



Dependent Eligibility Audit Frequently Asked Questions

1. Why are you asking me to verify my dependents now?

There are two primary reasons. First, we want to ensure plan compliance with regulations and our Summary Plan Descriptions. Second, we want to confirm that our health care plan dollars are being spent appropriately. Ineligible dependents that are using our health plans create higher costs for the company and for those participants who are eligible.

2. Who must comply with the audit?

All employees who cover a spouse, domestic partner, or child on a medical, or vision plan.

3. I do not have any dependents. Do I need to do anything?

No, you do not need to do anything. This announcement was for your information only. You will not receive a Dependent Eligibility Audit packet from CoreSource.

4. I have dependents who are not listed who should I contact?

Bring a copy of the most recently completed benefit enrollment form to the Benefits office with documents to the Peralta Benefits Office

5. Which types of dependents must be verified?

All eligible dependent types (Spouses, Domestic Partners, Children, and Disabled Adult Dependents) must be verified in order to continue coverage for these dependents.

6. What documents do I need to prove that a dependent is eligible?

The Dependent Eligibility Audit packet you will receive from CoreSource will provide you with a list of acceptable documents that you can provide to verify eligibility. You may wish to start looking for these documents in your personal records or request them from the appropriate agencies as this process may take some time. Examples of documents include, but are not limited to, photocopies of: certified marriage certificates, Affidavit of Domestic Partners, certified birth certificates, adoption paperwork, court awarded legal guardianship/custody papers, and recently filed tax returns.

7. Where do I obtain copies of these documents?

Below are recommendations on resources to obtain the required documentation.

- **State Government** – Most states have a “Vital Records” department where you can request copies of birth, marriage, divorce, and death certificates. Contact the state where the event occurred.
- **County Government** – Contact the county office that issued the original certificate.
- **www.cdc.gov/nchs/w2w.htm** - The United States Center for Disease Control and Prevention has a comprehensive website that includes all states and offers detailed instructions on how to obtain copies of birth, marriage, divorce, and death certificates.
- **www.vitalrecordsguide.com** – This website also includes detailed instructions for obtaining copies of birth, marriage, divorce, and death certificates for all states.
- **www.travel.state.gov** – The United States Department of State, Bureau of Consular Affairs provides detailed instructions for obtaining a Certificate of Birth abroad, Certificate of Death abroad, or Certificate of Witness of Marriage abroad. After accessing this website, click on “Consular Report of Birth Abroad” from the “Most Requested” pull down box.

8. What is meant by a “certified” copy?

A certified copy of a birth certificate, marriage certificate or other vital record is a document issued by the Civil Registry in the state, county, city, or municipality where the original document was registered. It contains the data from the original document, along with the seal or stamp and signature of the Civil Registrar.

9. Why must I provide personal financial information?

Financial documents are required to verify that you are financially responsible for dependents and to confirm your existing relationship with your spouse or domestic partner as required in the Summary Plan Description. When submitting any financial documents, all personal information such as income, account balances, payment amounts, and so on should be marked out. Peralta Community College District does not need or want to know this information. Again, detailed instructions will be provided in the packet from CoreSource.

10. What happens to this documentation upon completion of the audit?

CoreSource will shred all paper copies of the documentation, at the completion of the audit.

11. What is the deadline to submit the documentation?

All required documentation must be submitted to CoreSource by April 26, 2010. Please remember that it may take some time to obtain the documentations if you do not already have them in your personal records.

12. What happens if I miss this deadline?

Peralta Community College District will have no choice but to terminate your dependent(s) coverage if you do not provide the required documentation to verify eligibility by the audit deadline. Please contact CoreSource if you are having difficulty obtaining the documentation and may not meet the deadline.

13. On what date will my dependents be terminated?

Coverage will be terminated effective May 31, 2010 for any ineligible dependents or for any of your enrolled family members for whom you do not provide the required documentation. The next opportunity to enroll terminated dependents for coverage, if they are eligible, will be during your next annual enrollment period with coverage effective on January 1, 2011

14. What are the options for continuing coverage for ineligible dependents?

Termination of an ineligible dependent is not considered a COBRA Qualifying Event. In certain circumstances, where an eligible dependent became ineligible within the last 60 days, COBRA may be offered.

15. Who do I contact with questions?

Please call or e-mail the Dependent Eligibility Audit experts at CoreSource at 1-866-434-1211 or DependentAuditsBalt@coresource.com.