



Dependent Eligibility Verification Program

Clackamas County

May 2025

We are **specialists**. We are **responsive**. We are **thoughtful**.



For more than 20 years, we have been delivering exceptional DEV services, and while we may have a new name, our dedicated team remains unchanged, ensuring the same level of familiarity and excellence you have come to rely on. **Let us help you navigate the complexities of a DEV audit and achieve your goals with confidence.**

- Consultative approach
- Tenured and experienced DEV specialists
- Seamless and successful audit process
- Tailored solutions for individual client needs
- Custom communications and multi-channel servicing
- Contact center support

Our personalized, consultative approach **brings clarity to complexity** with experience, capabilities and customization



Why do a Dependent Verification?



Value to our clients



**Increase
participant
accountability**



**Ensure
consistent
dependent
definitions**



**Protect health
plans from claim
expenditures**



**Results
and cost
savings**



**Verify eligibility
and eliminate
unqualified
individuals**



**Fulfill fiduciary
obligations
and plan
compliance**



**Monitor and
control
dependents**

Project scope



Verification for those employees with a dependent enrolled in Medical, Dental and/or Vision

Document Submission Options:

- ❖ Upload to secure portal
- ❖ Mail in copies

Who is Eligible?

- ❖ Legal Spouse
- ❖ Domestic Partner
- ❖ Children
 - Biological
 - Adopted
 - Step
 - Legal Guardianship
 - Court Order Custody



DEV timeline



Implementation Period – 7 weeks

Customize
Communication,
build out website
portal



Verification Period

5 weeks



Status notices

Issued throughout
verification period



Reminder Notice

Weekly Reminder emails to Not Started
population
Mailer sent halfway through verification
period

Multi-tiered communication approach

Leaving no member behind



Contact center

Access to personalized communications, available through phone and chat, to guide participants with their needs

DEV website and mobile

View status, print communications, upload documentation and reference support material

Mail and electronic communications

The content contained in the Aptia standard communication suite is customized to your demographic groups

Aptia will issue personalized, targeted communications to selected participants:



Initial Notice verification package



Weekly Status notice



Notice of non-response (reminder notice)

Notified via US Mail, email and SMS text

Communications – Initial notification

Cover letter

- Incorporate deadline dates
- Aptia contact information
- Messaging for non-responders and those who failed the process

Checklist

- Audit ID number created by Aptia
- Explains steps employee should take to complete the process
- Barcode used to identify and route employee submissions
- Lists the employee's enrolled dependents

Eligibility and supporting documentation

- Customized with your eligibility definitions
- Instructs employees to:
 - Send copies of documentation
 - Mark out financial data and SSN
 - Provide what is needed if they have foreign documents

CLIENT LOGO

Date

Barcode

Audit ID: «IdentificationNo»

«FirstNames» «LastNames»
«Address1»
«Address2»
«CITY» «STATE» «ZipPostalCode»

RESPONSE REQUIRED – DEPENDENT ELIGIBILITY VERIFICATION PROGRAM

Dear «FirstNames» «LastNames»:

At [CLIENT] we value everyone's health and well-being and strive to provide you, and your eligible family members, with competitive and affordable healthcare coverage. An important component of controlling health care costs is ensuring that our roster of eligible employees and dependents is accurate and up-to-date.

Across the US, companies that provide health benefit options for employees and dependents regularly conduct a dependent verification process to ensure that eligibility information reflected in their database is current. This helps to ensure that healthcare claims are paid accurately and facilitates better predictability of future healthcare obligations. Here at [Client], we have not established a dependent verification process in a number of years and thus believe the timing is appropriate to verify dependent eligibility.

[CLIENT] has retained Mercer to conduct a verification of the dependents covered under our [Plan] that were enrolled as of [DATE]. At this time you are required to review the plan's eligibility requirements and provide documentation supporting the eligibility of each of your dependents or indicate removal for any dependent who is not eligible.

ACTION REQUIRED

Proof of eligibility for each dependent must be submitted no later than [DATE].
If we do not receive proof of eligibility by [DATE], those dependents listed will lose their coverage under the [CLIENT] [Plan(s)] plan effective [DATE].

What do you need to do before [Date]?

- Review the Eligibility Definitions for dependent types
- Review the Acceptable Supporting Documents for each dependent type
- Submit your documentation to Mercer in coverage effective [DATE]

We know that the real reality of our employees help with this process. We believe that most cases Working together, we are confident this process.

If you have additional questions about this process, contact the Mercer Call Center at (PHONE NUMBER). The Call Center is open 8 a.m. to 5 p.m. Central Time.

Sincerely,
(Electronic Signature)

[CLIENT] DEV CHECKLIST - RESPONSE REQUIRED BY [DATE]

Employee: «FirstNames» «LastNames» Employee ID: «EmployeeID»
Audit ID: «IdentificationNo»

Step 1: Confirm your covered dependents are eligible for the [CLIENT] [PLAN].

Step 2: Use the verification requirements on the following pages for the definition of each dependent and the required acceptable supporting documents. Multiple documents may be required. Note: If you and your spouse are both employees covering dependents, although the supporting documentation may be the same, you will both need to submit documents separately.

Step 3: Indicate removal for any probable dependents by checking the appropriate box below. Dependents marked by you as "Check to Remove from Coverage" will be removed from coverage on [DATE]. Notes written on the checklist will not be passed on to [CLIENT].

Step 4: Return this checklist and all required documents to Mercer. (Include your Audit ID listed above on all documentation)

- Preferred: Secure upload at <https://dependentverification.mercer.com/CLIENT/NAME/default.aspx>. See FAQ for instructions.
- Mail in the enclosed pre-addressed envelope.

Step 5: Confirm the verification of your dependents is complete by logging into the website.

Need more information?

- Reference the frequently asked questions at the end of this packet or on the DEV website at <https://dependentverification.mercer.com/CLIENT/NAME/default.aspx>.

DEPENDENT NAME	RELATIONSHIP*	CHECK TO REMOVE FROM COVERAGE
«D1_FirstNames» «D1_LastNames»	«D1_DependentType»	<input type="checkbox"/>
«D2_FirstNames» «D2_LastNames»	«D2_DependentType»	<input type="checkbox"/>
«D3_FirstNames» «D3_LastNames»	«D3_DependentType»	<input type="checkbox"/>
«D4_FirstNames» «D4_LastNames»	«D4_DependentType»	<input type="checkbox"/>
«D5_FirstNames» «D5_LastNames»	«D5_DependentType»	<input type="checkbox"/>
«D6_FirstNames» «D6_LastNames»	«D6_DependentType»	<input type="checkbox"/>
«D7_FirstNames» «D7_LastNames»	«D7_DependentType»	<input type="checkbox"/>
«D8_FirstNames» «D8_LastNames»	«D8_DependentType»	<input type="checkbox"/>
«D9_FirstNames» «D9_LastNames»	«D9_DependentType»	<input type="checkbox"/>
«D10_FirstNames» «D10_LastNames»	«D10_DependentType»	<input type="checkbox"/>

*Relationship type is marked supply acceptable supporting documents

Phone: 1-800-XXX-XXXX
8 am – 5 pm CT <https://dependentverification.mercer.com/CLIENT/NAME/default.aspx>

The Dependent Eligibility card or to make changes such as:
For details on how to:

[CLIENT] VERIFICATION REQUIREMENTS

When submitting supporting documentation:

- ✓ Mark out all confidential information such as financial data and social security numbers.
- ✓ Send only copies. Documentation submitted will not be returned.
- ✓ If a document is two-sided or multiple pages, ensure you copy both sides and all pages of the document.
- ✓ If a document is not in English, you may be requested to supply a [certified/official/word for word] English translation of the document and a copy of the original document.

Eligibility Requirements	Acceptable Supporting Documentation
SPOUSE Your legal spouse	SUBMIT TWO DOCUMENTS - Submit one document from PROOF A AND one document from PROOF B: PROOF A: <ul style="list-style-type: none">• Valid legal or religious marriage certificate, which must include:<ul style="list-style-type: none">◦ Name of the employee and spouse◦ Date of marriage◦ Certifier's signature/official seal(Employees married within the last 12 months do not need to provide Proof B.)• Presently valid state-issued certificate, declaration or registration of common law or informal marriage (in applicable states) which must include:<ul style="list-style-type: none">◦ Name of the employee and spouse◦ Date of informal marriage◦ Certifier's signature/official seal• Legal household/family registry, must show spousal relationship (This is only acceptable if you were married outside the U.S. and do not have a marriage certificate.) AND PROOF B: <ul style="list-style-type: none">• Four Federal 1040 or State income tax return, which must:<ul style="list-style-type: none">◦ Be from current or previous tax year◦ Contain name of employee and spouse◦ Indicate married filing jointly or married filing separately (Only the page listing filing status and exemptions is required-see sample. B-Pages are not accepted.)• Utility bill, which must:<ul style="list-style-type: none">◦ Be dated within the last 12 months◦ Contain name of employee and spouse as joint owners• Document from a bank account or financial institution, which must:<ul style="list-style-type: none">◦ Be dated within the last 12 months◦ Contain name of employee and spouse as joint owners of the account◦ Contain name of financial institution• Insurance document such as homeowner, renter or automobile, which must:<ul style="list-style-type: none">◦ Be dated within the last 12 months◦ Show employee and spouse as joint account owners (Individuals listed as "driver" on automobile insurance documents do not prove joint account ownership)◦ Contain name of insurance company• Mortgage document or current lease, which must:<ul style="list-style-type: none">◦ Be dated within the last 12 months◦ Contain name of employee and spouse as joint owners or joint renters◦ Contain name of mortgage company, landlord or rental company• Valid vehicle registration, which must:<ul style="list-style-type: none">◦ Be dated within the last 12 months

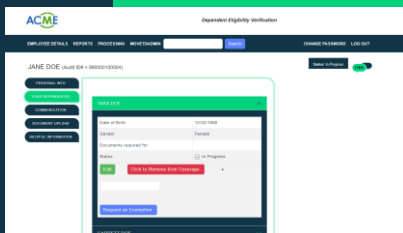
Sample Federal 1040 Form
1040-13 Instructions to filers 2015

Web-based DEV system



Participant web portal

- Available throughout the verification period 24/7
- Designed to support participation in the process
- Participants have access to:
 - Securely upload documentation
 - Voluntarily remove ineligible dependents
 - Confirm receipt of response
 - Monitor progress and dependent status
 - Obtain copies of mailed communications
 - Chat with contact center



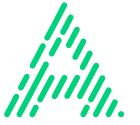
Client administrative interface

- Designed to assist fund staff and union representatives in monitoring participation and track progress of the project
- Designated administrators will have access to:
 - Impersonate participants to view specific information, such as date of submission, documentation provided, current status and personalized communications
 - Complete the process on behalf of the participant
 - Exempt or remove individuals from the process
 - Generate real-time reporting that captures current status of all participants and dependents



**Chat and
mobile
friendly
web portal**

High-quality contact center support



Contact center services act as an extension of your HR department, which frees up their time to focus on larger business initiatives

Solution highlights

- Available Monday–Friday 8:00 am to 5:00 pm CST
- Translation services available for non-English speaking individuals
- Dedicated toll-free number for those seeking assistance with the DEV process
- Representatives provide guidance on documentation needed to complete the process
- Resources are available on how to obtain copies of documentation



Question and answer session

Q&A



Thank you!



AptiaSM