

## Benefits 101—Dependent Eligibility Verification

### What does “Dependent Eligibility Verification” mean?

Dependent Eligibility Verification is an effort to review all dependents currently enrolled in the Plan to ensure that only eligible dependents are participating in our benefits. The process requires participants to show proof of the eligibility of their dependents by providing documents that verify their status—birth certificates, marriage certificates, Federal tax returns and others to Consova.

### Who is Consova?

Consova is a nationally recognized verification organization that specializes in the dependent eligibility verification process retained by the Southern California IBEW-NECA Health Trust Fund. All information you provide to Consova is kept secure and confidential.

### Why is the verification necessary?

The Trustees of the Southern California IBEW-NECA Health Trust Fund have a fiduciary responsibility to ensure that only eligible dependents are enrolled. Federal and State regulations, i.e. Employee Retirement Income Security Act (ERISA) and the Affordable Care Act (ACA) make it increasingly important that periodic audits occur to control costs and make certain that only eligible dependents receive benefits from the contributions paid to the Plan.

### Why do I have to send these documents during the verification process if I have previously provided them?

The status of dependents (spouses and children) may have changed since the last verification process (divorce, death, age, disability, etc.). We need you to supply the requested documents in order to maintain eligibility for benefits.

You can refer to the Summary Plan Description at *Article 4.10 Eligible Dependent* to see who is defined as an eligible dependent: <https://www.scibew-neca.org/html/hspd0450.htm>

**IMPORTANT!** The last reminder letter will be mailed on July 23. Your “last chance” date to submit the required documentation is **August 3, 2018**.

You may find additional details regarding the dependent verification process at:

<https://www.scibew-neca.org/html/dependent-verification-2018.htm>

<https://www.scibew-neca.org/html/news620.htm>

