IMPORTANT NOTICE

TO: All Benefit Eligible Employees
FROM: Allan Hancock College Benefits Department
SUBJECT: Dependent Verification Review (DVR)

Health care costs are important to our district and our employees, and covering ineligible dependents on our district’s plans can have a negative effect on premiums.

That’s why we are partnering with American Fidelity to conduct a Dependent Verification Review (DVR) during the Section 125 enrollment period from July 8, 2024 to August 23, 2024. American Fidelity has the resources necessary to streamline the process and provide this service at no cost to the district.

Important things to know:

- **All benefit eligible employees** are required to meet with an American Fidelity representative to complete this process. This *includes* employees who have opted out of the district’s health benefits and/or do not have dependents enrolled under coverage. Those who cover their spouse and/or dependents on district medical, dental and/or vision plans must provide the necessary eligibility documents for each covered dependent. *Please see the attached for acceptable document details.*
- Failure to complete the review may result in your spouse and/or dependents being **dropped** from your coverage, effective October 1, 2024.

During your appointment:

The American Fidelity representative will verify your original eligibility documents and obtain a signed Dependent Eligibility Form. The district will only receive information showing which dependents are eligible and will not collect or retain copies of the documentation.

Married couples within the district can complete their appointments together; however, each will need to sign their own dependent eligibility review form.

You will have the opportunity to discuss supplemental insurance benefits available to you and your family. *There is no obligation to purchase American Fidelity products.*

We understand that some employees might not have the necessary documents at this time. We strongly suggest that you order today as it could take up to 4 weeks to process and receive your requested items(s). The following third-party sites can help you obtain documentation:

[www.vitalchek.com](http://www.vitalchek.com)
[www.statevitalrecords.org](http://www.statevitalrecords.org)
[www.vitalrecordsonline.com](http://www.vitalrecordsonline.com)

Questions? Please contact American Fidelity at 1-800-365-9180, ext. 0.

Thank you for your cooperation.

Sincerely,

Pam Blanchard
Benefits Coordinator
Allan Hancock College
DEPENDENT VERIFICATION REVIEW

FREQUENTLY ASKED QUESTIONS

Why is the district conducting this review?
Dependent verification reviews have been shown to keep health & welfare benefits competitive and cost-effective by ensuring only those dependents who meet the eligibility guidelines are covered under the plan. The goal is to remain compliant with state laws and reduce claims incurred by ineligible dependents, ultimately reducing the annual premium renewal, and reducing your risk should you have a claim for an ineligible dependent.

Who must participate in this process?
This review is required for all benefit-eligible employees, regardless of whether they currently cover dependents on the district medical, dental and/or vision plan(s). This is an opportunity to correct information in our records. There will be no disciplinary action taken on an employee with ineligible dependents on their plans.

How do I complete the process?
American Fidelity representatives will be available for individual in-person appointments. During your appointment, the American Fidelity representative will visually verify your eligibility documents and indicate them on your DVF form.

Can I meet with the district's Benefits Office instead of an American Fidelity representative?
No. The Benefits staff will not be able to meet with you for this purpose or provide copies of previously submitted documents. The only way to ensure that all documents are logged appropriately, and eligibility of your dependents is verified is to meet with American Fidelity.

What if I refuse to meet with an American Fidelity representative, or if I do not complete by the due date?
If you do not meet with an account manager and provide the necessary eligibility documentation, your dependent(s) may be removed from your plans effective October 1, 2024. The next opportunity to add dependents to your health plan will be during the Open Enrollment period in August 2025.

Are these meetings with American Fidelity 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 review. Further, American Fidelity will not retain copies of dependent eligibility documents.