



## Dependent Eligibility Review Frequently Asked Questions

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### **Q1: How do I know who is eligible to participate in the Baptist Health healthcare plan?**

The complete definition of who is eligible as a dependent in the Baptist Health healthcare plan is contained in the Summary Plan Description. For your convenience, a list of eligibility categories and their definitions is provided on the back of the Dependent Eligibility Review Form included in this package.

If you have questions about dependent eligibility, please contact Benefit Advantage at 1 (800) 686-6829, Monday - Thursday 8:00 a.m. - 4:30 p.m., and Friday 8:00 a.m. 4:00 p.m. CST.

### **Q2: Who is Benefit Advantage, Inc. and how will they protect my information?**

Baptist Health has chosen Benefit Advantage, Inc. – an outsourcing partner that provides “employee-friendly” dependent eligibility verification – to manage this Dependent Eligibility Review project. Benefit Advantage adheres to strict standards designed to safeguard employees’ private information. All personal information collected during this project will be maintained in a limited-access physical setting. The computer servers that will house personal employee information are both HIPAA-compliant and Healthcare Certified.

### **Q3: Am I required to submit documentation if my dependents are eligible?**

Yes. If you have covered dependents in the Baptist Health healthcare plan, you must submit proof of each covered dependent’s eligibility for the plan.

### **Q4: Will I be penalized or charged any fees for ineligible dependents?**

No penalties will be imposed for dropping an ineligible dependent during this Dependent Eligibility Review process. However, if you are found to be covering an ineligible dependent after the Review is concluded, there may be penalties, including disciplinary action and reimbursement of benefits paid on his/her behalf. Please refer to your initial letter for your plan specifics.

### **Q5: Do I need to send original documents?**

Please do not send your original documents; a copy is sufficient. If the document is two-sided or multiple pages, ensure you copy all pages and both sides of the paper.

### **Q6: May an employee add a dependent during the Dependent Eligibility Review?**

No, you may not use the Dependent Eligibility Review process to add a dependent. This is an opportunity to remove ineligible dependents *only*. You may add dependents to your coverage during the plan’s annual enrollment period or within 60 days of a special event such as marriage, birth, or adoption. You should contact the Employee Benefits Office for further information.

### **Q7: What kind of documentation do I have to provide for my dependents?**

On the reverse side of the Dependent Eligibility Review Form (enclosed with this package) is a list of accepted documents for each type of dependent.

The requested documentation demonstrates the relationship between you and your covered dependent(s). For example, your most recently filed Federal tax return indicates whether you and your spouse are claiming married status (either jointly or separately) for federal tax purposes, and your spouse’s name will be listed on the return; a birth certificate shows the name of the child’s mother and father; etc.

**Q8: What kind of tax return will be acceptable?**

You should provide a copy of page 1 of your most recently filed Federal tax return (Form 1040, Form 1040-A, or Form 1040-EZ, whichever is applicable).

We need only the information regarding your marital status, the name of your spouse, and the name(s) of your dependent(s). You should “strike through” or cover up financial information and Social Security numbers before copying the tax return and sending it to Benefit Advantage. Please see the attached sample page 1 of a Form 1040.

**Q9: I do not have copies of these documents – what should I do?**

These types of documents, known as vital records, are important to have for many different reasons; so it is a good idea to have them stored in a safe place.

If you do not have a copy of a child’s birth certificate, you should contact the county government office where the child was born. If you have access to the Internet, you may be able to order the birth certificate online at [www.vitalrec.com](http://www.vitalrec.com).

For copies of court documents such as divorce, adoption, or guardianship proceedings, you can contact the Clerk of Court’s office where the proceedings took place.

If you need a copy of your previously-filed tax return, contact the IRS at 1 (800) 829-1040, or complete and mail Form 4506 (available at [www.irs.gov](http://www.irs.gov)).

If you are unable to obtain any of the required documents, please call Benefit Advantage at 1 (800) 686-6829 as soon as possible to determine if there are acceptable alternatives. Please note that Baptist Health will not reimburse you for the time or expense involved in securing these documents.

**Q10: Once I fax or mail my information to Benefit Advantage, is there anything else I am required to do?**

No. However, if you would like to ensure that your file is complete, you may visit the Benefit Advantage Status Website for Baptist Health at [www.confirmmydata.com/baptisthealth](http://www.confirmmydata.com/baptisthealth) (login instructions can be found on the status website), or you contact Benefit Advantage at 1 (800) 686-6829. Please allow 2 business days for processing if you fax your form (5 business days if you send it via US mail).

**Q11: What will happen to coverage for my dependents if I don’t provide the necessary documents?**

If you cannot substantiate your dependent(s)’ eligibility for coverage, those dependents will be removed from the Baptist Health healthcare plan.