Frequently Asked Questions

General

1. Why is Wake Forest University conducting a Dependent Eligibility Audit? The University is conducting a Dependent Eligibility Audit to manage healthcare costs for participants by ensuring that only eligible individuals are enrolled in the medical and dental plans.

2. Who is conducting the audit? Wake Forest University is working with Impact Interactive, a third-party firm who has performed hundreds of similar audits across private and public sector health plans.

3. Am I required to participate? Yes; all faculty and staff covering at least one dependent (spouse, same-sex domestic partner, or child) on the medical and/or dental plan(s) are required to participate in the dependent eligibility audit process. A full audit will help Wake Forest most effectively control healthcare costs.


5. Is mydependents.com a secure website? Yes; this is a secure website administered by Impact Interactive.

6. What login credentials will I need to access mydependents.com? Login instructions are available on the enclosed instruction card. If you need assistance, contact the Dependent Eligibility Center at 1-866-691-6551, November 3 – December 18, 2015.

Dependent Information

1. Does Wake Forest already require faculty and staff to provide documentation to verify a dependent’s eligibility? Currently, faculty and staff are required to provide documentation when enrolling a dependent during a qualifying event; however, events that may have occurred since the dependent was enrolled may have changed the dependent’s eligibility.

2. I have previously provided a birth certificate, legal marriage certificate, or other documentation. Will I need to provide it during the audit? Yes; please provide all required documentation directly to Impact Interactive to verify your dependents during the audit timeframe.

3. What if a dependent I believe is covered is not listed? The dependent information you will see online or verified by phone is the current information Wake Forest University Human Resources has on file. If a dependent you believe is covered is not listed, contact Human Resources at AskHR@wfu.edu or 1-336-758-4700. You may also contact Human Resources if information such as a dependent's date of birth or name needs to be corrected.

4. What happens if a dependent(s) does not meet the eligibility requirements? Ineligible dependents will be removed from all University group benefit plans, as of January 31, 2016. You will receive a notification of this process early January 2016. This notification will include information regarding COBRA benefits and coverage through healthcare.gov.

5. May I add dependents during the audit process? No; you may add dependents during Annual Benefits Enrollment or if you have an event such as marriage, the birth of a child, or the loss of other coverage, which would permit you to make benefit changes.
Frequently Asked Questions

Submitting Documentation

1. How will I know which documents to submit? The enclosed list describes which documents will be required for each dependent type. This information will also be provided when you complete the affidavit.

2. How do I submit my documents? You may submit your documents by fax, email, or U.S. mail. Please reference the enclosed instructions for details.

3. What happens if I do not submit my documents by the deadline? If you do not submit your documents by the deadline, your covered dependents will be removed from all University group benefit plans, as of January 31, 2016.

4. Should I submit copies or original documents? Please only send copies of documents. Do not send original documents, as submitting items by fax or email will render them useless for other purposes. Additionally, information such as financial figures, account numbers, Social Security numbers, routing numbers, and maiden names are not needed for dependent verification. Please redact any information you want to protect that is not necessary for dependent verification.

5. What is the difference between an authorized copy and an informational copy? Some state laws limit who may receive an “authorized copy” of a record. Authorized copies are restricted to the registrant (person named on the record), the parent/legal guardian of the registrant, and certain other family members. An “informational copy” is typically available if an “authorized copy” is not. Although the “informational copy” will read ‘INFORMATIONAL, NOT A VALID DOCUMENT TO ESTABLISH IDENTITY,’ such a copy will be suitable for dependent verification.

6. How can I obtain documents I cannot locate?
   - Tax transcripts: Visit IRS.gov and use the “Order a Transcript” tool, or call 1-800-908-9946.
   - Vital records (typically defined as a record of birth, adoption, marriage, divorce, or death): Contact the custodian of the records. Vital records are established and maintained by the government (city, county, or state) in the jurisdiction where the event took place. A comprehensive list of all state vital records offices is maintained by the Centers for Disease Control and Prevention at http://www.cdc.gov/nchs/w2w.htm.
   - Court records (e.g., letters of guardianship, decrees of paternity): Contact the issuing court directly. You may be required to present positive proof of identification and relationship when requesting a court record.

7. May I work with an outside service to help obtain the required documents? Yes; several fee-based document services are available, including VitalChek* Express Certificate Service (https://www.vitalchek.com/). The document service will request, with your permission, copies of the documents from the issuing jurisdiction. In many cases, documents may be obtained within a few days.

8. Who do I call if I have questions? You may contact the Dependent Eligibility Center November 3—December 18, 2015, at 1-866-691-6551. Operating hours are Monday—Thursday, 8:00 a.m.–7:00 p.m. and Friday, 8:00 a.m.–5:00 p.m. ET.

*Wake Forest University, Gallagher Benefit Services, and Impact Interactive have no vested interest in VitalChek or other document services, and make no guarantee that any document service will provide the information you are requesting.
GENERAL

Your privacy is important to us. This privacy policy is intended to give you confidence in the privacy and security of the personal information we obtain from you whether you are using our website (https://www.mydependents.com) and submitting required documentations for dependent eligibility using through secure faxing, secure email and postal mail services.

DISCLOSURE OF PERSONAL INFORMATION

We do not sell information about our customers. Information about your dependents will be shared with your plan owner, plan administrators, and your employer, to the extent that information is needed to determine eligibility for your dependents.

We maintain physical, electronic and procedural safeguards to protect all information collected during a dependent eligibility audit. Access to customer information is limited to people who need access to do their jobs.

USE OF PERSONAL INFORMATION

We do not require original documents, such as certified birth certificates, for dependent eligibility audit purposes. Employees are instructed to send in copies of documents, or to submit them by fax or e-mail. Non-original documents render these items useless for purposes other than verification. Additionally, employees are instructed to redact any information not necessary for dependent verification purposes, such as financial and personal information on income tax returns or other financial documents used to establish proof of a relationship.

SECURITY

All digital systems are regulated and secured to meet the exacting standards needed to handle sensitive data. This includes, but not limited to, secure HTTP services through VeriSign and Thawte, encrypting data with PGP keys, SFTP services, and data centers certified under SSAE 16 security protocols and Service Organization Controls (SOC) 2 Type II reporting and auditing. Our processes fully comply, and often exceed, the privacy and security mandates set forth by the Personal Data Notification and Protection Act of 2015.

POLICY CHANGES

We reserve the right to modify or change this policy at any time. Changes in this policy will be posted on our Website. You are advised to check our Website regularly to view our most recent privacy policy.