Dependent Verification Frequently Asked Questions

1. Why is Iowa State University verifying dependent eligibility?

Dependent eligibility reviews are an industry best practice to ensure compliance with regulatory requirements and help control the cost of benefits for everyone.

Moreover, when ineligible individuals incur claims, our total cost of healthcare benefits increases. Iowa State University and its employees share the cost of our benefit plan, and this review will help monitor the plan eligibility requirements and ensure only eligible dependents are enrolled.

2. What happens if I do not provide documents by the deadline?

If you fail to complete the verification process, your unverified dependents will be removed from Iowa State University’s medical, dental and/or vision plans.

If you provide documents by the deadline, but they are incorrect or incomplete for one or more of your dependents, you’ll receive an Insufficient Documentation Letter that explains the reason for incomplete documentation and requests the appropriate documents.

3. Why is Iowa State University conducting this review now?

Iowa State University’s benefit costs have risen over the last several years. Iowa State University’s healthcare costs are one of the largest components of our benefit plans. Employers have a fiduciary duty to monitor plan operations and ensure that plan funds are only authorized for those employees who are eligible for coverage. Further, this project was recommended after an audit of the benefit plan administration was conducted by Internal Audit at the University.

4. How do I get a copy of my dependent’s birth certificate, marriage certificate or other records?

Copies of birth certificates and other personal vital records can only be obtained from the state or country in which they were originally filed. Some resources for obtaining documents:

- Your local county office of your dependent’s birth and/or marriage.
- National Center for Health Statistics through the Centers for Disease Control — Information for all states can be found at http://www.cdc.gov/nchs/w2w.htm.
- Internal Revenue Service — A free transcript of a federal tax return can be obtained by contacting the local IRS office. Local contact information is available at http://www.irs.gov.

*Please note:* Obtaining records can sometimes take longer than expected and requesting record copies may cost a fee. Request your records in a timely manner (e.g., foreign birth or marriage record).

5. My child’s birth certificate states that copies should not be made. Should I submit an original?
PHOTOCOPYING VITAL RECORDS: Some states and municipalities prohibit the photocopying of certain vital records, such as birth certificate, death certificate and marriage certificate. If state or local law prohibits you from photocopying a certified vital record, please provide a copy of the vital record that is in compliance with your state or local regulations.

6. Will Iowa State University help me pay the costs of obtaining documents that I may not have on hand?

No. You must pay any costs associated with obtaining or copying acceptable documents.

7. If I cover my dependent only for dental or vision benefits, and not medical, do I need to complete the verification process?

Yes. This verification process applies to any dependent covered under the Iowa State University medical, dental and/or vision healthcare benefits which includes the medical, dental and vision plans.

8. I have some documents ready, but not all of them. Should I submit them individually?

We encourage you to send in all your documentation at the same time. However, if the deadline is approaching, you may submit whatever documentation you have collected. You will receive a letter with a list of your dependent(s) who still have missing documents.

9. If I submit my verification documents via mail or fax, how will I know if my completed Certification of Dependent Eligibility Form and documents were received?

If you send copies via U.S. mail or fax, you may check the status online https://review.ehr.com/drs_ISU within 5 to 7 business days of receipt. A confirmation statement will be mailed to your home within 7 to 10 business days of processing all of your dependents.

If you submit your documentation online, you may confirm delivery and track verification by logging on to https://review.ehr.com/drs_ISU.

10. Is this process confidential?

Yes. All employee documentation submitted to WTW will remain protected and confidential throughout the process. WTW is a reputable global professional services company, and that’s why we’ve engaged them to conduct the dependent eligibility review. All documents will be provided to ISU electronically and uploaded into Workday.

For additional protection, please black out all financial information as well as any Social Security numbers.

11. What type of files can I upload to the online system?

You can upload .jpg, .png, .pdf, and .gif photo files. You can even upload photos of documents taken from a camera or smartphone, as long as they are legible.

12. I am faxing a document that may not come through clear enough to read. Should I do anything different when faxing documents?
Yes. A normal loss of quality occurs when faxing, sometimes making received faxes difficult to read. This can be especially true when trying to fax a photo ID or other documents that are not black and white or contain small print. To make the document easier to read, try the following:

- Make a black and white copy of the document (if the original is in color).
- Enlarge the document as much as possible while ensuring it is still an 8.5” x 11” copy.
- Change the settings on the fax machine you’re using to the highest resolution available. On most fax machines you can go to Settings > Resolution > Choose “Fine” or “Highest Quality”. See your fax machine’s Owner’s Manual for additional instructions.

If the quality of the copy is still in question, you may upload via the secure website at https://review.ehr.com/drs_ISU or mail the copy to: WTW Dependent Verification Center, DEPT: ISUDRS, P.O. BOX 981916, EL PASO, TX 79998.

13. What if my divorce decree stipulates that I maintain health insurance for my former spouse?

Regardless of the decree, a former spouse is not an eligible dependent for Iowa State University benefits. Upon divorce decree date, a former spouse can continue COBRA coverage for up to 36 months.

14. My dependent documentation was issued in a foreign country and is not in English. Do I need to provide a copy of the document translated into English for it to be acceptable?

Yes. Any document provided as proof of eligibility that is in a foreign language (such as marriage certificate or birth certificate) must be accompanied by a notarized translation in English.

15. I am trying to upload more documentation for my dependents, but the "Verify Dependents" link is no longer showing on the home page. How can I upload more documents?

You can either wait until the review is complete and the link appears, this can take 1-2 business days from the time you submitted the documents or call the WTW Service Center at 1-855-722-9663 and have your account unlocked.

16. Will I be penalized or charged any fees for ineligible dependents?

ISU believes that many members are simply unaware that their dependent no longer meets the requirements for eligibility. If, as a result of this dependent eligibility verification, it is determined that you are covering an ineligible dependent and/or cannot provide documentation as evidence of eligibility, coverage for that dependent will be terminated. No penalties or fees will be charged.

17. May I provide my documents to my human resources department instead of WTW?

No. The only way to ensure that all documents are received timely, acknowledged appropriately and eligibility is verified is to use the system that WTW is administering. ISU will consider documents received after the Verification Deadline as a failure to submit the requested documents.

18. What is the deadline for submission of my documents? Is the deadline different for mailing and faxing vs. Uploading into the WTW system?

All documents need to be uploaded, faxed or post marked by June 2, 2023.
19. Who must complete the dependent eligibility verification review?

All employees who have a dependent(s) listed in Workday must complete and return the required documentation. Dependents may include a spouse, domestic partner, or child(ren).

20. What if a dependent I recently added to my health care coverage is not listed on the Certification of Dependent Eligibility Form?

The data used to determine your dependent(s) was pulled on a specific date. If your dependent's coverage was added after this date it would not be indicated in your materials. You only need to provide documentation for the dependents listed on the information provided.

21. I provided dependent documentation when I initially enrolled in coverage. Do I still need to submit a copy for the dependent eligibility verification review?

Yes. You must provide a copy of the required documentation even if you previously submitted it to ISU to enroll the dependent(s). Failure to provide this documentation may result in termination of coverage for your dependent(s).

22. Why isn’t my joint tax return sufficient to verify my legal spouse? Why is a government-issued marriage certificate also required?

Verification for a legal spouse is twofold: the marriage certificate establishes the relationship and the tax return is proof that the relationship currently exists.

23. What if I cannot get government-issued copies of birth and marriage certificates from a foreign government entity? Will you accept alternate documents?

Yes. There are specific circumstances that may allow for alternative documentation; however, it is important that you call WTW to have your account notated that alternative documents may be acceptable.

24. Can an exception be granted to allow my ineligible dependent to stay covered?

No. Only dependents who meet the plan’s eligibility requirements can remain covered.

25. My spouse and I do not share a common residence. Given this, what will be the procedure to verify a spouse or domestic partner?

There are likely married couples that do not share a residence or file joint tax returns. There are other options provided to meet the requirement. However, if employees in this case are having difficulty meeting the requirement, they should contact the WTW Dependent Verification Center at 1-855-722-9663 for all questions related to Benefit Plan Dependent Eligibility Verification.

26. My spouse and I are on a Double Spouse contract as we both work for ISU. Do we both need to provide the same documentation?
Verification packets and emails will only be sent to the contract holder and they are responsible for verifying dependents, including the other spouse. The contributing spouse will be listed as a dependent.