

“How To” Understand and Successfully Complete Your Dependent Audit

There have been many excellent questions regarding the upcoming dependent audit, including what documents can be used, how to upload verification documents, and more. This guide serves as a “how to” for the dependent audit process. We have compiled a list of the most frequently asked questions and have provided explanations, examples, and screenshots of the verification process through BenXpress.

Frequently Asked Questions (FAQs):

Question: Will an employee's documents need to be submitted to BenXpress?

Answer: Yes, all documents will need to be submitted to BenXpress by the employee.

Question: What file formats will be accepted for document submission? Is a photo of a document acceptable?

Answer: pdf, png, jpg, gif, bmp or jpeg are acceptable.

Question: Will there be a document review/approval process?

Answer: The BenXpress team will be reviewing and approving or denying documentation during this process.

Question: After documents are submitted into BenXpress, will there be any direct communication with employee?

Answer: The BenXpress team will communicate to the employee directly, via email, if their documentation is acceptable or if more information is necessary. The BenXpress team will advise of the next steps needed.

Question: Would you please confirm beginning/end dates? Is it during the open enrollment period?

Answer: The open enrollment period will begin on October 20 and will conclude on November 3. All verification documents must be submitted into BenXpress by November 21. Open enrollment closes on November 3, however, employees will still have access to upload documentation into BenXpress until November 21. Employees will not be able to make enrollment changes during this time.

Question: For court orders (divorce decree, custody paperwork, QMCSO), will employees need to provide the entire document or only the relevant portions?

Answer: Only relevant portions are necessary such as pages with dates, time stamps, and health benefit language.

Question: For tax returns, should employees submit:

- The entire return, or only the first page(s) showing names, spouse, and signatures?
- Do you require the signature page?
- Is the full social security needed?
- May employees redact financial information?

Answer: The first page and signature page of tax forms are required. The form must have full SSN but employees may redact financial information.

Question: For marriage abstracts or certificates, birth certificates, and adoption papers, do you require certified copies uploaded, or would you require visible stamps/embossing?

Answer: Certified copies are not required; however, BenXpress will need to make sure it appears to be an official document and could ask for further information, if necessary.

Question: Are there any security or privacy guidelines you require employees to follow when submitting documents? Can you provide the assurances verbiage you provide surrounding the security of their documents? (We'd like a unified message.)

Answer: The transmission to BenXpress is done via a secure portal.