

# State of Nebraska Employee FAQs

**1. Why is my employer conducting a dependent verification?**

We are conducting the dependent verification to make sure everything is being done to contain costs related to health care coverage under the State of Nebraska Group Benefits Plan (the Plan). If the state is inadvertently allowing the coverage of individuals who are not eligible, it puts the state and all eligible employees at financial risk.

**2. Who must complete and return the documentation required?**

All employees who cover a dependent, their spouse and/or children, on the state health plan must complete the verification process. This includes the governor, other elected officials, and all state employees.

**3. Will the state pay for me to get copies of the required documentation? Can I use state resources to mail the required documentation?**

An envelope is provided in the mailing you receive from Aon Hewitt. You are responsible for paying for the fees associated with collecting the copies of the required documentation and for the necessary postage to submit the documents.

**4. Can I request copies of birth certificates and marriage certificates electronically?**

If your children were born in Nebraska and/or you were married in Nebraska, you can request copies of documents verifying these events at <http://www.hhs.state.ne.us/vitalrecords/>. There is a \$12.00 fee for birth certificates and an \$11.00 fee for marriage certificates.

**5. Can I fax or email my documentation to the Aon Hewitt Dependent Verification Center?**

Yes. A fax number will be provided in the materials you receive from Aon Hewitt and you can access a secure mailbox through the Aon Hewitt Dependent Verification portal site at <https://www.yourdependentverification.com/plan-smart-info/>.

**6. Will state Employees be able to use the state fax machines to submit the required documents?**

Yes, state employees will be able to use state fax machines and computers to submit the necessary information.

**7. What will happen if I do not return the required documentation?**

All of your unverified dependents will be dropped from coverage, including dependents that meet the eligibility requirements but were not verified during the verification process.

**8. What happens to the copies of the documents I send to Aon Hewitt's Dependent Verification Center?**

Upon receipt, the physical document is imaged and data entered into their system. The physical documents are kept for 150 days from the date of receipt and then destroyed. The imaged documents are encrypted and kept indefinitely.

**9. Who has access to the documents I send to Aon Hewitt's Dependent Verification Center?**

Privacy of personal information is a top priority with dependent audits. The Aon Hewitt Dependent Verification Center maintains the confidentiality of all requested information in accordance with federal regulations. That means your personal information, which is obtained by Aon Hewitt, will not be released to the State of Nebraska.

**10. What documents do I need to prove eligibility? Where do I obtain these documents?**

You will receive an important mailing that details the steps and information required to continue coverage of your enrolled dependents. This mailing includes the list of acceptable documents to verify that your currently enrolled dependents are in fact eligible dependents of the Plan. You will be asked to provide **COPIES** of the following documents in order to prove eligibility.

## **FOR CHILDREN**

For all children, you will need to provide a document proving parent-child relationship.

### Proof of Parent-Child Relationship

- Certified Birth Certificate With Seal (Long-Form Birth Certificate) or [A stepchild's birth certificate must list the employee's spouse as the parent.]
- Court –approved adoption papers or
- Court ordered documentation of legal guardianship or
- Court decree listing the child's parent(s)

For disabled dependents over age 26 and grandchildren, you will **ALSO** need to provide proof of financial dependency or proof of residency listing your address as the primary address.

### Proof of Joint Ownership Listing Your Address as the Primary Address.

- Federal Tax Return filed within the last two years listing the dependent's name. [In most cases you only need to provide the first page of Form 1040.]
- Child's driver's license or state ID (valid; unexpired) or
- Child's 1098 tuition statement issued within the last 12 months or
- Child's report card issued within the last six months or
- Child's daycare registration within the last six months or
- Child's Federal Tax Return issued within the last two years

**All Social Security Numbers and monetary amounts can be blacked out. The name(s) on the account, address, issue date are required information for verification.**

## **FOR SPOUSES**

You will need to provide a document proving marital relationship **AND** a document proving joint ownership.

### Proof of Marital Relationship

- Government issued marriage certificate or license
- Naturalization papers indicating marital status

### Proof of Joint Ownership

- Bank Statement issued within the last six months with Both Names or
- Mortgage Statement issued within the last six months with Both Names or
- Residential Lease Agreement within the current terms with Both Names or
- Credit Card Statement issued within the last six months with Both Names or
- Residential Lease Agreement that is within the current terms with Both Names or
- Property Tax Statement issued within the last twelve months with Both Names or
- Recent Federal Tax Return filed within the last two years showing "married filing jointly." [You need to provide the first page of Form 1040 with monetary amounts and social security numbers blacked out.]

***Do not send originals!*** Submitted documents will be destroyed and will NOT be returned; therefore all submitted documents must be **COPIES**. The Dependent Verification Center can provide telephone numbers to state, county, and consulate offices to obtain documents. Religious documents and non government issued documents are not acceptable. **All Social Security Numbers and monetary amounts can be blacked out. The name(s) on the account, address, issue date are required information for verification.**

## **11. Why isn't my joint tax return sufficient to prove my legal spouse? Why is a government-issued marriage certificate required?**

Verification for a legal spouse is two-fold. The marriage certificate verifies that the relationship initially existed and the proof of joint ownership verifies it currently exists.

**12. Why isn't my tax return sufficient to prove my parental relationship? Why is a government issued birth certificate required?**

The birth certificate or other government issued documentation verifies you as the parent or legal guardian.

**13. What authority does the state have to request a copy of my tax return?**

Taxpayers have a right to know they are only providing benefits to eligible dependents. Providing a copy of a tax return with social security numbers and financial information blacked out is one way to prove eligibility. There are other pieces of documentation you can provide in lieu of a tax return.

**14. Why is the short-form birth certificate not acceptable when verifying my dependent child?**

The short-form only provides the name and birth date of the dependent. The long-form birth certificate is required because it provides not only the name and the birth date of the dependent, but it also provides the parent's names, which verifies they are the biological parents.

**15. What information do I need to provide if I have a disabled dependent?**

You will need to provide a document proving parent-child relationship **AND** a document proving financial dependency. Aon Hewitt's Dependent Verification Center will not ask for any type of documentation to prove disability. Proof of disability will be confirmed through the health care provider and sent directly to Aon Hewitt Dependent Verification Center.

**16. What information do I need to provide if my stepchildren are on my Plan?**

In order for stepchildren to be covered on an employee's plan, your spouse (the children's biological parent) must also be covered on your plan. You need to provide documentation that verifies you are married to your stepchild(ren)'s parent and that they are his/her children.

**17. I submitted my documentation. What do I do next?**

The Dependent Verification Center will follow up with you as necessary to complete the verification on behalf of all of your enrolled dependents. Once documentation has been received, please allow the Dependent Verification Center 3 to 5 business days to review and make a decision on eligibility plus time for mailing. If you provided all necessary documentation to verify the eligibility of all of your enrolled dependents, you will receive a confirmation notice confirming the eligibility of your dependents. If you did not provide sufficient documentation to verify the eligibility of your enrolled dependents, you will receive an insufficient documentation notice outlining the remaining documents needed to verify eligibility. You can check the status of your dependent's verification on the Dependent Verification Portal Home Page at <https://www.yourdependentverification.com/plan-smart-info/>. You will need a username and password to access this site. This information will be provided in the first mailing and subsequent mailings. You can also call the **Dependent Verification Center at 1-888-236-4121**.

**18. I missed the deadline to submit my documentation. What do I do now?**

Second round of reminder letters were/will be sent to employees who do not respond to the first mailing. The requirements of the verification stated that you must respond to that mailing by the defined deadline. If you did not respond to either of the mailings in a timely manner, your dependents will lose coverage under the Plan. If your dependents meet the eligibility requirements but you neglect to provide timely documentation, you will not have an opportunity to re-enroll them until the next annual enrollment period.

**19. What happens if I am covering an ineligible dependent as part of my Plan?**

Ineligible dependents will be removed from the Plan.

In addition, as part of the Open Enrollment process you went through in May, you marked a box *“I certify that the dependents (if applicable) selected for coverage are eligible dependents under the plan provisions as stated below and on page 2 of the online Options Guide. By selecting the box, I declare that all the information given is true and complete to the best of my knowledge and belief.”*

**20. Who can I contact for more information?**

If you have any questions, you may contact the **Dependent Verification Center at 1-888-236-4121.**

**21. How is the privacy of employees through the dependent verification process protected?**

All employee transactions (Web, phone, and received documentation) are handled with the utmost care and confidentiality during the dependent audit. Authenticators will be in place to make sure the appropriate Web users or callers can gain access to employee-specific information. Upon receipt of documentation, Aon Hewitt review and imaging processes have controls in place to make sure documents securely remain tied to the correct employees. In addition, Aon Hewitt’s direction to employees upon document submission is to “black out” any unneeded information (Social Security numbers, account numbers, monetary values, etc.) prior to sending.

**22. What are examples of security measures Aon Hewitt has in place to protect the data being submitted to them?**

Below are some of the measures Aon Hewitt has in place:

- All data sent electronically or on their systems is encrypted to protect the information from being stolen or lost.
- Aon Hewitt uses role-based security within all of their applications limiting the access of each individual user to specific subsystems.
- Aon Hewitt uses role-based security within all of their applications limiting the access of each individual user to specific subsystems. This is important to maintain a high level of quality control and efficiency throughout the audit process.
- Aon Hewitt uses a distributed workflow model and maintains separate and distinct teams to handle each aspect of the audit, including customer care, data entry, and auditing.
- All documentation is kept in dual-keyed, secure storage facilities. Access to these keys is limited to management personnel and requires their supervision to open. Removal and return of all documents are logged. All logs are reconciled at the end of each business day.
- Aon Hewitt has a strict no-tolerance policy concerning the handling of documents containing sensitive participant information. This policy includes a stipulation that all documents must remain in the physical presence of the employee who has checked the document.
- Data entry occurs in a clean room facility to minimize the risk of unauthorized data access. Access to the data entry room is restricted to authorized personnel wearing appropriate ID badges. All data entry user systems are specifically designed not to have floppy, USB, or other removable storage media. Cell phones, cameras, and other electronics are prohibited from being brought into the data entry facility. Physical paper, while allowed in the data entry facility, may not be removed and is destroyed once used.