verification document(s) to the Benefits Department staff, between **Friday, September 1 – Friday, October 27, 2017**. Failure to meet this deadline, will result in your unverified dependent(s) not being added to your plan(s). You will have to wait until next year’s Open Enrollment period in October in order to add your dependent(s) to your plan(s), effective January 1st.

Please note, completion of the Dependent Verification Form does not constitute enrollment of your dependent(s). You **MUST** complete the online enrollment process by utilizing the Employee Self-Service (ESS) during Open Enrollment in October 2017. If you add a dependent(s) during Open Enrollment, their coverage will take effect, January 1st.

You may submit your dependent verification document(s) to the Benefits Department at one of the locations noted below. Please refer to the dates and times available at each location:

Oakland Park Office	K.C. Wright Office
7770 W. Oakland Park Boulevard Sunrise, FL 33351 754-321-3100	600 SE 3 rd Avenue Fort Lauderdale, FL 33301 754-321-2379

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

Dates	Locations	Hours
June 1 – June 15, 2017	KCW	M - TH 8:00 a.m. – 4:00 p.m
June 1 – June 15, 2017	Oakland Park	M - TH 8:00 a.m. – 6:00 p.m
June 19 – August 10, 2017	Oakland Park	M - TH 8:00 a.m. – 6:00 p.m
September 1 – October 27, 2017	KCW	M - F 8:00 a.m. – 4:00 p.m
September 1 – October 27, 2017	Oakland Park	M - F 7:00 a.m. – 7:00 p.m

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Additional dependent verification locations will be added throughout the District between **Friday, September 1 – Friday, October 27, 2017**. A schedule of these sites will be provided at a later time.

Please be advised, employees are **NOT** required to present their dependent verification document(s) between, August 14th – August 31st; however, if an employee desires to present their document(s) early, they may visit the Oakland Park Office, located at the 7770 W. Oakland Park Blvd., Sunrise, FL 33351, between the hours of 8:00 a.m. – 5:00 p.m.

- 10. Q. Can I present my document(s) prior to September 1st, in order to verify my currently enrolled dependent(s)?**
- A. Yes. You may present your dependent verification document(s) to the **Benefits Department as early as Thursday, June 1, 2017.**

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

You may submit your dependent verification document(s) to the Benefits Department at one of the locations noted below. Please refer to the dates and times available at each location:

Oakland Park Office	K.C. Wright Office
7770 W. Oakland Park Boulevard Sunrise, FL 33351 754-321-3100	600 SE 3 rd Avenue Fort Lauderdale, FL 33301 754-321-2379

If you plan to visit the KCW Building, please ensure you check-in at the security desk. Also, payment for parking is required.

Dates	Locations	Hours
June 1 – June 15, 2017	KCW	M - TH 8:00 a.m. – 4:00 p.m
June 1 – June 15, 2017	Oakland Park	M - TH 8:00 a.m. – 6:00 p.m
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Additional dependent verification locations will be added throughout the District between **Friday, September 1 – Friday, October 27, 2017**. A schedule of these sites will be provided at a later time.

Please be advised, employees are **NOT** required to present their dependent verification document(s) between August 14th – August 31st; however, if an employee desires to present their document(s) early, they may visit the Oakland Park Office, located at the 7770 W. Oakland Park Blvd., Sunrise, FL 33351, between the hours of 8:00 a.m. – 5:00 p.m.

11. **Q. What if I do not have any dependent(s) currently enrolled, but would like to possibly add my dependent(s) during Open Enrollment. Can I present the verification document(s) to the Benefits Department prior to enrolling my dependent(s)?**
- A. Yes, you may present your verification document(s) even if you do not currently have your dependent(s) enrolled. 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.

As a reminder, employees who desire to add dependent(s) during Open Enrollment will be required to present the dependent verification document(s) to the Benefits Department staff, between **Friday, September 1 – Friday, October 27, 2017**. Failure to meet this deadline, will result in your unverified dependent(s) not being added to your plan(s), effective January 1st. You will have to wait until next year's Open Enrollment period in October in order to add your dependent(s) to your plan(s), effective January 1st.

Please note, completion of the Dependent Verification Form does not constitute enrollment of your dependent(s). You **MUST** complete the online enrollment process by utilizing the Employee Self-Service (ESS) during Open Enrollment in October 2017.

12. **Q. How do I enroll my dependent(s) during the Open Enrollment period?**
- A. You can add dependent(s) by utilizing the Employee Self-Service (ESS). The Open Enrollment User Guide, with detailed instructions, will be sent out electronically prior to the start of Open Enrollment. This guide will also be posted on the Benefits Department's website at www.browardschools.com/benefits under Open Enrollment. You will also be required to present to the Benefits Department staff, the original required document(s) by Friday, October 27, 2017, in order to verify your dependent(s) eligibility. Please refer to page six (6) for the available sites and times that you may visit one of the Benefits Department locations, in order to complete the verification process.
13. **Q. How can I add a dependent after the Open Enrollment period has ended?**
- A. You can add a dependent outside Open Enrollment, if your dependent experiences a change in status/qualifying event.

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As a reminder, 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 [http://www.broward.k12.fl.us/benefits/docs/Change in Status Outside Annual Open Enrollment.pdf](http://www.broward.k12.fl.us/benefits/docs/Change%20in%20Status%20Outside%20Annual%20Open%20Enrollment.pdf).

14. **Q. What happens if I do not provide the required dependent verification document(s) for my covered dependent(s) by October 27, 2017?**
- A. Failure to meet this deadline will result in your unverified dependent(s) not being added to your plan(s), effective January 1st. You will have to wait until next year's Open Enrollment period in October in order to add your dependent(s) to your plan(s).

Please note, completion of the Dependent Verification Form does not constitute enrollment of your dependent(s). You **MUST** complete the online enrollment process by utilizing the Employee Self-Service (ESS) during Open Enrollment in October 2017.

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15. Q. Will COBRA be offered if my unverified dependent(s) is/are deleted from the plan(s), effective January 1, 2018?
- A. No, COBRA will not be offered to your unverified dependent(s) because their loss of coverage does not constitute a change in status/qualifying event in accordance with the Internal Revenue (IRS) Code 125. Please refer to the chart below for a list of change in status/qualifying events permitted by IRS.

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
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- **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).