



# FREQUENTLY ASKED QUESTIONS

## Dependent Eligibility Verification

### General Information

#### **1. Why are we being asked to verify our dependents?**

The State has a responsibility to ensure that money spent on healthcare is appropriate. Additionally, ineligible dependents that are using our health plans create higher costs for those that are eligible. In the majority of situations, an ineligible dependent that is covered on the State's health plan is due to oversight such as not removing a child that has reached his/her twenty-third birthday. Regardless, this is an opportunity for the State to up-date information and monitor it going forward.

#### **2. Where should I send my Verification Form and Required Documents to?**

Mail to: Secova Eastern Service Center  
PO Box 7701  
Brick, NJ 08723-9906

Phone: 1-866-372-4519 (toll-free)  
Fax: 1-866-361-9697 (toll-free)  
URL: <https://verify.secova.com/Ohio>

#### **3. What will Secova do with my documents? Will my personal information be safe with Secova?**

Yes, your personal information will be safe with Secova. But, please do not send original documents to Secova, only photocopies. When Secova receives your paper documents, they are scanned to an electronic image. This image will be stored on a secure system with password-protected access. Your confidential documents are secure. After the verification is complete, Secova will destroy their copies.

#### **4. Will I receive confirmation once my documentation is received?**

Yes. Secova will mail a confirmation notice once your verification is complete. If your Verification Form or Required Documents are incomplete, Secova will send you a notice that lists what additional information is needed to complete the process.

#### **5. What happens if I don't return the Verification Form and required documentation before the deadline?**

If you do not return the Verification Form and Required Documentation, your State of Ohio benefits coverage for all dependents will be terminated effective October 31, 2009. (The dependent may be added during Open Enrollment with proof of eligibility.)

### Which Dependents are Eligible for Coverage?

#### **6. Who can I claim as my eligible dependent?**

Please see the enclosed *State of Ohio Definitions and Required Documents* for details of who is eligible for coverage under the plan.

#### **7. Who can answer my questions about the definition of an eligible dependent?**

If you've read the *State of Ohio Dependent Eligibility Definitions and Required Documents* enclosure and still have questions, **call Secova at 1-866-372-4519 (toll-free). Representatives are available 24 hours a day, 7 days a week.**

#### **8. My spouse and I are separated. Do I need to remove my spouse from coverage?**

No. As long as you are still legally married, your spouse continues to be eligible.

### **9. Can I cover my grandchild(ren) under the State of Ohio plans?**

Yes, provided you have a court order stating you're the child's legal guardian. Without a court order, grandchildren are not eligible for coverage. The State of Ohio reserves the right to ask for proof at anytime.

### **10. If I drop coverage for my dependent child because he/she will turn 19 years old and isn't a college student, can I enroll him/her in the State of Ohio group coverage if he/she enrolls in college later on?**

Yes. You can enroll your child in the State of Ohio coverage if he/she is age 19 or older but younger than 23, and is attending an accredited school or college. Proof of student status is required.

## **Which Dependents are NOT Eligible for Coverage?**

### **11. What are some examples of persons not eligible as a dependent?**

- A spouse from whom the employee is legally divorced or legally separated
- Dependents age 19 to 23 not enrolled in an accredited school who are capable of self support
- A spouse or child currently in the military service
- Children 23 or older who are not disabled
- Married children
- Same sex partners
- Live-in boyfriends or girlfriends
- Parents or parents-in-law
- Grandchildren (unless employee is the court-appointed legal guardian)
- Adults who are not the employee's or spouse's child under guardianship or employee (brother, sister, aunt, uncle, etc...)
- Common law spouse in which the relationship began after October 10, 1991
- A child who is eligible as an employee of the state or who receives health care coverage through their own employment
- Current and former stepchildren who do not reside with the employee more than 50 percent of the time
- Any other dependent who do not meet the definition of an eligible dependent

### **12. What happens if one or more of my enrolled dependents doesn't meet eligibility requirements as listed *State of Ohio Dependent Eligibility Definitions and Required Documents***

You must check the "No" box on the Verification Form and your ineligible dependents will be dropped from the State of Ohio coverage.

### **13. What happens to the coverage of individuals who don't meet the definition of an eligible dependent?**

Dependents that are dropped from the State of Ohio coverage:

- May be eligible for COBRA coverage due to a past qualifying event (such as divorce, legal separation, or, if the dependent is a child, becoming too old for coverage).
- Will receive a COBRA package. However, receipt of the package doesn't automatically entitle them to COBRA coverage. For example, parents, grandparents, and siblings of employees were **never** considered eligible dependents under the State of Ohio plans. As a result, such individuals aren't eligible for COBRA coverage.

*The State of Ohio reserves the right to request documentation proving prior eligibility status — such as a divorce agreement, school registration, or court order — from individuals who enroll in COBRA.*

### **14. My divorce or separation decree requires me to provide benefits for my ex-spouse. How does this affect me?**

Your divorced spouse does not qualify as a dependent under the State of Ohio benefit plans. You must notify your agency benefits coordinator to end coverage for your ex-spouse effective the date the marriage ended. Divorced spouses may be eligible to continue coverage under COBRA

**15. My spouse has a court order to cover his/her children but the children do not live with us. How does this affect me?**

If the children don't live with you full time in a regular parent-child relationship, they aren't eligible to be covered under the State of Ohio plans. The court order is your spouse's responsibility. However, the children may be eligible for COBRA coverage under the State of Ohio plans.

**16. My child got married but still lives with me. Can I still cover him/her under the State of Ohio plans?**

No. Once your child marries he/she is no longer an eligible dependent and can't be covered under the State of Ohio plans. He/she must be removed from your coverage. However, your child may be eligible for COBRA coverage.

**17. Can I cover a relative other than my children or spouse under the State of Ohio benefits if I declare this dependent on my federal income taxes?**

No. These individuals aren't dependents under the State of Ohio plans and they would not be eligible for COBRA coverage.

**18. My dependent child works for the State of Ohio. Can I still cover him/her under my State of Ohio benefits?**

No. If your child is a State of Ohio employee and is eligible for the State of Ohio group coverage, then he/she must enroll in his/her own coverage.

**19. If I remove one or more ineligible dependents from my coverage, will my benefits coverage category automatically change (for example, from Employee+Family coverage to Employee only)?**

If appropriate, your coverage category will be changed at the time your ineligible dependent(s) is dropped from the State of Ohio coverage.

## **Documentation to Prove Eligibility**

**20. Can I blackout personal financial data on my tax return before submitting it as a verification document?**

Yes, we recommend that you use a black marker to hide personal financial data and your SSN on the tax return before submitting it to Secova. Please note that it is a felony to falsify IRS tax forms in any way.

**21. Can electronically submitted tax returns (such as Turbo Tax) be submitted as verification documentation?**

Yes, the signature page and a printout of page one of your electronically submitted tax return showing your claimed dependent(s) is acceptable documentation.

**22. The State of Ohio plan allows me to cover a disabled child older than age 19 who's not a full-time student. What proof of disability must I provide, if proof is requested?**

Proof of disability is not required as part of the State of Ohio Dependent Eligibility Verification process.

**23. I already certified my dependent as a full-time student during student verification. Do I still need to complete and submit the Verification Form and the required documents?**

Yes. You must submit evidence of full-time or part-time student status along with the Verification Form.

**24. If I want to add a dependent to my coverage at a later date will I be required to provide documentation at that time?**

You may during open enrollment or if you have a qualifying event. The State of Ohio reserves the right to request proof of any dependent's eligibility for coverage at any time though you may not be asked to provide documentation at the time you enroll your eligible dependent for coverage.