

IMPORTANT NOTICE

TO: Mountain View School District Employees
FROM: Desiree Reyes, Fiscal Services Director
RE: **Dependent Verification Review**
DATE: November 20, 2020

Mountain View School District is taking several proactive steps to provide our employees with the best possible benefit coverage at the lowest possible cost. One of the approaches to accomplishing this goal is to ensure that the District is paying benefits for **eligible dependents only**. Eligible dependents include dependent children, spouses and domestic partners. **Therefore, a Dependent Verification Review will be conducted starting January 11, 2021 through February 26, 2020.**

PLEASE NOTE: NO ENROLLMENT CHANGES for Medical, Dental or Vision plans will be accepted during the Dependent Verification Review. You will have an opportunity to make changes during the regularly scheduled District Open Enrollment period.

American Fidelity (AF), the District's Section 125 provider, has been selected to conduct the Dependent Verification Review on behalf of the District. AF has the resources necessary to streamline the process and make the review as seamless as possible. Please note that the Dependent Verification Review is being conducted at no cost to the District.

All benefit eligible employees who have dependent coverage, are required to meet with an AF benefit counselor to verify your records and update information. Employees who have benefits that are employees only coverage, do not need to meet with an AF benefit counselor. **Failure to complete the review will result in termination of dependent coverage effective 05/01/2021.**

During a confidential virtual appointment with an AF benefit counselor, you will need to provide the documents listed under the eligibility guidelines. Please be prepared to show your documents during your virtual appointment with an AF benefit counselor. The documents you provide will be checked only by AF review counselors and recorded on the audit form. Please understand that these documents are essential to prove eligibility for health coverage. *Please do not send or take your documents to the District Support Center benefits office or any other location.*

Your individual appointment with the AF benefit counselor should take less than 20 minutes. During your appointment with the AF benefit counselor you will verify your information.

Thank you for your cooperation and assistance in ensuring cost-effective benefits for all Mountain View School District employees.

To schedule an appointment please visit
<https://americanfidelity.com/mountain-view>
or contact American Fidelity at 800-365-9180 Ext. 0.

Mountain View School District ELIGIBILITY GUIDELINES

Please review carefully to determine your dependent(s) eligibility and the appropriate documents that you will be required to provide for visual inspection. The documents you provide will be checked only by AF benefit counselors and recorded on the audit form. You will need to provide the documents listed for everyone covered under one of the following dependent categories:

- **Spouse:** First two pages of 2020 IRS Federal Tax Return** (form 1040) naming your spouse as claimed dependent. (If you were married in 2020, the marriage certificate will suffice (Government Issued, no church copies will be accepted). NOTE: To drop a spouse from coverage, you will need to provide a copy of the divorce decree. If married filing separately or head of household - first page of 2020 Federal Tax Return AND Government-issued marriage certificate (1040, 1040A, 1040EZ, 8879, or 4868) along with a signed Dependent Eligibility Affidavit is required. **Please be aware you will also be required to provide your spouse's social security number.**
- **Same-Sex Domestic Partner:** A copy of your "Certificate of Registered Domestic Partnership" or "Marriage Certificate" that provides proof of benefit eligibility for domestic partners under the State of California, Family Code section 297. State of California guidelines web site may be found at: <https://www.sos.ca.gov/registries/domestic-partners-registry>. **Please be aware you will also be required to provide your domestic partners social security number.**
- **Dependent Child up to age 26 to include birth children and stepchildren:** First two pages of IRS 2020 Federal Tax Return** (Form 1040) * or original birth certificate for children not appearing on tax return. (Only original birth certificate with state embossed seal or certified copy of original birth certificate will be accepted). Hospital certificates are only acceptable if child is under the age of 6 months. **Please be aware you will also be required to provide your child's social security number.**
- **Adopted Child up to age 26:** Court adoption papers or original birth certificate showing employee or employee's spouse or employee's domestic partner as parent.
- **Disabled Dependent:** First two pages of 2020 IRS Federal Tax Return** (form 1040) naming your disabled dependent as claimed dependent.
- **Foster Child or Legal Guardianship:** Court documents showing legal responsibility for the child.

***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 financial information below the "Exemptions" section that you do not wish to share.**

We understand that some employees will not have the documents needed at this time. We strongly suggest that you order any documents you may need today as it could take about 3-4 weeks to process and receive your requested items(s). Please understand that the above documents will be required to prove eligibility for coverage.

The following websites can help you find the documents required or answer questions in obtaining vital records you may need:

www.vitalchek.com

www.usbirthcertificate.net

<https://www.usa.gov/replace-vital-documents>

<https://www.cdph.ca.gov/Programs/CHSI/Pages/Vital-Records-Obtaining-Certified-Copies-of-Birth-Records.aspx>

Mountain View School District DEPENDENT VERIFICATION REVIEW FREQUENTLY ASKED QUESTIONS

Why is the District conducting an audit of my eligible dependents?

One way to keep the costs of Health & Welfare Benefits down for all employees is to ensure only those dependents who meet the District Eligibility guidelines are covered under the plan. The goal is to reduce claims incurred by ineligible dependents, ultimately reducing the annual premium renewal.

Do I need to virtually meet with an AF Benefit Counselor?

Yes. The review needs to be completed by each benefit eligible employee. The employee will show proof of eligibility and electronically sign the audit form.

How do I schedule an appointment?

AF benefit counselors will be available starting on January 11, 2021. The online appointment scheduler will be open beginning November 30, 2020.

To schedule an appointment please visit
<https://benefits.americanfidelity.com/mountain-view-school-district/>
or contact American Fidelity at 800-365-9180 Ext. 0.

Please do not contact the District as American Fidelity will be conducting the review on behalf of the District. Please make every effort to schedule and attend your virtual appointment.

Can I meet with the District's Benefits Office instead of American Fidelity Benefit Counselor?

No. The District's Benefit staff cannot meet with you for this purpose. You need to schedule an appointment with American Fidelity.

What if I refuse to meet with a Benefit Counselor or What happens if I do not complete the review by the due date?

All benefit eligible employees need to make an appointment to meet virtually with an AF benefit counselor. Single covered employees will have the opportunity to schedule an appointment to verify beneficiary status. If you fail to provide proof of your dependents' eligibility, your dependents will be terminated from coverage **effective 05/01/2021.**

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 review. Further, American Fidelity will not retain copies of Dependent Verification Review forms.