

# Dependent Re-Verification (DRV) Guide

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**State Employees**



Benefits Division

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## ***1.0 The Dependent Re-Verification (DRV) Program***

The DRV program was implemented as a cost mitigation strategy for state departments effective in 2018. In an effort to control rising health care costs, CalPERS conducted a Dependent Eligibility Verification (DEV) of its membership during fiscal year 2013-14 utilizing a vendor. The DEV required departmental personnel offices to verify the eligibility of employee dependents for continued enrollment in state-sponsored health benefits. The DEV efforts resulted in cancellations of 8,379 ineligible dependents enrolled in health and resulted in a savings of over \$60 million by reducing future claims and employer contribution costs.

The success of the DEV led to the adoption of Senate Bill 98, Chapter 28, Statutes of 2015, adding Government Code (GC) Section 22843.1 to the Public Employees' Medical & Hospital Care Act (PEMHCA). GC 22843.1 implemented a permanent DRV process for departmental personnel offices, requiring departments to verify the continued eligibility of employee dependents for state-sponsored health benefits on a triennial basis and mandated CalHR to set the standards. On July 16, 2021, Assembly Bill 138, Chapter 78, Statutes of 2021, was signed into law, and the DRV authority was removed from PEMHCA and added to CalHR GC 19815.9.

Authority was given to CalHR to set the Dependent Re-verification (DRV) standards pursuant to GC 19815.9. In addition, Title 2, Section 599.855 of the California Code of Regulations clarifies and makes specific the above-mentioned statute for application by state departments.

### **Authorities**

- [Government Code section 22959](#)
- [California Code of Regulations, title 2 Section 599.855](#)
- [Government Code 19815.9](#)

### **DRV Regulation**

Government Code section 19815.9 mandates re-verifying the eligibility of family members for health benefits.

Government Code section 22959 authorizes extending this review to family members enrolled for dental benefits. The bargaining unit contracts specify that family member eligibility for dental benefits shall be the same as that prescribed for health benefits.

In addition, Government Code 19815.9 requires State employers to:

- Verify the eligibility of all employees' dependents prior to enrolling them in health, dental and/or vision benefits
- Retain and maintain a record of the verifying documentation for each dependent
- Validate/re-verify dependent eligibility at least once every three years for most dependents

- Remove unverified and ineligible dependents from all benefits promptly

## **Why is this Important?**

- Sets necessary standards for state employees and departments and creates transparency and equity
- A standardized re-verification process adds integrity to the employer sponsored state benefit programs
- Helps curb the rising costs associated with medical benefits

## **Employee Responsibilities**

- Ensure that demographics and health, dental and/or vision enrollment information for self and dependent(s) are accurate and current
- Notify Department Personnel Office in writing within 60 days upon the dissolution of marriage, domestic partnership, or when a change in a dependent's eligibility occurs
- Promptly review all benefits related communication sent by CalHR, CalPERS, and Department Personnel Office
- Contact department's personnel office for the names of dependent(s) enrolled in dental and/or premier vision benefits who require re-verification
- Promptly provide required re-verification documents and a completed Dependent Eligibility Verification Checklist (CalHR Form 781) to department's personnel office for all dependent(s) enrolled in health, dental and/or vision benefits
- When there is a change in employee's mailing address, complete required form(s) and submit to department personnel office ASAP to update mailing address

Go to [SCO's website](#) for more information on changing mailing address and other information.

## **Dependents Included in DRV**

The Dependent Re-verification (DRV) is the process of re-verifying the eligibility of the following family members enrolled in state health, dental and/or vision benefits:

- Spouses
- Domestic partners
- Natural and adopted children
- Stepchildren and domestic partner children

## **Re-Verification Frequency**

A family member's re-verification frequency varies based on dependent type.

Natural & Adopted Child	Spouse/Domestic Partner	Step & Domestic Partner Child
<ul style="list-style-type: none"> <li>• Must verified upon initial enrollment</li> <li>• Must be re-verified one more time during the employee's next re-verification cycle and will remain verified until their 26<sup>th</sup> birthday (the month and year the child turns age 26)</li> </ul>	<ul style="list-style-type: none"> <li>• Must verified upon initial enrollment</li> <li>• Must be re-verified every three (3) years during the employee's re-verification cycle</li> </ul>	<ul style="list-style-type: none"> <li>• Must verified upon initial enrollment</li> <li>• Must be re-verified every three (3) years during the employee's re-verification cycle</li> </ul>

**Excluded Dependents**

The Dependent Re-Verification process doesn't include:

- Disabled Dependent(s)
- Dependent(s) in a Parent-Child Relationship (PCR)

These dependent(s) who are enrolled in an employer-sponsored health, dental and/or Premier Vision benefits have a separate re-certification process.

**DRV Schedule**

The DRV Schedule is the same for health, dental and premier vision benefits with the exception of the 1st notice for the March 2023 birth month cycle. Dental and Premier Vision DRV mailings started with the 2nd notice in January 2023.

The verification cycle is based on an employee's birth month. This three-year cycle repeats.

Dependent Re-Verification Schedule						
Notices are mailed out on the first business day of the month						
Year	Birth Month	1st Notice USPS Mailing 120 days before end of birth month	2nd Notice USPS Mailing 90 days before end of birth month	3rd Notice USPS Mailing 60 days before end of birth month (Docs due to HR Offices by end of the birth month)	HR Office Processing Period (Birth Month)	Re-Verification or Deletion Effective Date (1st of the Month following birth month)
2023	March	<i>Dec -22: Health only</i>	Jan-23	Feb-23	Mar-23	April 1, 2023
2023	June	Mar-23	Apr-23	May-23	Jun-23	July 1, 2023
2023	September	Jun-23	Jul-23	Aug-23	Sep-23	October 1, 2023
2023	December	Sep-23	Oct-23	Nov-23	Dec-23	January 1, 2024
2024	January	Oct-23	Nov-23	Dec-23	Jan-24	February 1, 2024
2024	April	Jan-24	Feb-24	Mar-24	Apr-24	May 1, 2024
2024	July	Apr-24	May-24	Jun-24	Jul-24	August 1, 2024
2024	October	Jul-24	Aug-24	Sep-24	Oct-24	November 1, 2024
2025	February	Nov-24	Dec-24	Jan-25	Feb-25	March 1, 2025
2025	May	Feb-25	Mar-25	Apr-25	May-25	June 1, 2025
2025	August	May-25	Jun-25	Jul-25	Aug-25	September 1, 2025
2025	November	Aug-25	Sep-25	Oct-25	Nov-25	December 1, 2025

## DRV Documents Requirement

Each employee must submit a completed [CalHR Form 781](#) along with all required re-verification document(s) by dependent type. The DRV notices sent to the employee by CalHR and/or CalPERS will include a list of required documents for each dependent type as well important dates and other pertinent information.

Dependent Type	Required Re-verification Documents
Spouse or Domestic Partner	<p>A copy of employee's government issued marriage certificate or domestic partnership registration filed with the California Secretary of State or a comparable agency in another jurisdiction <b>AND</b> one of the following financial documents:</p> <p>A copy of the first page of the employee's federal or state income tax return from the previous tax year such as IRS Form 1040 confirming dependent as the employee's spouse or domestic partner</p> <p><b>OR</b></p>

Dependent Type	Required Re-verification Documents
	<p>Other reoccurring financial documentation, including but not limited to a household bill, account statement, or insurance policy listing the name and address of the employee and their spouse or domestic partner, or a combination of other documents that substantiate the existence of a current marriage or domestic partnership. Household bills and account statements older than 60 calendar days are unacceptable.</p> <p>If the marriage certificate was registered prior to January 1, 1980, the marriage certificate does not need to indicate government issued.</p>
Natural-born Children/ Adopted Children	A copy of the birth certificate or adoption certificate naming the employee as the parent
Stepchildren/ Domestic Partner Children up to age 26 (the month in which dependent attains age 26)	<p>A copy of the birth certificate naming employee's current spouse or domestic partner as the parent</p> <p><b>AND</b></p> <p>Documentation of employee's current relationship to their spouse or domestic partner (follow DRV requirements for spouse or domestic partner)</p>

## Other Events Coinciding with the DRV Cycle

### Children Reaching Age 26

#### Health Benefits:

If a child's 26th birthdate coincides with the employee's upcoming re-verification cycle, that child will not be included in the DRV process if the 26<sup>th</sup> birthday falls before the end of the re-verification cycle. CalPERS will administratively remove the child from health benefits upon the child turning age 26.

#### Dental and Premier Vision Benefits:

If a child's 26th birthdate coincides with the employee's upcoming re-verification cycle, that child will not be included in the DRV process if the 26<sup>th</sup> birthday falls before the end of the re-verification cycle. The employee's departmental personnel office will administratively remove the child from dental and/or premier vision benefits upon the child turning age 26.

### **Permissive Deletions (All Benefits)**

Employees should contact their departmental personnel offices immediately if they wish to remove a dependent due to a “permissive qualifying event” (e.g., family member obtains non-state sponsored health benefits, family member enters military, custody change for child under age 18, or child reaches age 18). The dependent should be removed due to a qualifying permissive event rather than ineligibility found during the re-verification process.

### **Mandatory Deletions (All Benefits)**

Employees should notify their departmental personnel offices immediately of any qualifying event that occurs during their re-verification period, such as divorce or termination of domestic partnership. In these situations, the dependent should be removed due to the qualifying event rather than ineligibility found during the re-verification.

### **Parent-Child Relationship (PCR) Dependent or Disabled Child Aged 26 and Over Recertification (All Benefits)**

The DRV is separate from the process to recertify a PCR dependent annually or a disabled child aged 26 and over. If employees receive notices to recertify PCR dependents during their DRV cycle, they should follow the instructions on these notices to recertify PCR and disabled dependents.

## ***2.0 DRV – Health Benefits***

In February 2018, CalPERS started mailing DRV notices to employees with dependents enrolled in health benefits. Employees enrolling family members in health benefits within six months of their birth month will re-verify their eligibility during the next cycle.

Note: This six-month exclusion rule doesn't apply to the dental and/or premier vision re-verification process.

### **DRV Notices – Health Benefits**

CalPERS will mail letters to employees with dependent(s) enrolled in health benefits informing them of the re-verification requirement.



Letter	When	What
<b>Initial Notice</b>	Mailed out 90 days prior to the first day of the employee's birth month	The notice provides information to employees on their upcoming verification date and the re-verification expiration date for dependents enrolled in health benefits. The notice will provide a list of dependents who need to be re-verified and outlines instructions for the employee to follow and required documents that must be submitted for each dependent to verify their continued eligibility. Employees are instructed to submit a completed Dependent Eligibility Verification Checklist (CalHR Form 781) to their departmental personnel office along with all required documents. The notice informs employees about a gap in coverage if documents are not submitted timely.
<b>Reminder Notice</b>	Mailed out 60 days prior to the first day of the employee's birth month	The notice reminds employees to submit verification documents for their unverified and enrolled dependents to their employers. The notice will provide a list of dependents who need to be re-verified and outlines instructions for the employee to follow and required documents that must be submitted for each dependent to verify their continued eligibility. Employees are instructed to submit a completed Dependent Eligibility Verification Checklist (CalHR Form 781) to their departmental personnel office along with all required documents. The notice informs employees about a gap in coverage if documents are not submitted timely.
<b>Deletion Notice</b>	Mailed out 30 days prior to the first day of the employee's birth month	<p>The notice informs employees that their department's personnel office has not received the appropriate documents to re-verify their dependent(s) and the date they will be deleted. The notice will provide a list of dependents who were not re-verified and outlines instructions for the employee to follow and required documents that must be submitted for each dependent to verify their continued eligibility. Employees are instructed to submit a completed Dependent Eligibility Verification Checklist (CalHR Form 781) to their departmental personnel office along with all required documents. The notice informs employees about a gap in coverage if documents are not submitted timely.</p> <p>This notice also provides COBRA information and the COBRA enrollment form.</p>

## Unverified and Late Re-Verifications – Health Benefits

The myCalPERS system will automatically remove a dependent from health benefits if the dependent is not verified by the last day of the employee's birth month.

If an employee provides re-verification documents for eligible dependent(s) after the last day of the employee's birth month, department personnel offices may re-verify and re-enroll the dependent(s) prospectively effective the 1st of the month following receipt of all required DRV documents.

THIS WILL RESULT IN A GAP OF BENEFIT(S) COVERAGE.

## 3.0 DRV – Dental and Premier Vision Benefits

In January 2023, CalHR started mailing out DRV notices to employees with dependents enrolled in Dental and/or Premier Vision benefits.

### DRV Notices – Dental and/or Premier Vision

CalHR will mail letters to employees with dependent(s) enrolled in dental and/or premier vision benefits informing them of the re-verification requirement.

Letter	When	What
<b>Initial Notice</b>	Mailed out 90 days prior to the first day of the employee's birth month	The notice provides information to employees on their upcoming verification date and the re-verification expiration date for dependents enrolled in dental and/or premier vision. The notice outlines instructions for the employee to follow and required documents that must be submitted for each dependent type to verify their continued eligibility. Employees are instructed to submit a completed Dependent Eligibility Verification Checklist (CalHR Form 781) to their departmental personnel office along with all required documents. The notice informs employees about a gap in coverage if documents are not submitted timely.
<b>Reminder Notice</b>	Mailed out 60 days prior to the first day of the employee's birth month	The notice reminds employees to submit verification documents for their unverified and enrolled dependents to their employers. Employees are instructed to submit a completed Dependent Eligibility Verification Checklist (CalHR Form 781) to their departmental personnel office along with all required documents. The notice informs

		employees about a gap in coverage if documents are not submitted timely.
<b>Deletion Notice</b>	Mailed out 30 days prior to the first day of the employee's birth month	<p>The notice informs employees that their department's personnel office has not received the appropriate documents to re-verify their dependent(s) and the date they will be deleted. Employees are instructed to submit a completed Dependent Eligibility Verification Checklist (CalHR Form 781) to their departmental personnel office along with all required documents. The notice informs employees about a gap in coverage if documents are not submitted timely.</p> <p>This notice also provides brief COBRA information and the COBRA enrollment form.</p>

**Note:**

- The DRV notices for dental and premier vision benefits do not list dependent names. Employees should contact their department's personnel office for the names of their dependent(s) that need to be re-verified as well and any actions required to complete their dependent re-verification
- Most state employees who have dependent(s) enrolled in health in addition to dental and/or premier vision will receive two DRV notices during their re-verification cycle

## **4.0 DRV Contact**

State employees should contact their Department's Personnel Office regarding DRV related questions and appeals. All re-verification documents must be submitted directly to your Department's Personnel Office.