Spouse and Dependent Eligibility Verification FAQs

South Dakota State Employee Benefits Program will be conducting a Spouse and Dependent Eligibility Verification. During this process, every employee who has enrolled a spouse or dependents in the **South Dakota State Employee Benefits Program** will be required to verify spouse and or dependent's eligibility by submitting certain documents to a third-party firm, Dialog Direct. **If you fail to provide the required documentation within the designated timeframe or if the documentation you provide does not support your spouse and/or dependent's eligibility, they will be dropped from all benefits (medical, dental, vision, hospital indemnity and accident).** This document explains what you need to do to prepare for and complete the process and provides answers to some frequently asked questions related to the process.

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1. **Why is the South Dakota State Employee Benefits Program conducting a Spouse and Dependent Eligibility Verification?**
    This verification is part of the South Dakota State Employee Benefits Program's ongoing efforts to manage the healthcare program effectively. It is important that coverage is provided only to participants who meet the eligibility criteria in the plan. This helps control costs for both you and South Dakota State Employee Benefits Program and ensures that the program is operating fairly for all participants.

2. **Who is Dialog Direct?**
    Dialog Direct formerly known as Budco Health Service Solutions (Budco) is an independent, third party firm that specializes in dependent eligibility verifications. Dialog Direct has conducted similar reviews for numerous Fortune 500 companies over the past 15 years and has a strong reputation for providing excellent customer service to both companies and their plan participants.

3. **How does Dialog Direct keep my personal information secure?**
    We understand that you may have concerns about providing the required data. Dialog Direct considers the security and confidentiality of your information as a critical part of this verification process and takes every precaution to ensure your information is protected. They use state-of-the-art encryption technology to safeguard all sensitive data. All documentation submitted to Dialog Direct is scanned, maintained on encrypted hard drives and all hardcopy documents are then destroyed. You can help protect your own privacy by following the instructions in the verification packet, submitting only the required documentation and submitting the documentation in accordance with the designated submission options.

4. **What do I need to do to verify that my spouse and/or dependent is eligible to be enrolled in the Plan?**
    If you have a spouse and/or dependents enrolled in the South Dakota State Employee Benefits Program, you should have received a Spouse and Dependent Eligibility Verification Packet in the mail. This was sent to the home address that South Dakota State Employee Benefits Program has on file for you (if needed, you should make address corrections as soon as possible by contacting the Bureau of Human Resources/ Benefits Program). Review the materials in the packet, gather the necessary documents, complete and sign the Spouse and Dependent Confirmation Form included in the packet, and submit your signed Spouse and Dependent Confirmation Form along with copies of your documentation to Dialog Direct. See Question 20 below on how to submit the required materials.

5. **Can I submit my documents to the Bureau of Human Resources/Benefits Program instead of Dialog Direct?**
    No. The Bureau of Human Resources/ Benefits Program is not authorized to collect any documentation for this process. Please send the required documents directly to Dialog Direct via one of the submission options outlined. Not only is this a more efficient process, but it helps protect the security of your data.

6. **What do I do if I have an ineligible dependent enrolled in the Plan?**
    You must remove the ineligible dependent during this verification process.

7. **How do I remove an ineligible dependent?**

   Option 1: Log in to **https://www.dependentverification.budco.com/user/ssd** and remove the ineligible dependent.

   Option 2: Complete the Spouse and Dependent Confirmation Form you received in the mail and check the ineligible box next to that spouse or dependent's name. Return the form (including any documentation for other dependents listed) via fax to: **800-641-9124**.*

   Option 3: Mail the Spouse and Dependent Confirmation Form and copies of documents to the address listed in Question 20.

8. **If I am unable to provide the required documentation for my spouse and/or dependent(s) by the deadline, will their coverage be terminated?**
   Yes. If you do not provide the required documentation by the deadline, coverage for your spouse and/or dependent(s) will be terminated under the plan(s). Please make sure to collect the needed documentation now, and submit this documentation as soon as possible to avoid cancellation of your dependent(s)' healthcare coverage. Your prompt response will ensure your documents are received and verified in a timely manner.

9. **Who should I call if I have questions about whether my dependent is eligible for benefits?**
   Please call the Spouse and Dependent Eligibility Verification Service Center. A packet of eligibility materials was mailed to your home. Please review the verification packet provided and contact the Dependent Eligibility Verification Service Center at **800-899-9685 between the hours of 9 a.m. and 6 p.m. Central Time, Monday through Friday**.

10. **What should I do if my spouse and/or dependent recently became ineligible for coverage because of a COBRA qualifying event (e.g. a child turning age 26/29; a divorce)?**
    In the event that your spouse or dependent recently experienced a COBRA qualifying event that caused them to lose eligibility under the plan, and this event was reported to the South Dakota State Employee Benefits Program within **_the required timeframe_**, they may be eligible for COBRA continuation coverage. If your dependent is eligible for COBRA continuation coverage, the appropriate paperwork will be sent out by the Bureau of Human Resources/ Benefits Program.

    - You must also report this dependent as ineligible for the purposes of this dependent verification; however, notifying Dialog Direct only is not proper notification of the COBRA qualifying event. You must complete a Family Status Change form and submit it to the Bureau of Human Resources Benefit Program to remove the dependent as the proper notification for COBRA purposes.

11. **What types of verification documents are required?**
    The types of required verification documents vary based on the specific type(s) of dependent(s) you have enrolled in the plan. However, some of the most common documents requested are birth certificates; your most recently filed Federal tax return with financial data blacked out, and marriage certificates. The list of acceptable verification documents can be found in the Eligibility Worksheet Documentation Required Booklet which was included in your Spouse and Dependent Eligibility Verification Package.

12. **Do I have to send original copies of my documents?**
    No, <u>do not mail original documents, only send copies</u>. **All hard copy documents will be destroyed after scanning.** No documents will be returned.

13. **Why do I need to provide the financial information from my tax return?**
    We do not need to see any financial information. You should black out all financial information as well as the first five (5) digits of all Social Security numbers. We need to be able to see: your name, your spouse's name, your child(ren)'s names, your address, and your filing status. See tax return example on the Dependent Verification web portal under the sample documentation tab or in the Eligibility Worksheet Documentation Required Booklet.

14. **What if I do not have any of the required documents?**
    You should contact the Spouse and Dependent Eligibility Verification Service Center at **800-899-9685** for help. See Questions 16, 17 and 18 below for information on how to request copies of certain documents.

15. **How do I get a tax return transcript from the IRS?**
    Call the IRS automated phone line at **1-800-829-1040**. Follow the prompts for tax account information. (IRS transcripts are free of charge and should arrive in about 10 business days.) Please note that a copy of your tax return is also an acceptable document.

16. **How do I get a certified marriage or birth certificate?**

    Option 1: Go to the National Center for Health Statistics' Web site at **www.cdc.gov/nchs/w2w.htm**. Click on the appropriate state for information.

    Option 2: Go to VitalChek's Web site at **www.vitalchek.com**.

    Please note:
    - If you are using a birth certificate to verify your dependent's eligibility, it must include the parents' names. **In some states the standard birth certificate does not include the parents' names; in these states, you must request the long form birth certificate to get a copy with the parents' names.**
    - It may take several weeks to receive the requested certificates. If you need to request a long form birth certificate, make your request for the needed certificates now.
    - The State of South Dakota charges a flat $15 fee for each birth certificate or marriage certificate. Please be advised that other states may charge fees for such documentation as well.

17. **How do I get a Report of Birth Abroad?**
    Go to **http://travel.state.gov/passport/get/first/first_825.html**.

18. **What if my documents are not in English?**
    All non-English documents must be provided with an official translation and bear the stamp and mark of a registered translator. You may contact an online translator service company, local college, or university for assistance. If you send non-English documents that have not been translated, your spouse or dependents' status will be marked as incomplete until the official translation is received. Please allow enough time to have documents translated and still meet the deadline.

    The translation must have the mark or stamp of a registered translator – OR – be on letterhead of an institution (government office, academic or medical institution, financial or immigration service, court/legal service provider, or a translation company). If you have any questions regarding the translation please call the Dependent Eligibility Verification Service Center at **800-899-9685**.

19. **Where do I send my information?**
    Documentation can be uploaded via the Dependent Eligibility Verification secure website, faxed, or mailed. Please make certain to include the **signed Spouse and Dependent Confirmation Form** (with barcode) along with your documents. See below for all options:

    OPTION 1 – WEB UPLOAD:
    You will need to scan the documents and then upload them via the Budco secure website at **https://www.dependentverification.budco.com/user/ssd**. You must have your PIN from your Dependent Eligibility Verification Packet to create a login.

    OPTION 2 – FAX:
    Fax documentation to **800-641-9124***

    OPTION 3 – MAIL:
    First-class mail – through the U.S. Postal Service:
    State of South Dakota Spouse and Dependent Eligibility Verification
    P.O. Box 8072
    Royal Oak, MI 48068

    Please note: Documents sent through the USPS mail service may take 7-10 business days to be received.

    Via Express/Priority Delivery:
    State of South Dakota Spouse and Dependent Eligibility Verification
    13700 Oakland Ave.
    Highland Park, MI 48203

20. How can I check on the verification status of my spouse or dependent(s)' eligibility?

- You will receive a status letter advising if your spouse and/or dependent is eligible or if your documentation is incomplete within 7-10 days from the date your documents are received.

- You may also log in to the secure website **https://www.dependentverification.budco.com/user/ssd** to check the status of the verification of your spouse and/or dependent(s) eligibility.

- You can always call the Dependent Eligibility Verification Service Center at 800-899-9685 to get an update or ask questions.