

Frequently Asked Questions

Who qualifies as an eligible dependent?

- Legally recognized spouse in accordance with the laws of the State of Tennessee, while not divorced or legally separated from the Employee.
- Dependent child(ren) from birth up to age 26 if he/she:
 - Natural and adopted children of the employee who may or may not reside in the home of the employee the majority of the time on an annual basis;
 - “Foster child” means a child living in the residence of an eligible employee in accordance with “Foster care placement” which means and is defined as the supervised adoption period prior to final adoption, as approved by a court of competent jurisdiction;
 - A child of the employee or employee’s spouse for whom a Qualified Medical Child Support Order has been issued;
 - Step-children of the employee whose primary residence is with the employee and the employee’s spouse; and
 - Children, other than those listed above, who are in the employee’s legal custody by court order;
 - Dependent child(ren) over age 26, if coverage under Metro benefits has been continuous and he/she is incapable of self- sustaining employment by reason of mental retardation or physical handicap.

What should I do if I realize I’m covering an ineligible dependent?

Complete the Verification Forms and mail them back to Xerox HR Solutions (Xerox) postmarked no later March 16, 2013. Xerox will notify you that your ineligible dependent will be removed from coverage, March 31, 2013.

Will I be penalized if my spouse and/or dependent child(ren) is ineligible?

We know that it is rarely intentional to cover an ineligible dependent, so **we will not penalize you, seek disciplinary action or require repayment of claims** if you remove an ineligible dependent during this audit.

Will my premium be changed if my spouse and/or dependent child(ren) is removed from the plan for being ineligible?

No. Your premium rate will not be affected if you have an ineligible dependent removed from the plan during this audit. Your premium rate will only be modified if you experience a “life event” which changes your status or if your status has changed at the beginning of the following calendar year.

Can I continue coverage for an ineligible dependent?

If your dependent’s coverage is cancelled as a result of this verification process, he or she has a variety of other coverage options available. Visit <http://health.state.tn.us/findcare.htm> for information on TennCare and Non-TennCare Plans. In addition, CIGNAforYou Individual and Family Plans in Tennessee are available statewide. Call 1-866-GET-CIGNA from 7 a.m. to 7 p.m. (CST) or visit www.cigna.com for more information. Finally, BlueCross BlueShield of Tennessee has individual product plans available for short-term or annual coverage. Call 1-877-378-8600, Monday through Friday from 7 a.m. to 4 p.m. (CST) or visit www.bcbst.com for more details.

Can I add or remove a dependent who is currently eligible for coverage under Metro Nashville’s benefit plans?

No. This is not an annual enrollment period. The purpose of this project is to remove only *ineligible* dependents. Adding or removing dependents from coverage is allowed only during the annual enrollment period, or within 60 days of certain “life events” which change your status. (These types of changes should always be reported to Metro Nashville Human Resources.)

How will my personal information be used and who will have access to it?

Xerox and Metro Nashville Human Resources will have access to your personal information, which will be used solely to verify the eligibility of your dependents. In the event of an appeal, Metro Employee Benefit Board may also be provided copies of the information provided to Xerox HR Solutions for the determination of your dependents eligibility status. All transmitted information will be treated as private and confidential, under penalty of law. Administrative, physical and technological safeguards have been put in place to ensure the confidentiality of your personal information. For additional information on Xerox’s privacy policy, visit the Metro Nashville Human Resources homepage at <http://nashville.gov> or call the Xerox Helpline toll free at 1-855-686-6533.

How can I obtain lost documents required to prove my dependent’s eligible status?

You may contact the government office in the county or state in which the event took place (i.e., birth, marriage, etc.). Most offices will mail a replacement document within five business days for a nominal fee. For a more immediate response, you may visit the county or state office to obtain the document the same day. **Please make sure you know what information you will need to present in order to obtain the document prior to visiting the county or state office.** You may also obtain documents online by visiting www.vitalchek.com. This web site is used by every U.S. state to process vital record requests and also has links to sites where you can request vital records from foreign countries or for American citizens born abroad. The average turnaround time for requests is three days, and requested documents are marked with the clerk of courts seal.