

Upcoming Audit of Dependents on City's Health Plans

Overview

The City of San Antonio is conducting an audit of the eligibility of dependents on the City's health plans. Like many organizations today, we view this as an important part of an overall strategy aimed at controlling the rising cost of health care. We are committed to providing high-quality health care benefits at a cost that is sustainable for you and the City. In order to maintain that commitment, we need to confirm our health plans' eligibility guidelines are being followed so we do not pay claims for ineligible participants. **The audit will require employees and retirees to provide supporting legal documentation that proves the dependent's eligibility such as social security numbers, birth certificates, and marriage licenses.**

Who is an Eligible Dependent?

Under our current rules, eligible dependents include: a legal spouse (including a common-law spouse with an informal marriage certificate); unmarried child(ren) **19** years of age or younger, or up to **24** years of age if they are a full-time student (proof of student status is required each semester); disabled child(ren) at any age if their disability began before age 20, and while they were covered under the City's benefit program.

Beginning **January 1, 2011**, the City will adopt the required federal health care reform provision which requires employers to cover dependents up to the age of 26, regardless of their status as a full-time student. If an employee's dependent is a student who is deemed ineligible during the audit, the student may be added back on to the plan during open enrollment with an effective date of January 1, 2011 (in accordance with the health care reform provision).

What to Expect

All employees who currently cover or have covered a dependent through any of our health benefit programs will receive a large envelope in the mail this week. The forms enclosed in the packet must be completed and returned to Buck Consultants, P.O. Box 980, Maumee, OH 43537 along with any supporting legal documentation. Employees will also have the option of completing the forms online and submitting supporting documentation at <https://services.buckconsultants.ca/COSA100/default.aspx>. The City's Employee Benefits staff worked closely with Buck Consultants to make the audit as convenient as possible. We appreciate your attention to completing the information in a timely manner.

Completed verification packets (mailed or online) are due to Buck Consultants **no later than September 25, 2010**. **Verification packets mailed to the City of San Antonio will not be accepted.** **Dependents will be dropped, effective October 15, 2010**, from the City's health benefit program if a completed verification packet with supporting legal documentation is not received by Buck Consultants by the deadline. **Employees and retirees cannot add dependents through the audit process. They may only be added during Open Enrollment or within 31 days of a qualifying "life event". There will be an opportunity for voluntary removal of a dependent if an employee or retiree notes that a dependent is ineligible for coverage.**

Privacy

Only Buck Consultants will have access to employee's personal information, which will be used solely to verify the eligibility of dependents. All transmitted information will be treated as private and confidential, under penalty of law. Administrative, physical, and technological safeguards have been put in place by Buck Consultants to ensure the confidentiality of employee's personal information.

Contact

Buck Consultants customer service specialists are available to answer any questions or assist employees in completing all necessary forms. They can be reached at **1-877-268-9624**, Monday through Friday from 7:00 a.m. — 7:00 p.m. (CST), or Saturday from 8:00 a.m. — 1:00 p.m. (CST).