

Dependent Eligibility Audit: January 6 – March 5, 2020

Frequently Asked Questions

Why are we conducting the audit?

We work hard to manage health care costs for both you and BMC. As part of our cost-management efforts, we're taking steps to ensure that our benefit plans cover only [eligible](#) dependents. When we cover dependents who don't meet the eligibility requirements, it drives up the cost of coverage for you and BMC.

Over the last several years, it's become standard practice for employers to ask employees to verify their dependents' eligibility. Verification helps ensure fairness for everyone. That's why we've partnered with Alight Dependent Verification Services (DVS) since 2014 to ask newly hired employees (and employees with [qualifying status changes](#)) to verify their dependent's eligibility.

Ensuring that only eligible dependents are receiving coverage helps BMC keep health care benefits affordable for you and the company.

How will the process be conducted?

Alight Dependent Verification Services (DVS) will manage the verification process. You can submit verification documents through **secure online upload at mybmcrewards.com** or by **secure fax or mail**. Starting January 6, 2020, when you call **Your Benefits Resources at 877-262-4849**, you'll hear a dependent verification prompt to ensure you receive quick assistance.

Who will the audit include?

- Any U.S. employee enrolled in a BMC medical plan with a spouse (legal or common-law), domestic partner, or child dependents on a medical plan who Alight has not verified, and
- Spousal-dependent types, such as legal or common-law spouses, or domestic partners currently covered on a BMC medical plan who were last verified with Alight before 2018.

I'm not sure about the dependent eligibility rules. How do I know if my dependent is eligible?

We encourage you to research the dependent [eligibility rules](#) before the audit begins.

If I need to verify my dependents, what should I do?

It is your responsibility to provide the appropriate proof of eligibility to Alight DVS by the requested due date. You should respond quickly and provide the required documents as soon as possible. If you do not respond, or your dependent is found ineligible, your dependent will be removed from coverage in all plans they are currently enrolled in. Their coverage will end on March 31, 2020.

You will need to:

- Read the letters (also called notices) from Alight to confirm which dependents you need to verify,
- Gather the requested documents, and
- Send the requested documents to Alight by the due date noted in your letter.

If you have questions or are unable to provide the requested documents by the due date, contact **Your Benefits Resources at 1-877-262-4849** as soon as possible.

What documents do I need to send to prove my dependent's eligibility?

The letter from Alight DVS will list acceptable documents. Copies of legal, government-issued documents are required to show your relationship to the dependent. These might include tax returns, marriage licenses, birth certificates, and/or bank statements, based on the dependent you're covering (spouse, biological child, adopted child, etc.). See the [Accepted Documents](#) chart for examples of required documents for each dependent type.

Can I remove an ineligible dependent from my medical coverage before the audit?

Yes, you can remove an ineligible dependent during Annual Enrollment from November 4 through 15. Once you drop the ineligible dependent, you cannot re-enroll him or her in a BMC medical plan until you can provide proof of his or her eligibility and have experienced a [qualifying status change](#) or until the next Annual Enrollment period.

When do I need to submit my documentation?

You will need to submit the required documentation to Alight no later than **March 5, 2020**.

Once I submit my documentation, how will I know that Alight received it?

You will see confirmation on the portal that your documents were successfully uploaded and accepted, and you will also receive a notice in the mail indicating no further action is required.

What happens if I cannot find the documentation required and need more time?

If you are having difficulty obtaining the documents, (e.g., licenses, certificates from foreign countries), please call **Your Benefits Resources at 877-262-4849**. An extension may be granted, depending on the extenuating circumstances.

What should I do if I don't have the requested documents, and I live in a state that doesn't allow photocopying of vital records?

If photocopying of your vital record is prohibited, we recommend that you obtain a non-certified vital record. Non-certified records usually cost less than certified records.

Do I need to submit my entire tax return?

No. If you file jointly, you only need to submit a copy of the page(s) showing that you and your spouse are married. If you're married but file separately, you need to send a copy of the page(s) of each spouse's return that shows your address. Please remember to black out sensitive information such as Social Security numbers, account numbers, and financial data.

How do I know that my private information will be secure?

We respect your privacy and understand that you may have concerns about sending in documents like tax returns and marriage licenses. As with any confidential information, such as Social Security numbers, account numbers, or financial data, please black out this information. If you are sending a copy of your tax return as proof of marriage, you only need to send the page showing your spouse listed as a dependent.

You can read Alight's Security and Privacy Policy by logging in to the Dependent Verification Portal, accessed through mybmcrewards.com beginning January 6, 2020.

What if my state doesn't show parents' names on the birth certificate?

You should still submit the birth certificate to verify your dependent's age. The first page of your tax return with you/your spouse's and your dependent(s)' names will validate the tax dependent relationship between you/your spouse and your dependent child(ren).

What if my certificates/licenses are in a foreign language?

Documents in a foreign language will be accepted.

If I miss the dependent audit deadline, what will happen to my dependent's coverage?

If you do not submit the appropriate documentation within the given timeframe, your dependent's coverage will end on March 31, 2020. Dependents who are not eligible for BMC benefits do not qualify to continue coverage through COBRA. You will need to find other insurance for these dependents. Individual plans are available from other sources, such as [healthcare.gov](https://www.healthcare.gov). The plans on this site are offered by insurance companies, not by BMC.

What happens if I continue to enroll a dependent who does not meet the eligibility criteria as part of this audit?

The dependent's coverage will end on March 31, 2020.

If coverage for my eligible dependents ends, when will I be able to re-enroll them?

You will be able to re-enroll *eligible* dependents for coverage during the next annual enrollment period in November 2020, for a January 1, 2021, effective coverage date. Also, you can enroll eligible dependents before annual enrollment for 2021 only if you experience a [qualifying status change](#). In either situation, you will be required to verify your newly added dependent's eligibility for medical coverage.

What if I am adding a new dependent to medical coverage as part of the 2020 Annual Enrollment (November 4 through 15) or due to a 2019 qualifying status change?

You will need to verify your dependent's eligibility as part of the separate, ongoing dependent verification process. Alight will send you an email and notice in the mail asking you to submit supporting documents (marriage or birth certificate) that verify your dependent's eligibility, and the deadline you must submit them by.

Will there be future dependent audits?

Yes, BMC will continue to conduct audits in the future to ensure that new dependents added to a BMC medical plan meet the eligibility requirements.