

Dependent Verification Process FAQs

1. Why is Dun & Bradstreet conducting a Dependent Eligibility Verification?

Dun & Bradstreet has a fiduciary responsibility to ensure that only eligible dependents receive benefits under our plans. We conduct this program to ensure the plan is legally compliant and eligibility requirements are consistently applied within our medical and dental plans. Additionally, ineligible dependents using the plans create higher costs for those who are eligible, and this ultimately is reflected in the premiums.

2. Who is HMS-Gainwell?

HMS-Gainwell is an independent third-party cost containment company with whom Dun & Bradstreet has contracted to verify the eligibility of dependents covered under its health benefit plans. HMS-Gainwell specializes in verifying health plan eligibility and has reviewed verification documentation for millions of dependents for some of the largest employers in the United States. Experience and expertise are necessary to complete this program accurately and successfully, and to limit inconvenience to participants.

3. Can I complete this process online?

You may certify the eligibility of your dependents and/or remove any ineligible dependents online through the "Review My Dependents" tab of the website at [VerifyOS.com](https://verifyos.com). Please note that appropriate documentation is still required for any eligible dependents in order to complete the verification process.

4. How do I log on to the HMS-Gainwell website to upload my documents?

Log on to [VerifyOS.com](https://verifyos.com) using your reference number and date of birth. Your reference number can be located on the top right corner of page one of the letter that you received.

5. Do I need to send original documents?

Please do NOT send your original documents; a copy is sufficient. If the document is two-sided or has multiple pages, ensure you copy all pages and both sides of the paper.

6. May I submit the documents to Fidelity instead?

No. Fidelity will not forward documents to HMS-Gainwell, nor will they provide employees with copies of previously submitted documents.

7. May I provide my documents to my Human Resources Department?

No. Human Resources will not be able to forward your documents to HMS-Gainwell or provide employees with copies of previously submitted documents. The only way to ensure that all documents are logged appropriately, and eligibility of your dependents is verified is to submit your supporting documentation to HMS-Gainwell.

If you have questions, you should call 1-877-362-8953 (select Health & Insurance, Dependent Verification) Monday – Friday, 8:30 a.m. to 8:00 p.m. ET.

8. The documentation required contains sensitive data. Is this process secure?

Protecting personal information is a priority to Dun & Bradstreet and HMS-Gainwell. In compliance with applicable U.S. (federal) and state regulations, information and documentation submitted to HMS-Gainwell for the Dependent Eligibility Verification program is stored, processed and protected by physical, electronic and procedural safeguards. **When submitting your tax documentation, only the top portion which includes the names of the employee, spouse and any dependent child(ren) is required. Please cross out Social Security Numbers, as well as any income information.**

All documents are securely stored following completion of the verification program. Upon expiration of the retention period, all documents and electronic files will be securely destroyed by HMS-Gainwell. **Please note that documents provided will NOT be returned.** HMS-Gainwell meets all of the professional and legal standards associated with providing service to employers, including the Health Insurance Portability and Accountability Act (HIPAA), Employee Retirement Income Security Act (ERISA) and disposal rules as enforced by the Federal Trade Commission. In addition, every employee of HMS-Gainwell submits to a thorough and multi-tiered background check. Only HMS-Gainwell employees directly involved in the Dun & Bradstreet Dependent Verification Program will have access to these documents.

9. What happens if I do not submit all required documents by the verification deadline?

The dependent(s) for which required documentation has not been submitted by the deadline will be determined to be ineligible for coverage and will be removed. Additionally, COBRA will not be offered to the ineligible dependent(s) terminated due to this audit.

If you have questions regarding the verification of your dependents, please call HMS-Gainwell at 1-877-362-8953 (select Health & Insurance, Dependent Verification) Monday – Friday, 8:30 a.m. to 8:00 p.m. ET.

