



**Washoe County School District**

Every Child, By Name And Face, To Graduation

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## IMPORTANT NOTICE

July 19, 2021

TO: All Washoe County School District Employees

RE: **HEALTH INSURANCE BENEFITS REVIEW**

As an employee of Washoe County School District, your total compensation package includes some of the highest quality benefits in the nation and it's important that you recognize and utilize these important programs. We are committed to providing sustainable first-rate medical, dental and vision coverage for all employees. We know that you may not always have time to educate yourself on your employee benefits but we also know that you count on those benefits when you need them. To that end, Washoe County School District will be conducting a **Benefits Review** with all employees. This *Benefits Review* will cover several areas including:

- Section 125 Premium Only Plan
- Flexible Spending Accounts
- Limited Purpose Flexible Spending Accounts for dental and vision only
- Health Savings Accounts
- Review of Medical, Dental and Vision Insurance Coverage
- Dependent Eligibility Verification
- Group Life Insurance
  - Update of Beneficiary Designation
- Voluntary Supplemental Insurance Programs

Washoe County School District will be using the services of American Fidelity Assurance (AFA), our Section 125 provider, to conduct this *Benefits Review*. AFA has been a long-term partner with Washoe County School District and is a committed supporter of public education. **It is essential that all employees participate in this *Benefits Review*. Questions regarding this process should be directed to American Fidelity at 775-829-1313 or via email to [Reno@AmericanFidelity.com](mailto:Reno@AmericanFidelity.com).**

During a confidential one-on-one meeting with an AFA benefit counselor, you will learn about all benefits available to you as a Washoe County School District employee. In regard to dependent eligibility, if you are covering dependents on your health, dental or vision insurance you will need to provide the documents listed under the Eligibility Guidelines enclosed. The documents you provide will only be reviewed by AFA benefit counselors, recorded on the Verification Form, and returned to you. Documents will not be retained. **Please bring your documents with you to your appointment.**

Please understand that these documents are essential to prove eligibility for medical coverages for dependents. It is important that we all make this effort in order to continue to keep our health plan costs down. Washoe County School District will receive a copy of the Verification Form.

A Beneficiary Designation Form for your Group Life Insurance will be provided and you are strongly encouraged to update your Beneficiary Designation. In addition, you will be provided information and the opportunity to enroll in Section 125 Flexible Spending Accounts. These pre-tax programs can be used to pay for out-of-pocket medical and/or dependent daycare expenses. You will also be provided information on other voluntary insurance programs that may be beneficial for you and your family.

**All employees are required to meet with an AFA benefit counselor to review benefits and to verify dependent benefit information. Failure to complete this *Benefits Review* process may result in suspension of dependent health coverage as of January 1, 2022.**

Eligibility Guidelines are enclosed (see Page 3). A list of Frequently Asked Questions is also enclosed (see Page 4).

Thank you for your cooperation and assistance in ensuring sustainable, cost-effective benefits for all Washoe County School District employees. By understanding your total compensation package we think you'll agree that Washoe County School District continues to keep employees' best interests in mind with every decision that is made. **Questions regarding this process should be directed to American Fidelity at 775-829-1313 or may be emailed to [Reno@AmericanFidelity.com](mailto:Reno@AmericanFidelity.com).**

## **ELIGIBILITY GUIDELINES**

Please review this list carefully to determine your dependent(s) eligibility and the appropriate documents that you will be required to present. You will need to present one (or more) documents for each individual covered under the following dependent categories.

**NOTE: Benefit Counselors will only be viewing lines 1-6d of your original or copy of original 2020 IRS Federal Tax Return to complete your Benefits Verification Review. Copies of your tax return will not be made or retained. Feel free to black out any financial information below the "Exemptions" section that you do not wish to share.**

- **Spouse:** 1<sup>st</sup> page of 2020 Federal tax forms (or certified marriage certificate if married in 2021.)
- **Domestic Partner:** Domestic Partner Registration. You will need to provide a copy of your "Declaration of Domestic Partnership" certificate that provides proof of eligibility requirements for domestic partnership under the State of Nevada NRS 122A. State of Nevada Domestic Partner guidelines may be found at: <http://nvsos.gov/sos/licensing/domestic-partnerships>
- **Birth Child:** 1<sup>st</sup> page of 2020 Federal tax form (or Birth Certificate if child was born in 2021. Hospital certificates are not acceptable. A copy of the certified original birth certificate will be accepted.)
- **Step Children:** 1<sup>st</sup> page of 2020 Federal tax form or Birth Certificate listing employee's current spouse/domestic partner as the parent of the stepchild(ren). (Hospital certificates are not acceptable.) A copy of the certified original birth certificate will be accepted.
- **Over age dependents between the age of 19 through age 25:** Birth certificate or 1<sup>st</sup> page of 2020 Federal tax forms. A copy of the certified original birth certificate will be accepted.
- **Adoptive Child / Legal Guardianship:** 1<sup>st</sup> page of 2020 Federal tax form **and court documents** showing legal responsibility for the child(ren).
- **Examples of who is not eligible for coverage:** Spouse from whom you are legally separated or divorced; A spouse or Domestic Partner who is covered under another health insurance plan sponsored by the Washoe County School District; A Dependent Child who is covered under another Washoe County School District health insurance plan; Parents, grandparents, foster children, and boarders; Any person in active military service.

**Questions regarding this process should be directed to American Fidelity at 775-829-1313 or may be emailed to [Reno@AmericanFidelity.com](mailto:Reno@AmericanFidelity.com).**

We understand that some employees may not have birth certificates at this time. The following web sites can help you find the documents you need. **Order today as it could take 3-4 weeks to process and receive your requested item(s).**

[www.vitalchek.com](http://www.vitalchek.com)

[www.usbirthcertificate.net](http://www.usbirthcertificate.net)

[http://dpbh.nv.gov/Programs/BirthDeath/Birth\\_and\\_Death\\_Vital\\_Records\\_-\\_Home/](http://dpbh.nv.gov/Programs/BirthDeath/Birth_and_Death_Vital_Records_-_Home/)

## **BENEFIT SERVICES REVIEW FREQUENTLY ASKED QUESTIONS**

### ***Do I need to personally meet with an AFA Benefit Counselor?***

Yes. The *Benefits Review* will need to be completed by every employee. Each employee will show proof of dependent eligibility and electronically sign the Verification Form.

### ***Am I required to meet with the Benefit Counselor even though I don't currently have dependents?***

Yes. We are seeking a true and complete Benefit Verification Review. Although you may be enrolled with single coverage, we will still need to account for and verify your benefit records. This will be an opportunity for you to confirm or correct any discrepancies in the records as well as to update your life insurance Beneficiary Designation Form and learn about the Section 125 Flexible Spending Program.

### ***How do I schedule an appointment?***

American Fidelity Benefit Counselors will be on-site in each school and work location from September 1 through November 1, 2021, in order to meet with all employees. You will be notified of site location dates and times and will be able to schedule an appointment at your work site. Saturday appointments and virtual appointments will also be available. You may also contact American Fidelity at 775-829-1313 to arrange for an appointment if you are unable to meet at your work site. Please do not contact Washoe County School District as American Fidelity will be conducting the Review on behalf of the District. Please make every effort to meet with a benefit counselor when they are at your work site.

***Will there be Covid-19 safety processes in place?*** All current District Covid-19 safety protocol will be followed at appointments.

### ***Can I meet with the Washoe County School District Office Staff instead of an American Fidelity Benefit Counselor?***

No. The Washoe County School District staff cannot meet with you for this purpose. You must schedule an appointment with American Fidelity.

### ***What if I refuse to meet with an AFA Benefit Counselor?***

All benefit eligible employees who are currently enrolled in benefits must make an appointment to meet with an AFA benefit counselor, even single covered employees. If you fail to provide proof of dependent eligibility, your dependent coverage may be suspended as of January 1, 2022.

### ***Am I able to make changes to my plans at this time?***

Yes, this is also the open enrollment period to make any necessary changes to your medical plans. You may add or drop dependents or change medical plans as allowed under Open Enrollment Guidelines. The American Fidelity Benefit Counselor can assist you with those changes. Documentation as noted in the Eligibility Guidelines herein will need to be provided for any dependents who are being added to your medical plans.

### ***Are these mandatory meetings with American Fidelity Benefit Counselors an invasion of privacy?***

No. American Fidelity is subject to HIPAA Privacy Regulations and may not use or disclose any employee information for any purpose other than this Review. Further, American Fidelity will not retain originals or copies of any documentation reviewed.

### ***What happens if I do not complete the Review by the due date?***

Your dependent health insurance coverage may be suspended. Please note that AFA will not be able to see all benefit eligible employees at the end of the Benefit Review period and will only have limited available appointment times on the last days of the Review. For this reason, you should not delay in scheduling your appointment.