

Monroe Community College

Dependent Eligibility Verification Review

Frequently Asked Questions

Q1: Why is Monroe Community College conducting a Dependent Eligibility Verification Review?

The College is sensitive to the rising costs of healthcare for its members and feels that this verification review is necessary to make sure their plans are compliant, competitive and cost effective. This program also helps the College manage overall healthcare cost, which benefits all employees.

Q2: Who is The Bonadio Group?

The Bonadio Group is an independent third-party audit company with whom Monroe Community College has contracted to verify the eligibility of dependents covered under its health plans. The Bonadio Group is skilled in verifying health plan eligibility and currently performs all types of engagements across New York State. The experience and expertise provided by The Bonadio Group are necessary to complete this program carefully and successfully, and to limit the inconvenience to our members.

Q3: The documentation required contains sensitive data. Is this process secure?

Protecting personal information is a priority to Monroe Community College and The Bonadio Group. In compliance with applicable U.S. (federal) and state regulations, information and documentation submitted to The Bonadio Group for the Dependent Eligibility Verification Review is stored, processed and protected by significant physical and electronic safeguards. When submitting marriage certificates, birth certificates and other documents, please mark each document "Not for Official Use". This notation stipulates that the documents be used only for the purposes of verifying the eligibility of your dependents.

When submitting your tax documentation, only the top portion which includes the names of the employee, spouse and any dependent children is required. Please black out the Social Security number, as well as any income information.

All documents are securely stored for six months following completion of the Dependent Eligibility Verification Review. Upon expiration of the six-month retention period, all documents and electronic files will be securely destroyed by The Bonadio Group and a Certificate of Destruction will be supplied to the College. Please note that documents provided will NOT be returned. The Bonadio Group meets all of the professional and legal standards associated with providing service to employers, including the Health Insurance Portability and Accountability Act (HIPAA), Employee Retirement Income Security Act (ERISA), and confidential disposal rules as enforced by the Federal Trade Commission. In addition, every team member of The Bonadio Group submits to a thorough and multi-tiered background check. Only auditors from The Bonadio Group involved directly in the College's Dependent Verification Program will have access to these documents.

Q4: Will I be penalized or charged any fees for ineligible dependents?

While some members may be intentionally covering ineligible dependents, Monroe Community College believes that many members are simply unaware that their dependent no longer meets the requirements for eligibility. No penalties will be imposed for dropping an ineligible dependent during this Dependent Eligibility Verification Review.

Q5: Do I need to send original documents?

No, please submit only copies of your original documents. Please do not send your original documents. All submitted documents will be destroyed at the conclusion of the Dependent Verification Program's document retention period. If the document is two-sided or has multiple pages, please ensure you copy all pages and both sides of the paper.

Q6: Where can I get more information regarding the Dependent Eligibility Verification Review?

Once the initial request letter has been sent, a dedicated toll-free line will be available for you to call with any questions you may have. This line will go directly to the team at the Bonadio Group, who will be able to assist you with providing your documentation. The specific toll-free number to call will be included in your request letter.

Q7: Will I be reimbursed for the cost of obtaining these documents?

No, any charge for obtaining copies of required documents is your responsibility.

Q8: What happens if I do not submit all required documents by the Verification Deadline?

If you fail to provide information for enrolled dependents, the ineligible dependent(s) and/or dependents for whom complete documentation has not been provided will be removed from coverage.

Q9: May I provide my documents directly to Monroe Community College?

No. Monroe Community College will not forward documents to The Bonadio Group and they will not provide employees with copies of previously submitted documents. The only way to ensure that all documents are logged appropriately and eligibility is verified is to use the system that the College has set up through The Bonadio Group. Please do not call the College with questions or for assistance with the verification review, as this is an independent review.

Q10: My child's birth certificate has a notation that it is illegal to copy. How can I send this as proof of my dependent's eligibility?

Birth certificates issued by certain states (such as New Mexico and Pennsylvania) contain a specific prohibition against copying or duplicating. If your child's birth certificate has this notation, you can download an Affidavit of Review of a Certified Birth Certificate. Follow the instructions on the form and submit the notarized form in lieu of the actual birth certificate. If you have any questions, please contact the dependent eligibility verification hotline,

Q11: Can an exception be granted to allow my ineligible dependent to stay covered?

No. Only dependents that currently satisfy the plan's eligibility definition can remain covered. If the dependent is no longer eligible because of a "qualifying event," (e.g. divorce, child reaches age limit) see your Human Resources representative for COBRA details. COBRA, or the Consolidated Omnibus Budget Reconciliation Act, gives workers and their families who lose their health benefits the right to choose to continue group health benefits provided by their group health plan for limited periods of time under certain circumstances.

Q12: How should I submit my documentation to The Bonadio Group?

Please submit your documents online, via the secure portal set up by The Bonadio Group with your unique Subscriber ID, which will be provided to you in the initial request letter. You also have the option of mailing in your information. Please do so by mailing your completed, signed and dated Eligibility Verification form along with photocopies of all required documentation to The Bonadio Group, 171 Sully's Trail, Pittsford, NY 14534. Please allow 5-7 business days for your documents to be received and an additional 5 business days for documents to be processed. Do not send original documents.

Q13: How will I know if my information has been accepted and my dependents are verified?

You will receive a written communication notifying you that you have successfully completed the Dependent Eligibility Verification Review or if additional information is needed.