
DEPENDENT VERIFICATION PROCESS

ADMINISTRATOR GUIDE

The VBA Benefits Corp. is partnering with bswift to verify dependent eligibility within your employee population. This exercise ensures we are compliant with our benefit plan guidelines and regulations, we can accurately manage healthcare costs and guarantee fair distribution of benefits to employees and their dependents. If you have any questions, please reach out to benefits@vabankers.org.

WHO DOES THIS APPLY TO?

Employees enrolling an **unverified** dependent in our Medical and/or Dental plan(s). **To see a dependent's verification status in bswift, view the employee's "family information"**.

Eligible dependents include:

- Legal Spouse (regardless of sex/gender)
- Children up to age 26, regardless of marital status, student status, financial dependency, or residence
- Unmarried children of any age if disabled prior to age 26 who are incapable of self-sustaining employment and dependent upon you for support

For more information about dependent eligibility as defined by Anthem, please view the medical [plan Booklets](#) ("Eligibility and Enrollment – Adding Member" section).

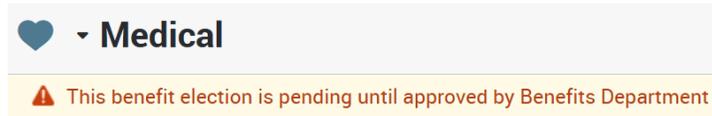
SPECIAL SITUATIONS:

- **Open Enrollment:** employees enrolling an unverified dependent in VBA's Medical and/or Dental plan(s) for the upcoming year must complete the verification process by **December 8th** of the current year. **Please notify the [VBA Benefits Corp.](#) team once the documentation has been uploaded so we can review.**
- **Employee on Leave:** if the employee is on a Leave of Absence or is otherwise unable to complete the dependent verification in a timely manner, **please let the [VBA Benefits Corp.](#) team know.**
- **Birth/Adoption Life Events:** we understand it can take time to obtain a birth/adoption certificate, so we will accept a valid Hospital Birth Record in the meantime. **Please let the [VBA Benefits Corp.](#) team know, as this will most likely require a manual review.** The birth/adoption certificate should also be submitted once available.
- **Dependents previously verified under a different VBA employer** will be required to complete the verification process again. To see a dependent's verification status in bswift, view the employee's "family information".

DV PROCESS

1. *Enroll*

The employee submits their enrollment (this could be New Hire Enrollment, a Life Event, a Special Enrollment, or Open Enrollment). **The enrollment must be completed first, prior to submitting any dependent documentation.** Enrolling an unverified dependent in Medical and/or Dental coverage will trigger the system to pend that enrollment and start the dependent verification process.



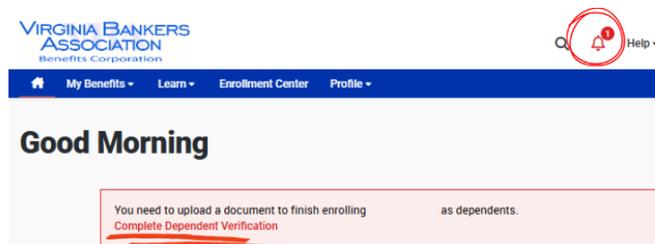
Note: The system’s Dependent Verification window aligns with the **Enrollment window**. During this time, the system will:

- Notify employees—via their bswift homepage—to complete dependent verification.
- Perform AI verification on submitted documentation for unverified dependent medical and/or dental coverage.
- Display verification status for dependents pending verification within the Employee File.

Once the Enrollment window closes, the system stops performing these functions. Any dependent verification completed outside the Enrollment window must be processed manually by VBA Benefits Corp. This is why employee notifications and dependent status indicators are no longer visible in the Employee File after the Enrollment window has ended. However, Family Information will always display dependent verification status regardless of an Enrollment window, which is why you continue to see it for existing employees and new hires.

2. *Pend*

If the enrollment contains Medical and/or Dental coverage for an unverified dependent, the enrollment will pend. The employee will receive notification of the pending enrollments on their bswift homepage:



Administrators, please check for pending medical and dental enrollments by reviewing the report listed below, and assist the employee in completing the document submission (next step) if required.

The report can be found by going to Report Center and selecting the “Dependent Verification Audit Status” report.

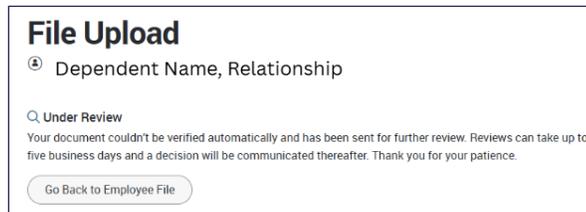
3. *Submit*

The employee must navigate to the Employee File to submit the required documentation (refer to the [Dependent Verification - Employee Instructions](#)). The employee or Admin must complete the dependent verification process within a timely manner, typically by the end of the enrollment window: within 30 days of the event date. *If the employee is on a Leave of Absence or is otherwise unable to complete the dependent verification, please inform the [Benefits team](#).*

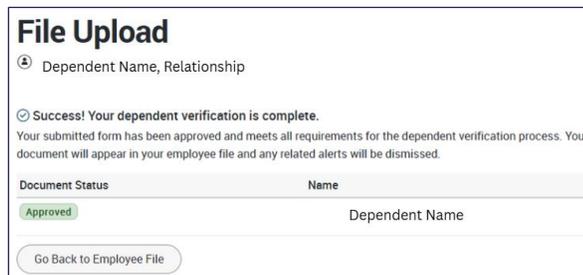
Please review the [DVA Document Options and Requirements](#) for more information on acceptable documentation.

4. *Review*

Most documents will be instantly verified through [bswift's Intelligent Document Processing system](#), and the dependent's status will update accordingly. However, some documentation will require an in-person review and will remain in a pending status for 3-5 business days. Once the review is complete, the dependent's status will update if verified. The employee will see the following if the document requires further review:



The employee will see the following if the dependent is instantly verified:



5. *Final Steps (by the VBA Benefits Corp)*

If the dependent is verified, the VBA Benefits Corp team will approve the pending coverage manually. This is typically reviewed by the Benefits team on a weekly basis. If the dependent's verification is rejected, the Benefits team will mark the coverage appropriately and will let the Administrator know. However, please note that coverage for the employee and their **verified** dependents will still be approved.

IF YOU HAVE ANY QUESTIONS, PLEASE REACH OUT TO benefits@vabankers.org