



Dependent Verification

May 2011

Confidential and proprietary information for authorized Verizon personnel only. Use, disclosure or distribution of this material is not permitted to any unauthorized person or third parties without the written agreement



- **What is a Dependent Eligibility Verification?**

A verification process where all participants, both active and retired, covering dependents on the Verizon Group Health Plans (Plans) must provide documented evidence their dependents are eligible for coverage based on the eligibility criteria for the Plan(s) in which they are enrolled.

- **Why is Verizon conducting this verification?**

Verizon has a fiduciary responsibility to manage health care costs and to ensure that the Plan(s) cover only those who are eligible. Ineligible dependents increase the plan costs.



Participant Web Portal

- Custom web portal through single sign on through allows employees to:
 - Check dependent verification status
 - View employee FAQ's
 - View Plan eligibility criteria
 - Access resource library of county clerk, state, and consulate office contact information
 - Interact with a Customer Care Representative through secure mail feature
 - Upload documentation



Eligible Dependents

The verification requirements for each family, will be determined by the eligibility criteria for the Plan(s) in which they are enrolled.

Eligible dependents may include, but are not limited to:

- Legal Spouse
- Domestic Partner (certain Plans)
- Common Law Spouse (in certain states)
- Biological Children
- Adopted Children
- Stepchildren
- Foster Children
- Legal Wards
- Children who are eligible for coverage under the terms of a Qualified Medical Child Support Order (QMCSO)
- Class II Dependents, Sponsored Parents and Sponsored Children (where applicable)



Document Processing

- Verification documentation is requested from participant through a series of communications mailed to the participant's home address
- Participant may submit documentation through various channels:
 - PO Box via standard mail
 - Secure fax line
 - Participant portal upload via YBR
- **Documentation is reviewed for authenticity and to verify eligibility:**
 - If all enrolled dependents in the family are eligible, voluntarily removed, or a combination thereof, the participant is notified they have completed the verification process and no further action is required at this time
 - If at least one of the enrolled dependents is ineligible or additional information is needed, the participant is notified proper evidence of eligibility was not received and an outline of missing documentation is provided

Dependents removed from coverage because of lack of or insufficient documentation will not be eligible for COBRA coverage



Documentation Requirements

Proof of dependent status for a spouse is two-fold:

1. **Proof that the relationship initially existed**
 - Example: Government Issued Marriage Certificate
2. **Proof that the relationship still exists**
 - Example: 2010 Federal Tax Return or Proof of Joint Ownership issued within the last six months (mortgage statement, bank statement, credit card statement, etc.)

Proof of dependent status for dependents children will dependent upon the type of child:

- **Biological Child**
 1. **Proof of relationship**
 - Example: Government Issued Birth Certificate Only (*listing the participant as parent*)
- **Adopted Child**
 1. **Proof of relationship**
 - Example: Adoption Certificate Only (*listing the participant as parent*)
- **Step Child**
 1. **Proof of relationship**
 - Example: Government Issued Birth Certificate (*listing the participant's spouse as parent*)
 2. **Proof of marital relationship**
 - Example: Government Issued Marriage Certificate (*listing participant and child's parent*) and 2010 Federal Tax (*listing participant and child's parent*)

The type and number of documents requested will vary by type of dependent and the Plan in which the family is enrolled.



Verification Timeline

- 06/27/2011 – Initial Verification Request Notice Send to All Employees/Retirees
Covering Dependents
- 07/25/2011 – Reminder Notice to those who have not responded
- 08/29/2011 – Coverage Termination Notice (mailing will start on 8/29/2011
and continue through 9/6/2011)
- 09/30/2011 – Ineligible Dependents Removed from Plan(s) and participants
notified that dependents have been dropped.



Demographic Data

	Number of Employees/Retirees Covering Dependents	Number of Dependents
Active New York / New England Associates	18,395	45,533
Retired New York / New England Associates	18,872	30,118
Active Mid-Atlantic Associates	17,780	43,144
Retired Mid-Atlantic Associates	17,660	25,985
Active West Associates	9,676	21,989
Retired West Associates	10,015	14,132
Total	92,398	180,901

Confidential and proprietary financial information. Verizon Financial Services only. Use, disclosure or distribution of this material is not permitted to any unauthorized persons or third parties except by written authorization.