

Policy and Procedure

Verification of Dependents and Annual Random Audit of Dependents

Enrolled In a University Sponsored Health Insurance Plan

Annual dependent verification:

During Open Enrollment each year, employees, postdoctoral research appointees (postdocs) and clinical fellows who seek to cover their dependents under Washington University's health or dental-only insurance are required to complete the dependent verification affidavit. The form may be completed in HRMS/Employee Self-Service during Open Enrollment for the following calendar year, or by completing the form at the following link:

http://hr.wustl.edu/forms/Documents/2011%20Dep%20Ver%20Aff_MU.pdf

The audit process:

- Annually, 10% of Washington University employees, postdocs and clinical fellows who elect dependent coverage under the Washington University health or dental-only plan will be selected for dependent verification audits. Employees, postdocs and clinical fellows who fail to complete the affidavit during Open Enrollment will be automatically included in the dependent health audit pool.
- The dependent verification audit will be conducted during the first quarter of each calendar year.
- The HR/Benefits Department will mail a letter to the last known home address of the employee, postdoc or clinical fellow notifying the individual that he or she has been selected for the audit. The letter will include the name(s) of the dependent(s) covered, the documents needed to validate the eligibility of such dependent(s) and the deadline for submitting the required documentation. Employees, postdocs and clinical fellows are responsible for promptly notifying the HR/Benefits Department of changes in home and email addresses.
- The HR/Benefits department will follow up via mail with employees, postdocs and clinical fellows who do not provide the requested documentation by the deadline.

Failure to provide documentation:

- If an employee, postdoc or clinical fellow fails to provide the requested documentation by the deadline, the enrollment of his or her dependent(s) under the Washington University's health and/or dental only insurance plan(s) will be cancelled for the remainder of the current calendar year. The HR/Benefits Department will send a certified letter to the home address of the employee, postdoc or clinical fellow notifying the individual of the cancellation of coverage for their dependent(s) from the University's health and/or dental insurance plan within 14 days of completion of the dependent verification audit.

- When dependent coverage is cancelled for failure to provide the required documentation, COBRA enrollment forms for such dependents whose coverage is cancelled will be provided.
- The next opportunity to re-enroll the cancelled dependent(s) in a Washington University health and/or dental insurance plan will be during Open Enrollment for the following calendar year. The employee, postdoc or clinical fellow will be required to provide the same supporting documentation previously requested in the audit to validate their dependent(s)' eligibility prior to finalization of their dependents' enrollment.