



FREQUENTLY ASKED QUESTIONS

Dependent Eligibility Verification

1. What is an eligible dependent verification?

An eligible dependent verification is a review of dependent coverage elected by employees to ensure dependents meet the Benefit Plan eligibility criteria offered by the District.

2. What happens if one or more of my enrolled dependents doesn't meet eligibility requirements as listed in the attached eligibility rules?

You must check the "No" box on the Verification Form and your ineligible dependents will be terminated from District coverage effective June 30, 2009.

3. What happens to the coverage of individuals who don't meet the definition of an eligible dependent?

Dependents who are dropped from District coverage effective June 30, 2009:

- May be eligible for COBRA coverage due to a qualifying event (such as divorce, legal separation, or overage dependent).
- If eligible, you may request COBRA for an extension of 18 months by self-paying for the benefits

The District reserves the right to request documentation proving prior eligibility status — such as a divorce agreement, or court order — from individuals who enroll in COBRA

For information regarding COBRA, please access our web page: <http://hr.fhda.edu/benefits/> or contact **Larry Hong, (650) 949-6103**, email: HongLarry@fhda.edu.

4. Should I provide the supporting documentation for my dependents to Human Resources?

No. Please send verification documents to Secova via fax or by using the postage paid envelope included in this packet. Secova will review and confirm verification of spouse/dependents.

5. How do I contact Secova with questions or to obtain additional information?

Please refer to the information provided below:

Mail: Secova Western Service Center PO Box 50490 Pasadena, CA 91115-9962	Phone: 1-866-364-2594 Representatives are available M-F 8:00 AM-6:00 PM PST Fax: 1-866-585-6860 Email: fhda.benefits@secova.com Web site: https://verify.secova.com/fhda to verify Dependent Eligibility on-line
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6. Can I blackout personal financial data on my tax return before submitting it as a verification document?

Yes, we recommend you black out the financial data. You may use a black marker to hide personal financial data and your SSN on the tax return before submitting it to Secova.

7. Can electronically submitted tax returns (such as Turbo Tax) be submitted as verification documentation?

Yes, a printout of page one and the signature page of your electronically submitted tax return showing your claimed dependent(s) is acceptable documentation.

8. What will Secova do with my documents? Will my personal information be safe with Secova?

Please do not submit original documents to Secova, only photocopies. When Secova receives your documentation, the paper documentation is converted to an electronic image, which will be stored on a secure system with password-protected access. After the audit is complete, all documents will be destroyed.

9. If I remove my spouse or one or more eligible dependents from my coverage, will my benefits coverage category automatically change?

If appropriate, your coverage category will be changed at the time your ineligible dependent(s) is dropped from District coverage. For example, if an eligible dependent is dropped from coverage and only the spouse remains, Employee + Family would change to Employee + One.

10. I already certified my dependent(s) as an-IRS qualified dependent(s) last year during annual open enrollment. Do I still need to complete and submit the Verification Form and required documents?

Yes.

11. Do I need to provide verification for my dependent child who is a full-time student?

Yes. Full-time students must be under the age of 24, considered a Qualifying Child by the Internal Revenue Service. Please refer to the Definition of Eligible Dependents document for details).

12. The District plan allows me to cover a disabled child over the age of 19 who's not a full-time student. What proof of disability must I provide, if proof is requested?

You must claim your dependent child(ren) on your Federal Income Tax Return. Please submit a copy of your 2008 Federal Income Tax Return with financial information blacked out. The child had to be covered before becoming disabled or before the dependent was deemed disabled prior to the age of 19. On your hire date, you would have had to enroll him/her for benefits when you were eligible to do so.

13. What happens if I don't return the Verification Form and required documentation before the deadline?

Coverage for your spouse/dependent child(ren) under the District medical, dental, vision, and life insurance will be terminated effective June 30, 2009.

14. Will I receive a confirmation once my documentation is received?

Yes. Secova will mail a confirmation notice once your verification is complete. If your Verification Form and required documentation have been processed but Secova determines your documentation is incomplete, they will send you a notice with details of what information is incomplete.