



# Manatee County School District

## Dependent Verification - Frequently Asked Questions

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

The School District of Manatee County is conducting the dependent verification to make sure its healthcare plans are legally compliant and consistently administered for all employees based on plan definitions.

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

All employees who cover a dependent - their spouse and/or children – in the Group Medical Plan.

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

You will need a legal document that shows your relationship to the eligible person. This could include a marriage certificate, birth certificate, or adoption certificate/placement document. If you do not have a copy of a child's birth certificate, you can contact the county government offices where the child was born. If you have access to the Internet, you may be able to order either a birth certificate or marriage certificate online at [www.vitalrec.com](http://www.vitalrec.com). For copies of court documents such as adoption or guardianship proceedings, you can contact the Clerk of Court's office where the proceedings took place.

**4. What kind of tax return will be acceptable?**

You can provide a copy of page 1 of your Federal Tax Form from one of the past 2 years (Form 1040, Form 1040-A, or Form 1040-EZ, whichever is applicable). We need only the information regarding your marital status and the name of your spouse. You should strike through or cover up financial information and Social Security numbers before copying the form.

**5. My spouse and I do not file our taxes together. What other type of documentation is acceptable proof of eligibility?**

You can submit a copy of your marriage certificate **plus** proof that you are *currently* married. Proof of current marriage should be a financial statement that is mailed to your home on a regular basis, such as a bank, mortgage, auto loan or credit card statement. An unexpired lease agreement or annual property tax statement is also acceptable. The statement should be addressed to both you and your spouse and dated within the past 6 months. You can black out or cover up the account number and payment/balance amount.

**6. If one of my dependents is determined to be ineligible, where can I go to acquire healthcare coverage for them?**

There are a number of individual policies available for people who are otherwise not eligible for group coverage. Also, individuals are able to buy insurance directly in an exchange -- a transparent and competitive insurance marketplace.

**7. What will happen if I drop an ineligible dependent that I was covering in error?**

During the audit cycle, take action as quickly as possible to drop an ineligible dependent. Outside of the audit cycle, not doing so might mean a loss of healthcare coverage, a requirement to repay the total cost of healthcare claims and/or disciplinary action up to and including termination of employment. If you drop an ineligible dependent now, no questions will be asked.

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

All of your unverified dependents will be dropped from coverage. In addition, if you do not remove ineligible dependents and it is uncovered during the verification process:

- You may be required to repay the total cost of healthcare claims paid by Manatee County School District for the ineligible dependent(s)
- Further action may be taken by Manatee County School District as deemed necessary, up to and including termination of employment

**9. My dependent has been covered on my health plan for years. Why are you asking me to submit documentation now?**

Your employer has a responsibility to all employees to ensure their plans are covering eligible dependents only. While this process may feel intrusive, Manatee County School District does have a fiduciary responsibility to maintain a compliant health plan and Aon was the vendor of choice due in part to the level of security of information they provide and their extensive work in dependent verification. By verifying the eligibility of our dependent population, Manatee County School District is ensuring that you and your family are getting the most from your benefit plans.

Paperwork must be submitted within 30 days.



## Eligibility Rules and Documentation Required

ELIGIBILITY CATEGORIES	REQUIRED DOCUMENTS
<p><b>A. LEGAL SPOUSE</b></p> <p>Your husband or wife under Federal Law</p>	<p>Government Issued Marriage Certificate and Federal Tax Return Within Last 2 Years Listing Spouse <b>OR</b> Government Issued Marriage Certificate and Proof of Joint Ownership Issued Within Last 6 Months <b>OR</b> Government Issued Marriage Certificate Only (if married within the last 12 months)</p>
<p><b>B. CHILD – Birth to 26<sup>th</sup> Birthday</b></p> <p>Coverage is available for children to include son, daughter, stepson, or stepdaughter of the employee.</p> <p>Child coverage also includes both legally adopted individuals and “eligible foster children” (defined as an individual who is placed with the employee by an authorized placement agency or by judgment decree, or other order of any court of competent jurisdiction.)</p> <p>The child does not have to be a student, dependent upon the parent for support, or living with the parent.</p> <p>The child may be married or unmarried (coverage does not extend to the spouse of the child).</p>	<p><b>Natural child of employee</b> – Government Issued Birth Certificate (including parents' names)</p> <p><b>Stepchild of employee*</b> – Government Issued Birth Certificate (including parents' names), Government Issued Marriage Certificate and Federal Tax Return Within Last 2 Years Listing Spouse</p> <p><b>Foster child, adopted child, or child placed in legal guardianship of employee or employee’s spouse*</b> – Court order or other legal document validating the child’s legal relationship to the employee or to the employee’s spouse*</p> <p>*Must also provide the required documents from Category A, LEGAL SPOUSE</p>
<p><b>C. CHILD – 26th Birthday to Age 30*</b></p> <ul style="list-style-type: none"> <li>• Unmarried child between the ages of 26-30*</li> <li>• No dependents of their own</li> <li>• Florida resident (or a full- or part-time student)</li> <li>• Not covered under any other health plan or policy</li> <li>• Not entitled to Social Security or Medicaid benefits</li> </ul> <p><b>*Date child turns 26 through end of the calendar year in which child turns 30</b></p>	<p><b>Must provide the same required documentation as in Category B, CHILD</b></p> <p>Dependent’s Federal Tax Return Within Last 2 Years Listing Florida Address <b>OR</b> Dependent’s Proof of School Enrollment for the Current Semester <b>OR</b> Dependent’s Driver’s License or State ID Issued Within the Last 2 Years Listing Florida Address</p> <p><b>PLEASE NOTE:</b> Beginning on January 1 of the calendar year in which child turns 27, all benefits to cover him/her will be paid for with post-tax dollars and employer contributions made for the benefits of this child will be considered a taxable benefit.</p>
<p><b>D. DISABLED CHILD</b></p> <p>Unmarried child age 26 or over who is incapable of self-sustaining employment by reason of mental or physical disability</p>	<p><b>Must provide the required documentation of the appropriate age categories listed above.</b></p> <p><b>PLEASE NOTE:</b> At end of the calendar year in which unmarried, disabled child turns 30, a physician’s statement will be required annually to verify that disabled child continues to be incapable of self- sustaining employment by reason of mental or physical disability.</p>