

Penn State Dependent Verification Program Frequently Asked Questions

Why is the University conducting a verification program?

Prior to 2013, Penn State had not asked for verification of dependent eligibility. Dependent verification programs have become an important way for employers to guarantee fiscal responsibility for the continuously increasing resources that are needed to provide employee benefits. The due diligence of a verification program is a best practice for employee benefit program administration. Employers who complete these programs are seeing 5 to 7% of their dependent population removed from coverage due to ineligibility.

It is important to note that benefit plans are managed and offered for the “exclusive benefit” of participants and beneficiaries. As such, there is language in the University’s Summary Plan Document that states that the University may ask for pertinent information concerning a covered individual, including proof or continued proof of eligibility.

Is the dependent verification program changing current policy?

The announcement of the dependent verification program is not an announcement of a change in policy. The definition of a dependent (child or spouse) for benefit purposes is published in the University’s [Summary Plan Document](#). The dependent verification program will ensure that those dependents who are currently enrolled in our benefit programs and those who will be enrolled in the future meet the required eligibility criteria.

How will this program curb costs for the University and its faculty and staff?

The University’s health plan that is offered to faculty and staff and their dependents is self-insured. This means that the University pays dollar-for-dollar any expense that is incurred by a covered employee or dependent. Those costs are then passed to you in the form of a deduction that is taken from your paycheck to pay your portion of the expense of the plan. By continuing to pay expenses for individuals who are not eligible, the University and its faculty and staff are paying expenses that should not be incurred by the Penn State health plan, but should be paid through an individual’s own personal health insurance. By reducing the number of individuals on our health plan, our plan’s costs will be reduced.

Who is Aon Hewitt?

Aon Hewitt is an organization that was identified by the Office of Human Resources as a leading Human Resources consultant which specializes in health and benefits. They help health benefit plan sponsors better manage spending, maintain the integrity of core offerings, meet the needs of varied employee populations, and manage the plan’s impact on business performance and financial results. More information about Aon Hewitt can be found at <http://www.aon.com/human-capital-consulting/>.

**Questions? Contact Aon Hewitt’s Dependent Verification Center at 1-888-223-3338
Monday through Friday, 8:00 AM to 11:00 PM, EST**

How was Aon Hewitt selected?

Penn State has contracted with Aon Hewitt, an industry leader who has administered nearly 500 dependent verification programs to date, to conduct the dependent verification program on our behalf. They were selected through a competitive process by a committee that consisted of human resource representatives from University Park and the Commonwealth Campuses, faculty, and Office of Human Resources leadership. Aon Hewitt was unanimously selected based on their extensive experience with higher-education clients, exceptional customer service, online verification system, and overall cost.

What is the verification process?

Starting January 2013, Aon Hewitt's Dependent Verification Center will be requesting that you provide copies of documentation that establish the dependent status for those you currently have enrolled in the health, dental, vision, and/or tuition discount benefit. [Aon Hewitt's Security and Privacy Policy](#) is included with your announcement letter; confidentiality and security of your documents is of utmost importance to both Penn State and Aon Hewitt.

Aon Hewitt's Dependent Verification Center will follow up with you as necessary to complete the process. *Your response to the verification request is required. If you do not provide documents that verify your dependent, their coverage with the applicable benefit will be cancelled.* Once your dependent has been verified by the proper documents, the copies you provided the Dependent Verification Center will be destroyed.

Who is an eligible dependent?

For Health, Dental and Vision plans:

- Spouse
- Children up to age 26 (regardless of whether he/she qualifies as the employee's tax dependent, is a full-time student, or is married). An eligible child is defined as follows: a natural child, a step-child, or a legally adopted child.

Faculty and Staff Tuition Discount:

- A spouse (unless appointed as a graduate assistant, graduate fellow, or non-stipend scholar);
- Children up to age 26 (regardless of whether he/she qualifies as the employee's tax dependent, is a full-time student, or is married). **The discount applies to undergraduate credits only; the student cannot be enrolled in a Master's level or higher level program.** Please refer to policy [HR 37 Grant-In-Aid for Dependents of Faculty, Staff, and Retirees](#), revised as of September 1, 2015.

Teamsters Tuition Discount:

- A spouse (unless appointed as a graduate assistant, graduate fellow, or non-stipend scholar); eligible for discount 2 years from employee's date of hire.
- An unmarried son or daughter, including a natural child, a step-child, or a legally adopted child; eligible for discount only until such dependent child receives the first bachelor's degree from the University or any other college or university. Please refer to the previous version of [policy HR 37](#).

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Is my ex-spouse eligible?

No, only *current* legal spouses are eligible. Employees who are court-ordered to provide medical coverage for ex-spouses must provide such coverage separate and apart from their Penn State Medical coverage. The ex-spouse is not eligible as a dependent on the University's group health plan.

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Proprietary and Confidential Information

If I am a retiree, am I required to participate in the Dependent Verification Program?

Retirees who have dependents who are NOT ELIGIBLE FOR MEDICARE and are enrolled in the PPOBlue health plan are included in the program. The retiree must verify their dependent's eligibility for continued coverage. Retirees who have Medicare-eligible dependents enrolled in the Freedom Blue PPO or Signature 65 plan are not being asked to verify dependents at this time. ALL retirees who have a dependent receiving the tuition discount will be asked to verify those individuals for continued eligibility for the discount.

What documentation will I be required to provide?

Birth certificates, or proof of adoption, will verify your child dependents.

For all spouses the verification will be two fold.

For spouses, there will be a requirement of a marriage certificate **and** proof of joint ownership, typically provided through the redacted federal tax return. The marriage certificate must be "government issued", which must include the COUNTY NAME. It is important to note that each county has their own layout for their marriage certificate, but if the county name is on it, those typically are the government-issued documents that are acceptable. If you are unsure if your marriage certificate will be accepted, please submit it and Aon Hewitt will contact you if further information is needed.

Aon Hewitt will accept any of the following as proof of financial interdependency and cohabitation, in place of joint ownership, for the purpose of verifying a legal spouse, as long as the documents are addressed to the same address on file with the University and within a time period of the last 6 months:

Mortgage Statement, Bank Statement/Bank Letter, Active Lease Agreement, Any Credit Card Statement, Property Tax, Mortgage Interest, Warranty Deed, and Auto Loan Statement

In less common situations, other types of documents that verify the eligibility of your dependent may be requested. Aon Hewitt will only need copies of your documents, not the originals.

Is there a way for couples in a long-term relationship, who are not legally married, to demonstrate proof of their relationship in order to be eligible for benefits?

At this time, the University will not be expanding the definition of eligible dependents to include unmarried couples. We are, however, benchmarking against our peer institutions and will explore making this change in the future. There will be no expansion of definitions of eligibility during the dependent verification program.

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Why is the short form birth certificate not accepted when verifying my dependent?

The birth certificate is used to establish the parent/child relationship. The government-issued, long form birth certificate is required because it actually provides not only the name and the birth date of the dependent; it also provides the parents' names, which verifies they are the biological parents.

My child's Pennsylvania birth certificate indicates "warning: it is illegal to duplicate this copy by photostat or photograph" at the bottom. Should I be concerned?

No, Aon Hewitt has already verified with all state agencies that photocopying the birth certificate for this "administrative purpose" is permitted.

Will Aon Hewitt assist me in getting the required documentation if I do not have my documents readily available? Should I order documents NOW that I may not already have?

Yes, Aon Hewitt provides a document source referral, which includes a database of every county and state government office in the US, international consulate offices and contacts, as well as a reference library of government-issued documents. This information is available on the Aon Hewitt confidential, secure web portal that you will be able to log on to with a username and password that is provided to you in the announcement letter.

The cost to obtain a copy of a marriage certificate in Pennsylvania varies by county; however, the cost ranges from \$4 - \$12, with Centre County charging \$7. The average cost nationwide for a marriage certificate is approximately \$15. The cost to obtain a copy of a birth certificate is \$20 regardless of location in Pennsylvania; this cost could vary outside of Pennsylvania.

We strongly encourage you to contact Aon Hewitt for assistance in requesting duplicate copies of vital records to ensure that you are securing the document(s) from the appropriate state or county agency and are not overcharged for the duplicate copy.

Will the University reimburse faculty and staff for the expense of getting a copy of a vital document that you cannot locate?

The University will not reimburse faculty and staff for this expense. These vital documents are your personal records that should be in your portfolio of personal information. You may need these records in the future for other personal business.

If I have ordered vital records, and I am waiting for them to arrive, what should I do?

Vital records can take several weeks to arrive, so please call Aon Hewitt at 1-888-223-3338 so they notate your record to show that you are waiting to receive vital records.

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What if I have not received copies of my vital records before my communicated deadline date? Or if I have extenuating circumstances, such as a sabbatical leave, that prevents me from accessing my records until after my communicated deadline date?

If you have a circumstance that prevents you from effectively submitting your documents prior to your communicated deadline date, we strongly encourage you to contact Aon Hewitt so they can notate your record with the information. Extensions may be made on a case-by-case basis only, depending on the circumstance. Additionally, consideration for an extension beyond the deadline will be made only if the issue is on record with Aon Hewitt.

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

If you do not respond or send the required documents, all of your dependents who are not verified will be cancelled from the medical, dental, vision plan(s), and/or tuition discount benefit. Employees must send copies of the required documents to confirm their dependents are eligible for the plans in which they are receiving benefits.

If I drop dependents, will they be eligible for continuation of coverage through COBRA?

Only dependents who have lost their eligibility within the last 30 days due to a COBRA qualifying event will have COBRA rights. Dropping coverage for someone who was not eligible is not a COBRA qualifying event.

If one of my dependents is determined to be ineligible, where can I go to acquire medical and/or dental coverage for them?

There are a number of individual medical policies available for individuals who are not eligible to remain on the Penn State group coverage. We recommend that you contact Highmark Blue Shield to request information on plans available in the individual market. Highmark Blue Shield's individual sales group can be contacted at 1-888-269-8412, or online at www.highmarkblueshield.com. Online you will choose the blue box that indicates "find insurance" and follow the instructions in order to find the plan coverage and cost information.

United Concordia, our dental carrier, also offers individual plans online at <https://secure.ucci.com/ducdws/individual.xhtml>.

Pennsylvania's **CHIP** program provides health insurance to all uninsured children and teens that are not eligible for or enrolled in Medical Assistance. Call 1-800-986-5437 or online at www.chipcoverspakids.com.

You can also look to the newly opened in October 2013, state and federally-operated Public Health Insurance Marketplace (better known simply as the "Marketplace") to find out if there are plans your dependents are eligible for. More information regarding the Marketplace can be found by visiting www.healthcare.gov.

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Will Aon Hewitt return the copies of my documents?

No. Aon Hewitt will destroy all document copies when the verification is complete. If mailing your documentation, be sure to **SEND COPIES ONLY**.

Will Aon Hewitt keep my personal information safe?

Aon Hewitt follows a number of processes to ensure the security of your documents throughout the verification process.

It's important that you don't send the original documents, because Aon Hewitt will destroy all documents when the verification program is complete. Black out social security numbers, monetary amounts, and account numbers on the copies.

Penn State worked closely with Aon Hewitt to make sure the verification process is secure. [Aon Hewitt's Security and Privacy Policy](#) explains how they will protect your records and keep them safe and private. A copy of the policy was included with the announcement letter and is also available on the Employee Benefits website. Please call Aon Hewitt toll-free at 1-888-223-3338 with any questions or concerns.

Am I permitted to use Penn State's equipment – computer, fax, or scanner – to send my documents to Aon Hewitt?

If you choose to store information on your computer or print digital files containing personal information, it is important that you understand that there are inherent risks that could result in access to your information by unauthorized parties. You are responsible for the safety of any digital files you choose to store on your computer or print for your personal reference. Please review the terms and conditions outlining the responsibility of faculty and staff as Systems Users in policy AD20, Computer and Network Safety. You should delete any digital files that contain personal information after you are done with them.

May I provide the documents to Penn State's Human Resources Department?

No. Penn State's Human Resources Department will not forward documents to Aon Hewitt, nor will they provide employees with copies of previously submitted documents.

The only way to ensure that all documents are logged appropriately and eligibility is verified is to use the system that Penn State has set up through Aon Hewitt. Please contact Aon Hewitt directly with questions or for assistance with the verification program at 1-888-223-3338.

I missed the deadline to submit my documentation. What do I do now?

Reminder letters will be sent to employees who do not respond to the first mailing. If you do not respond or send the required documents, all of your dependents who are not verified will be removed from the medical, dental, vision plan(s), and/or tuition discount benefit.

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When I have the required documents ready, how do I submit them to Aon Hewitt?

You may submit your documentation by secure online upload, secure fax or US mail:

Secure Online Upload:	www.yourdependentverification.com/plan-smart-info
Secure Fax:	1-877-965-9555
Mail:	Dependent Verification Center P.O. Box 1414 Lincolnshire, IL 60069-1414

How do I login to Aon Hewitt's web portal?

You can upload copies of your documents, view your verification status, and access helpful information at www.yourdependentverification.com/plan-smart-info.

Login Name – PS + Your Dependent Verification ID (Example PS#####)

Your Dependent Verification ID can be found at the bottom center of the announcement letter.

Password – This is your date of birth in mmddyy format (Example 013168)

You will be instructed to change your password upon entering the secured site.

What if I have additional questions that are not answered in this document?

Contact Aon Hewitt's Dependent Verification Center at 1-888-223-3338. The Verification Center is available Monday through Friday, 8:00 AM to 11:00 PM, EST.

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