

NYC Dependent Verification Frequently Asked Questions

About Dependent Eligibility Verification

- 1. Why is the City of New York conducting a dependent eligibility verification audit?**
The City is conducting the dependent verification audit to make sure that only eligible dependents receive health benefits. The City has a fiduciary responsibility to manage health care costs and to ensure that health plans offered through the City cover only those who meet the eligibility criteria.
- 2. Who must complete the dependent eligibility verification audit?**
All employees and retirees who have a dependent enrolled in the City's Health Benefits Program must complete and return the required documentation. Dependents may include a spouse, domestic partner, or child.
- 3. How do I know if I have dependents enrolled on my City-sponsored health plan?**
You can access the New York City Automated Personnel System (NYCAPS) Employee Self-Service Portal at www.nyc.gov/ess to see if you have dependents enrolled on your health plan. You can also contact your agency or employer's human resources and benefits staff with any questions about your health plan enrollment.
- 4. What documents do I need to submit to verify the eligibility of my dependent(s) to receive City-sponsored health benefits?**
You will need a legal document that shows your relationship to any person you cover as a dependent. This will be determined by your relationship to the dependent, and may include a marriage certificate, a domestic partnership registration certificate, a birth certificate, an adoption certificate, or a legal adoption placement document. You will receive a detailed document titled "Eligibility Rules and Documentation Required" among the materials you will receive by mail.

The Dependent Eligibility Verification Center can provide telephone numbers to state and county records offices to help you obtain the necessary documents, as well as to consulate offices for documents from other countries.

- 5. I provided dependent documentation when I enrolled my dependent(s) under my City health plan. Do I still need to submit a copy for the audit?**
Yes. You must provide a copy of the required documentation even if you previously submitted it to your agency to enroll the dependent(s). Failure to provide this documentation may result in termination of coverage of your dependent(s).
- 6. How do I submit my documents for the audit?**
You will be able to submit your documents and information on-line, by fax or through the mail.

To start the verification process and submit documents online, please visit www.nyc.gov/dependentverification. The website contains background and instructions on the audit process and a link to a secure dependent verification portal [LINK] where you can securely upload your documents.
- 7. What will happen if I do not return the required documentation?**
Your unverified dependents will lose the healthcare benefits they receive through a City-sponsored plan.
- 8. Will I receive confirmation that Aon Hewitt has received my documentation and that the eligibility of my dependents has been verified?**
You will receive a letter to confirm receipt of sufficient documentation and to confirm that your dependents have been verified, or to notify you that the eligibility of your dependent has not been verified and additional documents are needed.
- 9. What about the privacy of my information? How can I be sure that confidentiality is maintained?**
Your privacy is very important, and the Dependent Eligibility Verification Center has implemented technological tools, security features, and strict policy guidelines to safeguard the privacy of your information from unauthorized access or improper use. Copies of documents submitted to the Dependent Eligibility Verification Center will be destroyed following verification of your dependent(s). The full Security and Privacy Policy is available at www.nyc.gov/dependentverification.

10. I have dependents on my City-sponsored health plan but did not receive a notification letter about the dependent eligibility verification audit. What do I do now?
If you have dependent(s) and do not receive a notification letter by early June, please contact the Aon Hewitt Dependent Eligibility Customer Care Center. The Customer Care Center will help answer any questions about dependent eligibility and help you complete this process.
11. Whom can I contact for more information or if I have problems accessing and using the dependent verification website?
You can contact the Dependent Eligibility Verification Center at 1-855-596-7454 from 8:00 a.m. to 11:00 p.m. Monday through Friday.

Dependent Eligibility

12. Who is eligible as a dependent to receive health benefits through a City-sponsored plan?
Eligible dependents include, but are not limited to, biological and adopted children, legal spouses, and domestic partners. Please refer to the Dependent Eligibility Guidelines, included among the dependent eligibility verification materials you will receive by mail, for a complete list of dependent eligibility criteria.
13. Can I remove an ineligible dependent from coverage before documentation is requested?
Yes. If you have an ineligible dependent currently enrolled in a City-sponsored health plan, you may remove that person from coverage in the plan at this time by logging on to www.yourdependentverification.com/plan-smart-info and using the ID and password supplied by Aon Hewitt in the letter you received. You must comply with the audit requirements for any remaining dependent(s) enrolled in the plan.
14. What can happen if I have an ineligible dependent enrolled in a City-sponsored health plan?
The City will not reimburse any premiums you may have paid on behalf of the ineligible dependent(s). If you do not remove an ineligible dependent you may be required to repay some or all of the health care claims paid on behalf of such ineligible dependent, reimbursements paid to you by the City's Health Benefits Program for the ineligible dependent(s), and/or some or all of the health care premiums paid on behalf of the ineligible dependent(s) by the City. The City also reserves the right to avail itself of other appropriate remedies.
15. Can I appeal the decision if one of my dependents is determined to be ineligible?
Yes. You will be notified and given an opportunity to provide additional information to verify the eligibility of your dependent before the health benefits of that dependent are terminated. If this does not resolve the verification process, the Dependent Eligibility Audit also includes a two-stage appeals process for enrollees with dependent(s) determined to be ineligible. No employee or retiree will lose their dependent coverage while an appeal is pending.
16. If I drop dependents from my City-sponsored health plan, will they be eligible for continuation of coverage through COBRA?
Only dependents who have lost their eligibility within 31 days after a COBRA qualifying event will have COBRA rights. The termination of health benefits due to ineligibility is not a COBRA qualifying event. You can learn more about COBRA from the United States Department of Labor's website at http://www.dol.gov/ebsa/faqs/faq_compliance_cobra.html.
17. If one of my dependents is determined to be ineligible, where can I go to acquire medical coverage for them?
If a dependent is found to be ineligible and loses coverage through a City-sponsored plan, then depending upon the circumstances, federal and state law may provide protections to allow him/her to obtain health coverage. Any such rights may be limited in duration and will require him/her to pay a premium, which may be significantly higher than premiums of City-sponsored plans. Other limitations on their rights to continue coverage may also apply.

For more information on rights to continue coverage, contact the health plan. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at www.cciio.cms.gov.

Required Documentation

18. What documentation is required to verify my legal spouse?

Proprietary and Confidential Information

The following documentation is accepted to verify a legal spouse:

- Government-issued Marriage Certificate and Federal Tax Return within the last two years listing your spouse
- OR
- Government-issued Marriage Certificate and Proof of Joint Ownership issued within the last six months
- OR
- Government-issued Marriage Certificate only (if married within the last 12 months)

19. What documentation is required for married same-sex couples?

A same-sex spouse dependent may be verified by a government-issued Marriage Certificate and Proof of Joint Ownership issued within the last 6 months. If married within the last 12 months, a government-issued marriage certificate will suffice.

20. Why isn't my joint tax return sufficient to verify my legal spouse? Why is a government-issued marriage or domestic partnership certificate also required?

Verification for a legal spouse or domestic partner is two-fold: the marriage or domestic partnership certificate establishes the relationship and the tax return (for those who file it) is proof that the relationship currently exists.

21. How do I order government-issued marriage license or certificate?

If you were married in New York City, you must submit an application in person or by mail to the Office of the City Clerk to obtain a copy of a marriage license or certificate. The application to submit a mail request for marriage records is available at www.cityclerk.nyc.gov/downloads/pdf/mail_in_request_form.pdf or you can call the Dependent Eligibility Verification Center for assistance.

To request a marriage license or certification in person:

- If you were married in New York City from 1996-present: visit any of the office locations listed at www.cityclerk.nyc.gov/html/about/office.shtml.
- If you were married in 1995 or before: visit the Record Room Division at 141 Worth Street in Manhattan.

If you were married in New York State (not New York City): review New York State procedures at http://www.health.ny.gov/vital_records/marriage.htm.

If you were married outside of New York State or in another country, please call the Dependent Eligibility Verification Center for assistance.

22. What documentation is required to verify my domestic partner?

The following documentation is accepted to verify a domestic partner:

- Domestic Partnership Registration Certificate and Proof of Joint Ownership issued within the last six months
- OR
- Domestic Partnership Registration Certificate only (if registered within the last 12 months)

23. How do I obtain a Domestic Partnership Registration Certificate?

To obtain a Domestic Partnership Registration Certificate, you can pick up and complete an application from the Office of the City Clerk at one of the locations listed at www.cityclerk.nyc.gov/html/about/office.shtml or by calling 311.

24. What kind of documentation do I need to verify the eligibility of a biological child?

To verify the eligibility of a biological child, you must provide a government-issued birth certificate that lists your name as a parent. "Short form" birth certificates that do not list the birth date and parents of the child are not acceptable documentation for the purpose of dependent verification.

25. How do I order an official birth certificate?

If you were born in New York City, you can apply for a birth certificate in person at the NYC Department of Health and Mental Hygiene in Lower Manhattan. To apply in person, you must bring additional documentation with you. A list of acceptable documents can be found at www.nyc.gov/html/doh/html/how/birth_certificate.shtml. To apply in person, visit the NYC Department of Health and Mental Hygiene, located at 125 Worth Street, Room 133, between the hours of 9:00AM and 3:30PM on weekdays, excluding holidays.

If you were born in New York State (but not in New York City): You can order an official birth certificate online at www.vitalchek.com/birth-certificates.

If you were born outside of New York State or in another country, visit www.nyc.gov/html/id/html/special/special.shtml or call 311 for more information.

26. How do I obtain adoption documentation, including an Adoption Placement Agreement, Petition for Adoption, or Adoption Certificate?
To request a copy of adoption documents, you must contact the Family Court of the borough in which the adoption was processed. To reach NYC Family Court, please visit www.nycourts.gov or call 311 for information on the locations and hours of operation of courts in each borough.

If you adopted your dependent outside of New York City, please call the Dependent Eligibility Verification Center for assistance.

27. How do I obtain a Court Ordered Document of Legal Custody?
To request a copy of court ordered documents of legal custody, you must contact the Family Court of the borough in which the documents were processed. To reach NYC Family Court, please visit www.nycourts.gov or call 311 for information on the locations and hours of operation of courts in each borough.

If you obtained legal custody of your dependent outside of New York City, please call the Dependent Eligibility Verification Center for assistance.

28. What if I cannot obtain copies of the required documentation above during the audit period?
If you cannot obtain copies of the documentation listed above, call the Dependent Eligibility Verification Center to discuss how to provide alternative documentation to verify the eligibility of your dependents. Please note that in some cases, including the verification of a biological child, there is no alternative form of acceptable documentation.

Special circumstances:

29. What if the City employee, or his/her spouse or domestic partner, is performing active military duty?
The health benefits of dependents of City employees performing ordered military duty are protected under State law. If the deployment on active duty of a City employee during the audit period interferes with the ability to provide necessary documentation, additional time to comply is available. Similar protections apply to City employees with dependent spouses or domestic partners performing active military duty. To ensure protection of dependents' health benefits, military families should contact the Dependent Eligibility Verification Center at 1-855-596-7454. Please note, however, that after the City employee, spouse or domestic partner returns from ordered military duty he or she will be required to submit documentation in order to maintain coverage of dependents.
30. What if my verification documents were damaged or destroyed during Hurricane Sandy?
If your required documents were damaged or destroyed during Hurricane Sandy and you have not been able to replace these documents, please contact the Dependent Eligibility Verification Center at 1-855-596-7454. Please be prepared to provide your FEMA number or additional information at that time.