

GENERAL QUESTIONS ABOUT THE FMEV PROJECT

1. Why is the University of California verifying dependent eligibility for UC benefits?

Rising medical, dental, and vision healthcare costs are a problem for employers and employees nationwide. The University of California's Health & Welfare Benefits Program for employees and retirees is no exception. The University has a fiduciary responsibility to the people of California, as well to its employees and retirees to ensure the best possible management of its health care benefits. To responsibly manage UC resources, it is essential that employees enroll only those dependents who are eligible for UC-sponsored health insurance. The Dependent Eligibility Verification process is an opportunity for the university to update dependent information and then monitor it for the future.

2. Why did the University of California decide to use an outside vendor for the Dependent Eligibility Verification process?

UC chose *Secova Inc.* because of their demonstrated experience in dependent verification projects for large organizations, their commitment to customer service and their state-of-the-art security processes to protect the confidential data of our employees and retirees.

3. Where should I send my *Cover Sheet for Dependent Eligibility Verification* and required documents?

Submit them **directly to Secova** by fax, online, or mail as follows:

Secure online submission: <https://verify.secova.com/uc> (*The website will ONLY be available to upload documentation through the end of this verification process.*)

Fax: 1-866-412-0214 (toll-free) **Mail to:** Secova Service Center, 5000 Birch St., West Tower, Ste. 1400
Newport Beach, CA 92660

Please DO NOT send your verification documents to the University of California.

4. Will my personal information be safe with Secova? What will Secova do with my documents?

Yes, your personal information will be safe with Secova. **Do not send original documents to Secova, send only photocopies.** All documents sent via secure fax are automatically uploaded electronically so that no paper copy is created. Documents uploaded online are moved to a secure folder. When Secova receives your paper documents, they are scanned to an electronic image. All documents sent electronically or converted to an electronic image are stored in a secure Document Management System with password-protected access. Paper documents are stored in an access controlled secure storage room. After the verification process is complete, Secova will destroy all paper copies. **Secova ensures the confidentiality and privacy of all documents submitted during this process.**

5. Who can answer my questions about the definition of an eligible dependent?

First, review the enclosed *Definitions and Required Documents* sheet. If you still have questions, please call (from the US) 1-877-632-8126 (toll-free) or (from outside the US) 323-781-3921. Representatives are available Monday through Friday from 7:00 AM to 7:00 PM PT to assist you. Translation services are available in 150 languages. Your conversation is always confidential. **Please do not contact the University of California.**

6. How does Secova know about my University of California benefits eligibility requirements?

The Secova team received many hours of training from UC staff on UC benefits eligibility standards. Similarly, the UC team received extensive training on the FMEV process and procedures at the Secova site in New Jersey.

7. Will I receive confirmation once my Dependent Verification is complete?

Yes. Secova will send a confirmation if you complete the verification process for all eligible dependents by the required deadline. If your *Cover Sheet for Dependent Eligibility Verification* and/or required documents are incomplete, Secova will send you a notice that will list additional information needed to complete the process. You may also check the status of the verification process at <https://verify.secova.com/uc>.

8. What happens if I do not return my Cover Sheet for Dependent Eligibility Verification and required documentation or I have not provided proper documentation to complete the verification process by the deadline?

If you do not return the *Cover Sheet for Dependent Eligibility Verification* and required documents by the deadline, your dependents risk de-enrollment from UC-sponsored coverage.

9. What do I need to do if one or more of my enrolled dependents no longer meet the eligibility requirements and what will happen to their coverage?

You must check the "No" box on the *Cover Sheet for Dependent Eligibility Verification* and return it to Secova. Secova will notify the University of California and your dependent(s) will be de-enrolled from UC-sponsored coverage.

10. What will happen if an employee or retiree is found to have enrolled an ineligible dependent?

Ineligible dependents will be de-enrolled from UC coverage.

DEPENDENT ELIGIBILITY

11. Which dependents are not eligible?

Any dependent not specifically listed on the enclosed *Definitions and Required Documents* is not eligible.

12. My spouse/domestic partner/child works for the University of California and is benefits eligible. Can I still cover him/her under my UC-sponsored health plan?

Yes. However, UC rules do not allow duplicate coverage. If you are covered as your spouse's/domestic partner's eligible dependent and then become eligible for UC-sponsored coverage yourself, you have two options. You can either opt out of the automatic employee coverage and remain covered as your spouse's/domestic partner's dependent or make sure your spouse or domestic partner de-enrolls you from his or her UC-sponsored health plan before you enroll yourself.

Dependents of UC employees/retirees may not be covered by more than one UC employee's/retiree's plan coverage. For example, if both spouses/domestic partners work for the University of California, their children cannot be covered by both dependents.

13. My child goes to school in another state and lives there for nine months of the year. Is he/she eligible for coverage under UC-sponsored health plans, and if so what documentation do I need to provide to prove eligibility?

Yes. Your child is not required to reside with you in order to be covered under UC-sponsored health plans. Please refer to the enclosed *Definitions and Required Documents* to ensure your child meets the eligibility requirements under one of the dependent types and refer to the list of acceptable documentation you can submit to verify eligibility.

14. The court decree (or settlement) regarding my divorce/legal separation/termination of domestic partnership requires me to provide benefits for my spouse/former spouse/domestic partner. Can I cover him/her under my UC-sponsored health plan?

No. A former spouse/domestic partner (or spouse/domestic partner from whom you are legally separated) is not an eligible dependent under our plan. Eligibility stops on the last day of the month in which a divorce, legal separation, annulment, or termination of partnership is final. Be sure to de-enroll your former spouse/domestic partner from all plans in which he/she is enrolled. Your former spouse/domestic partner may be eligible for COBRA coverage if you make the request within 30 days of the date of divorce/legal separation/termination of partnership. For information about COBRA continuation privileges, see the UCnet site or contact your Benefits Office.

15. My domestic partner and I currently are not registered as domestic partners with the State of California Domestic Partners Registry. Is he/she eligible for coverage under UC-sponsored health plans, and if so what documentation do I need to provide to prove eligibility?

Yes. You can cover your unregistered domestic partner under UC-sponsored health plans. Please refer to the enclosed *Definitions and Required Documents* for a list of acceptable documentation you can submit to verify eligibility of your domestic partner. If you still have questions, please call Secova at 1-877-632-8126 (toll-free) or (from outside the US) 323-781-3921. Representatives are available Monday through Friday from 7:00 AM to 7:00 PM PT to assist you. Your conversation is always confidential. **Please do not contact the University of California.**

16. Can I cover my domestic partner's child or grandchild under my UC-sponsored health plans?

Yes. You may enroll your domestic partner's child or grandchild even if you do not enroll your partner; however, your partner must be eligible for UC-sponsored coverage, and you must provide the appropriate documents to prove your domestic partner is eligible for coverage under UC-sponsored health plans, as well as documentation to prove your domestic partner's child is eligible.

17. Why does eligibility for a child for whom the employee is legal guardian end at age 18 when it continues to age 26 for other children?

California law stipulates that legal guardianship ends when a child reaches age 18. Group insurance for a child under legal guardianship stops at the end of the month in which the child turns 18.

18. Can I cover my parents under my UC-sponsored health plan?

In most cases the answer to this question is "No". The one exception is if you are covering an adult dependent relative that was enrolled by December 31, 2003.

In addition to yourself, you may cover only one eligible adult dependent (not counting children between the ages of 21 and 26 who can be included in your coverage) under your UC-sponsored health plan. If you cover an adult dependent relative under any of your UC-sponsored health plans, you may not enroll your spouse or domestic partner.

19. If I remove one or more dependents from my coverage, will my benefits coverage category automatically change (for example, from family coverage to single coverage)?

If appropriate, your coverage category will be changed and your monthly premium will be reduced, if needed, at the time your dependent(s) is de-enrolled from UC-sponsored health plans.

20. How am I impacted by the Supreme Court rulings on the Defense of Marriage Act (DOMA) and Proposition 8?

The Supreme Court's decision on DOMA indicated that those in same-gender marriages that are legal/recognized in their state should not be subject to different tax treatment than those in opposite-gender marriages. The Court's decision on Proposition 8 has allowed same-gender marriages to occur in California once again.

Note that these Supreme Court decisions do not change the rules regarding same or opposite-gender domestic partners. For same-sex and opposite-sex domestic partners who are currently covered by UC's health and welfare programs, there is no change in tax treatment or eligibility rules; nor are these couples required to marry to maintain their benefits. The DOMA and Proposition 8 decisions only impact those in same-gender, legal marriages.

Am I allowed a period of initial eligibility (PIE) to enroll in or change health & welfare benefits?

- If a same-gender domestic partner is not currently covered by UC's health and welfare programs, the employee/retiree who marries may add his/her new same-sex spouse to health and welfare plans within 31 days of marriage. Coverage is effective on the date of marriage.
- If a same-gender spouse married under prior law, or a same-gender domestic partner married after DOMA is currently covered by UC's health and welfare programs, the employee/retiree may change plans now due to changes in tax treatment. This is a limited PIE applicable only to medical, dental, vision, Health FSA, and DepCare FSA. Coverage is effective on the date of the receipt of the enrollment form.

For more information on DOMA, go to the UCnet site:

<http://ucnet.universityofcalifornia.edu/news/2013/09/uc-outlines-benefits-changes-resulting-from-supreme-courts-doma-ruling.html>

DOCUMENTATION TO PROVE ELIGIBILITY

21. Why is the University asking for documentation that includes personal financial information?

The University does not want and does not need any personal financial information to verify eligibility for benefits. Please black out all such information, including social security numbers, before sending it in.

22. How to submit a copy of a Federal Tax Return:

If you mailed your tax return: Please use a black marker to hide financial and Social Security Numbers on the tax return before submitting it to Secova. (See sample Tax Return on reverse side). Please note that it is a felony to falsify the information in IRS tax forms. You may black out information for the purposes of this review.

Information to be blacked out:

1. Social Security Number blacked out for you and your dependents
2. Any financial information blacked out

Specific information required:

3. You and your spouse's full name
4. Your complete address
5. Filing status
6. Exemption (dependents)
7. Your dependent(s) relationship to you
8. Signature page to show proof of filing

SAMPLE TAX FORM WITH FINANCIAL AND PERSONAL INFORMATION BLACKED OUT

Form **1040** Department of the Treasury—Internal Revenue Service (99) **2013** U.S. Individual Income Tax Return OMB No. 1545-0074 IRIS Use Only—Do not write or staple in this space.

For the year Jan. 1–Dec. 31, 2013, or other tax year beginning _____, 2013, ending _____, 20

Your first name and initial: **Sam A.** Last name: **Sample**
 If a joint return, spouse's first name and initial: **Sally R.** Last name: **Sample**

Home address (number and street). If you have a P.O. box, see instructions: **1320 Bayview Drive** Apt. no. _____
 City, town or post office, state, and ZIP code. If you have a foreign address, also complete spaces below (see instructions): **Newport Beach, CA 92660**
 Foreign country name _____ Foreign province/state/country _____ Foreign postal code _____

Filing Status Check only one box.
 1 Single
 2 Married filing jointly (even if only one had income)
 3 Married filing separately. Enter spouse's SSN above and full name here. **4** Head of household (with qualifying person). (See instructions.) If the qualifying person is a child but not your dependent, enter this child's name here. **5** Qualifying widow(er) with dependent child

Yourself. If someone can claim you as a dependent, do not check box 6a.
b **Spouse**

(1) First name		(2) Dependent's social security number		(4) <input checked="" type="checkbox"/> if child under age 17 qualifying for child tax credit (see instructions)	
(f) First name	Last name				
Michael Sample				Child	<input checked="" type="checkbox"/>
Ashley Sample				Child	<input checked="" type="checkbox"/>
Cole Sample				Child	<input type="checkbox"/>
					<input type="checkbox"/>

d Total number of exemptions claimed **5**

Income
7 Wages, salaries, tips, etc. Attach Form(s) W-2 **7** _____
8a Taxable interest. Attach Schedule B if required **8a** _____
b Tax-exempt interest. Do not include on line 8a **8b** _____

Sign Here
 Under penalties of perjury, I declare that I have examined this return and as they are true, correct, and complete. Declaration of preparer (other than tax):
 Your signature _____ Date _____
 Spouse's signature. If a joint return, both must sign. _____ Date _____

If you filed your tax return online: submit the front sheet (blocking out financial information) along with the confirmation e-mail receipt.

23. What do I do if I am out of the country?

If you are out of the country you can contact Secova at 323-781-3921 to request an electronic copy of your Verification Packet. They will send this to the e-mail address you provide to them.

24. What if I am on sabbatical or vacation and do not have access to the required documentation?

Call Secova at 1-877-632-8126 (toll-free) or 323-781-3921 (from outside the US) to let them know about your issue. They will help to develop a solution for you.

25. Can an electronically submitted tax return (such as Turbo Tax) be submitted as verification documentation?

Yes, in addition to the first page of your electronically filed tax return, we will also need a copy of the signature (transmission) page, or confirmation page which provides proof of e-filing.

26. How do I submit required documentation?

- **Complete the Cover Sheet for Dependent Eligibility Verification.** Check the appropriate box(es), sign and date it. You are required to provide documentation for all eligible dependents.
- **Copy all sides of the original documents.** Copy each side on a single-sided sheet. Make sure the back of the document copy remains blank. Do not copy multiple documents onto a single sheet.
- **Label all documents before sending to Secova.** To avoid processing delays, write your Name, Employee ID# (found in upper right hand corner of the Cover Sheet) and UC in the top right hand corner of each document you submit. Do not highlight or circle information on documents.
- **Send your Cover Sheet** along with all required documents for each of your dependents on or before the due date.
- **When uploading, scan the printed sides of your documents and send to Secova.**
- **When faxing, ensure the documents are facing the correct way.** Blank documents cannot be processed and will result in the dependent(s) being placed in a no response status. You are responsible for making sure that your fax is properly transmitted to Secova's secure fax line. Please remember to keep a copy of your fax confirmation page for future reference.
- **When mailing, use the enclosed postage-paid self-addressed business reply envelope.** Do not staple the documents.
- **Maintain confidentiality at all times.** DO NOT submit dependent documentation on behalf of other employees.

27. What do I need to know when uploading documents to Secova?

Special instructions for uploading documents:

- All documents must be scanned and uploaded in one of the following formats: .PDF, .JPG, .TIF, .GIF or .PNG.
- Scanned and uploaded documents should be no larger than 10MB per file.
- The Dependent Eligibility Management System support Internet Explorer 7 or above, Firefox 3.0 or above and Google Chrome.

If you need assistance uploading your documents, please contact Secova by calling 877-632-8126 (toll-free) or 323-7813921 (for calls outside the U.S.). Representatives are available to assist you Monday through Friday 7:00 AM TO 7:00 PM PT.

28. What is the role of the Unions regarding the UC Family Medical Eligibility Verification? How are they impacted by this verification process? Are they involved with the verification process?

A few of the unions expressed their concerns about the process by which employees were notified about the verification and reporting requirements. These concerns were addressed by the University in a collaborative and proactive fashion.

Our dedicated team assigned to the FMEV project notifies the unions once a month those employees who were non-responsive and have an incomplete status. In addition to the email and phone outreach done by SECOVA and the University local benefits offices prior to the cut-off date for de-enrollment, the unions do their own outreach and reaches out to the employees so they may submit the necessary verification documents to SECOVA in a timely manner.

GENERAL QUESTIONS ABOUT SECOVA, INC.

29. What was the process for selecting Secova?

UC Human Resources worked with UC Procurement and followed standard procedures for contracting with an outside vendor. In contracting with Secova, UC Human Resources followed the standard university process for selecting professional services, including review of proposals from a number of vendors. A Request for Proposal was developed; multiple vendors responded, proposals were reviewed, and finalists were interviewed before Secova was finally selected.

30. Is it true that Secova is an Indian company?

No. Secova with which the University of California has contracted, is an American company registered in Delaware with headquarters in California. It is a wholly owned subsidiary of Secova eServices, also a U.S. company registered in Delaware. The parent company of Secova eServices is Secova eServices Private Ltd., a company registered in India.

31. Why doesn't the material being mailed by Secova have the traditional University Seal? It does not look like it is from the University of California.

The University has recently changed its branding and the seal is no longer used for this type of mailing.

32. Where will UC employee and retiree responses, verification data, and documentation be held?

- The SECOVA New Jersey location will be used to process and house the hard copy documents. Those documents will be destroyed on site at the end of the project.
- All electronic data is being held on Secova servers in Los Angeles, CA.