



December 3, 2008

OGB makes final effort to verify legal relationship of dependents covered by state employee health plans, life insurance

No claims paid for unverified dependents as of Dec. 8; coverage to be terminated Dec. 31

The Office of Group Benefits is making a final public appeal as the agency concludes an eight-month effort to collect required documents from state workers and retirees to verify their legal relationship to each dependent covered under state employee insurance plans. November 30 was the deadline for compliance.

As of today, OGB has received birth and marriage certificates, custody orders and other legal documents confirming the eligibility of more than 116,516 spouses, children, grandchildren and other dependents covered by OGB health plans and life insurance on May 1, 2008—all but 12,335 of covered dependents.

OGB provides health coverage and life insurance for all state agencies and some Louisiana school boards. Only employees, retirees and their actual legal dependents are eligible to receive benefits.

OGB will pay no claims for unverified (ineligible) dependents as of December 8 and will terminate their coverage on December 31. Affected employees and retirees will also be required to repay OGB for all medical claims paid for their ineligible dependents. They must also repay the employer share of dependent health premiums paid by their agencies and school boards.

"This verification process is an important initiative to make sure state taxpayer dollars are funding coverage only for dependents who are legally entitled to benefits, and we expect that it will result in taxpayer savings," noted Tommy D. Teague, OGB chief executive officer. "At the same time, we want to do everything we can to make sure that plan members and dependents legitimately eligible for coverage are not adversely impacted by the termination deadline. We are strongly urging those who have not yet submitted the necessary documents to do so immediately."

Plan members are urged to visit the special dependent verification web page on OGB's website (www.groupbenefits.org) that features complete details, a list of documents required for each category of dependent and a compilation of useful resources to obtain certified copies of required legal documents. It also includes a secure link that enables each employee or retiree to log in and determine if OGB received the required verification documents for his or her dependents.

Employees and retirees with questions should contact their agency's human resources department or call OGB Customer Service at 800-272-8451 (toll free) or 225-925-6625.

OGB initiated the dependent verification program in March, as required by government auditors.

Employees and retirees have received extensive information and numerous reminders:

- In late March, OGB mailed a notice to every employee and retiree with covered dependents to explain the program and the November 30 deadline. It included a list of legal documents accepted as proof, instructions on how to obtain and submit them and consequences of non-compliance.
- OGB highlighted dependent verification details and deadlines at over 400 annual enrollment meetings for active and retired employees held during April in every parish. OGB also made presentations at meetings of various groups of state retirees.
- Agencies have emailed and called employees and retirees with covered dependents.
- The spring, summer and fall issues of OGB newsletters mailed to all employees and retirees with OGB health or life coverage contained details about dependent verification requirements and warnings about the impending November 30 deadline for OGB to receive documents.
- In mid-October, OGB mailed a letter to each employee and retiree from whom OGB had not yet received dependent verification documents with reminders about the deadline and the consequences of non-compliance.

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