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## IMPORTANT NOTICE

February 19, 2013

TO: All Benefit Eligible Employees

FROM: Lisa Grant-Dawson, Chief Business Officer  
Zenobia Keeton, Benefits Specialist

RE: Benefit Eligibility Review

CalPERS recently passed a board goal to perform Dependent Eligibility Reviews in all CalPERS covered health benefit agencies. Auditing dependents is also part of the recent National Health Care Reform initiative. As a participant in the CalPERS Healthplan, the District must confirm dependent eligibility for all benefit eligible employees. The CalPERS Board of Administration will grant amnesty for a specific time period to employees and annuitants who voluntarily terminate their ineligible dependent's enrollment in a CalPERS health benefit plan. (See Agenda item 11a at [www.calpers.ca.gov](http://www.calpers.ca.gov))

The District along with our bargaining groups continue to seek every reasonable cost containment option to minimize the rise in our health care costs as well as satisfy the CalPERS requirement. **Therefore, starting February 25, 2013 and continuing through March 15, 2013, a mandatory Dependent Eligibility Audit Review will be conducted for all benefit eligible employees (both full-time and part-time).** The District will be using the services of American Fidelity Assurance (AFA), the District's Section 125 provider to conduct this audit.

During a confidential one-on-one meeting with an AFA benefit counselor, you will need to provide the documents listed under the eligibility guidelines. Please be prepared to take original or certified documents with you to your meeting with an AFA benefit counselor. The documents you provide will be checked only by AFA audit counselors, recorded on the audit form, **and returned to you**. *Please bring your documents with you to your appointment.*

Please understand that these documents are essential to establish eligibility for health and welfare coverage. It is important that we all make this effort to continue to keep the district's health records accurate and keep health care costs down. Please be assured that the District will not receive or retain copies of these documents. The District will receive a copy of the audit verification form only.

Your individual session with the AFA benefit counselor will not take more than 30-45 minutes and will be much less if you do not have dependent coverage. During these confidential one-on-one sessions with the AFA benefit counselor you will verify your information and the counselor will be available to

discuss benefits, Section 125 options, and other insurance programs that may be important to you.  
**There is no obligation to purchase American Fidelity products.**

All district employees, including those who do not have dependent coverage, are required to meet with an AFA benefit counselor to verify your own record even if you are not making any changes to your list of dependents. The District will also take this opportunity to confirm/update other pertinent information such as your mailing address, phone number, and insurance beneficiary information. This information as well as confirming your eligible dependents will help us better serve you and align your benefit preferences.

**You must meet with an AFA benefit counselor and complete your verification audit between February 25, 2013 and March 15<sup>th</sup>, 2013.** Failure to complete this review process will result in the termination of dependent coverage effective May 1<sup>st</sup>, 2013. Be aware that there will be no prosecution or discipline for fraudulent dependents, whether their coverage was purposeful or accidental.

Enclosed are the *Eligibility Guidelines* and a list of *Frequently Asked Questions* to assist you through this process.

Please call AFA toll free at (800) 365-8306 ext. 0 at the above number with any questions you may have.

Thank you for your cooperation and assistance in ensuring compliance and eligibility for all Vallejo City Unified School District employees.

Regards,



Lisa Grant-Dawson



Zenobia Keeton

## 2013 DEPENDENT ELIGIBILITY REVIEW

### *Eligibility Guidelines*

Please review carefully to determine your dependent(s) eligibility and the appropriate documents that you will be required to submit. The district will not be able to provide you with any previous documents submitted in the past. You will need to submit one or more documents for each individual covered under our dental, vision and/or medical as one of the following dependent categories:

- **Spouse:** 1<sup>st</sup> page of the 2011 Federal Tax Forms (Form 1040). You may redact financial information for privacy purposes. If you file separately your tax documents will provide your spouse's name as proof of marriage. If you were married within the last six months a marriage certificate with state embossed seal or certified copy of the original marriage certificate will be accepted. No photocopies of the marriage certificate will be accepted. If you have been recently divorced in the past year, you will be required to bring in your divorce decree in order to drop your spouse.
- **Domestic Partner:** Domestic Partner Registration. (Domestic Partners cannot be of the opposite sex unless one is over the age 62.) You will need to provide a copy of your "Declaration of Domestic Partnership" certificate that provides proof of eligibility requirements for domestic partnership under the State of California, Family Code section 297. State of California guidelines web site may be found at: [www.ss.ca.gov/dpregistry/index.htm](http://www.ss.ca.gov/dpregistry/index.htm).
- **Birth Child:** 1<sup>st</sup> page of 2011 Federal Tax Form. (Hospital certificates are acceptable if child is under the age of 6 months).
- **Step Children:** Birth certificate of stepchild listing employee's current spouse as the parent of the stepchild(ren) and 1<sup>st</sup> page of 2011 Federal Tax Form. Only the original birth certificate with state embossed seal or certified copy of the original birth certificate will be accepted. No photocopies will be accepted.
- **Adopted, Foster Children, or Legal Guardianship:** Birth Certificates and 1<sup>st</sup> page of 2011 Federal Tax Form and court documents showing legal responsibility for the child(ren). Only the original birth certificate with state embossed seal or certified copy of the original birth certificate will be accepted. No photocopies will be accepted.
- **Over age children 19 to 26:** Only the original birth certificate with state embossed seal or certified copy of the original birth certificate will be accepted. No photocopies will be accepted.
- **Handicap or disabled dependent 19 or older:** 1<sup>st</sup> page of 2011 Federal Tax Form and physicians statement attesting to the disability of the dependent.

**NOTE: Benefit Counselors will only be viewing line 1-6d of the tax return to complete your Dependent Verification Audit. Copies of your tax return will not be made or retained. Feel free to black out any information below the "Exemptions" section that you do not wish to share.**

We understand that some employees will not have birth certificates or marriage licenses at this time. The following web sites can help you find the documents you need.

[www.usbirthcertificate.net](http://www.usbirthcertificate.net)

[www.vitalchek.com](http://www.vitalchek.com)

[www.dhs.ca.gov/hisp/chs/OVR/birthordercert.htm](http://www.dhs.ca.gov/hisp/chs/OVR/birthordercert.htm)

[www.ss.ca.gov/dpregistry/index.htm](http://www.ss.ca.gov/dpregistry/index.htm)



## 2013 DEPENDENT ELIGIBILITY AUDIT

### *Frequently Asked Questions*

#### **Do I need to personally meet with an AFA Benefit Counselor?**

**Yes.** The audit must be completed by the employee. The employee must show proof of eligibility and personally sign the audit form.

#### **Am I required to meet with the Benefit Counselor even though I don't currently have dependents?**

**Yes.** We are seeking a true and complete audit. Although you are enrolled with single coverage, we will still need to account for and verify your record.

Some of you may assume that you no longer have dependents listed under your health plans; during the audit you may find that those dependents were never removed. This will be an opportunity for you to correct any discrepancies in our records.

#### **How do I schedule an appointment?**

An appointment will be scheduled for you at your school site. Please check your sites Main Office for your appointment date. ***Roving subs will be provided to help accommodate certificated staff.*** If you can't make the dates assigned to you at your site you may call (800) 365-8306 ext. 0 to discuss an alternate date. Please do not contact the District as American Fidelity will be conducting the audit on behalf of the District. Please make every effort to attend your appointment time.

#### **Can I meet with the District's Benefits Office or Human Resources instead of American Fidelity Benefit Counselor?**

**No.** The District's Benefit and HR staff cannot meet with you for this purpose nor provide you with any previous documents submitted to HR in the past. You must schedule an appointment with American Fidelity.

#### **What if I refuse to meet with a Benefit Counselor?**

All benefit eligible employees (full-time and part-time) who are currently enrolled in benefits must make an appointment to meet with an AFA benefit counselor, even single covered employees. If you fail to provide proof of your dependents' eligibility, your dependents will be terminated from coverage effective **May 1<sup>st</sup>, 2013**. COBRA will not be available to a dependent who was terminated as not a valid dependent under the Plan rules.

#### **Are these mandatory meetings with American Fidelity Benefit Counselors an invasion of privacy?**

**No.** American Fidelity is subject to HIPAA Privacy Regulations and may not use or disclose any employee information for any purpose other than this audit. Further, American Fidelity will not retain copies or originals of Dependent Eligibility Audit forms.

#### **What happens if I do not complete the audit by the due date?**

Coverage for your dependents will be terminated from the health benefits, effective **May 1<sup>st</sup>, 2013**. For this reason you should not delay in making your appointment. AFA will not be able to see all benefit eligible employees at the end of the audit verification period and will be limited to available appointment times on scheduled last days.