

DEPENDENT VERIFICATION REVIEW

FREQUENTLY ASKED QUESTIONS

Why is the district conducting this review?

The district is conducting this review to help ensure only eligible dependents are covered under the district's health, dental and vision benefit plans. Verifying dependent eligibility helps keep benefit plans compliant, competitive, and cost-effective for employees and the district. It also helps reduce claims for ineligible dependents, which can impact future premium costs and create risk if a claim is submitted for someone who is not eligible for coverage.

Who must participate in this process?

All benefit-eligible employees must participate, even if they do not currently cover dependents on the district's medical, dental, and/or vision plan(s). This review gives employees an opportunity to confirm or correct dependent information in district records. Employees will not be subject to disciplinary action if an ineligible dependent is identified during the review.

How do I complete the process?

American Fidelity representatives will be available for individual, in-person appointments. During your appointment, the representative will visually review your eligibility documents and note the verification on your DVR form. At the end of the meeting, you will receive a copy of the completed DVR form for your records.

Can I meet with the district's Benefits Office instead of an American Fidelity representative?

No. The district's Benefits Office will not be able to complete this review or provide copies of documents that may have been submitted previously. To ensure all documents are reviewed, recorded, and dependent eligibility is verified appropriately, employees must meet with an American Fidelity representative.

What if I refuse to meet with an American Fidelity representative, or if I do not complete the review by the deadline?

If you do not meet with an American Fidelity representative and provide the required eligibility documentation, your dependent(s) may be removed from your medical, dental, and/or vision plan(s) effective 1/1/2027. The next opportunity to add dependents to your health, dental, and vision plan will be during the Open Enrollment period in November 2027, unless you experience a qualifying life event.

Are meetings with American Fidelity an invasion of privacy?

No. American Fidelity is subject to HIPAA privacy regulations and may not use or disclose employee information for any purpose other than this review. American Fidelity will visually review eligibility documents during the appointment and will not retain copies of dependent eligibility documentation.