

BMI Dependent Audit for NYCDCC Welfare Fund

Frequently Asked Questions (“FAQs”)

BMI Call Center (877) 529-1923

Q: Why is the NYCDCC Welfare Fund (the “Fund”) requiring proof of my dependent(s)’ eligibility through this audit?

A: *In efforts to control health care costs, the Fund needs to ensure that only eligible dependents are covered under the plan. Ineligible dependents increase costs – both for you and for the Fund.*

Q: I do not know who BMI Audit Services is. Can I just provide the documentation to the NYCDCC Benefit Funds/Welfare Fund directly?

A: *No. All documentation must be sent to BMI. BMI is an independent auditing firm that has been hired as a third-party to verify eligibility of dependents enrolled in the plan.*

Q: What if I do not want to participate in the audit or I do not complete the audit in an acceptable manner?

A: *The audit review is not optional and therefore participation is required. Failure to respond or providing incomplete or inaccurate information will cause you to lose benefit coverage for your unverified dependent(s). The Fund may take disciplinary action in the event you provide and attest to false information.*

Q: What documents are considered acceptable for proof of eligibility?

A: *While all audits are different, the most commonly requested documents are:*

Spouse: *A copy of a marriage license or a marriage certificate to verify your legal spouse. A joint document may also be requested. Joint documents must be dated within the last 90 days and addressed to both parties. Examples of joint documentation include: Utility Bill, Mortgage Statement, Auto Insurance Statement, or Property Tax Statement.*

Dependent Child: *A copy of a birth certificate or court documentation that identified one or both enrolled parents. The employee or enrolled spouse must be identified with the child or other additional supporting documentation may be required. A hospital birth record may be accepted as long as it contains this information and is signed by either the attending physician or hospital administrator.*

Q: What if I do not have a copy of my dependent(s)’ birth certificate, marriage certificate, etc.? Can the Fund provide me with a copy of my documentation?

A: *The Fund cannot provide copies of documentation that were previously submitted. Instead, you can most commonly obtain a copy of a birth certificate or marriage certificate from your county or town clerk’s office. Most court records can be obtained directly from the courthouse. However, if you do not live in the location where the event occurred or are unable to visit the office, please see the below suggestions:*

CDC Vital Statistics Website (www.cdc.gov): *This website allows you to choose the state you are attempting to obtain a document from and gives additional information about who to contact.*

Vital Records Guide (www.vitalrecordsguide.com): *This is another website in which you can choose by state to find information on how to obtain a document.*

VitalChek (www.vitalchek.com): *Many states use VitalChek as a clearinghouse for requesting documentation. For a small fee, you can obtain copies of your records.*

U.S. Department of State (www.state.gov): *If your child was born outside of the United States to U.S. citizen parents, you may be able to obtain a copy of the Consular Report of Birth through the U.S. Department of State.*

Q: Will I be reimbursed for the cost of obtaining documentation?

A: No. Neither BMI nor the Fund will reimburse you for costs associated with obtaining documentation for your audit.

Q: How do I submit my verification form and accompanying documentation?

A: You can submit your documentation one of three ways:

Secure Web Portal: Visit www.bmiverify.com and click on the 'Upload' tab to submit your documents in the quickest and most secure way.

Digital Fax: Fax your documentation to (855) 301-3030. Please ensure you verify that all pages have been sent to the correct fax number successfully by checking the fax transmittal report. Be sure to keep a copy of this transmittal report.

Mail: Submit documentation in the postage paid envelope provided with the initial mailing or by sending to **BMI Audit Services, PO Box 989, South Bend, IN 46624.**

Q: Are my documents secure?

A: Yes. BMI is contractually and legally obligated to ensure that any documentation you provide remains confidential and private. BMI's security statement is available at www.bmiverify.com.

Q: I don't have a scanner or fax machine. Can I send photos/information from my phone or tablet?

A: Yes. BMI's web portal is optimized for both smartphone and tablet usage. Click the 'Upload' tab and once you select 'Browse', it will open your photo gallery. Choose the photos you wish to submit, and they will be securely sent to BMI through the portal.

Q: If BMI needs more information from me, how will they contact me?

A: Unless you have given BMI a telephone number, all communications, including requests for additional information, will be made in writing or via email if you have inquired through audit@bmiaudit.com.

Q: How can I verify if my dependent audit verification documentation has been received?

A: BMI will receive your audit response and process the information within three business days. You can check the status of your audit by visiting the BMI Web Portal (www.bmiverify.com) anytime, or you can contact **BMI's Call Center at (877) 529-1923** during business hours. If your BMI verification form and documents are received and accepted, you will be mailed a postcard confirming your audit is complete. If you're missing documentation, or the BMI verification form, a letter will be mailed to you, referencing the missing documentation.

Q: The date of birth for one of my listed dependent(s) is incorrect. What should I do?

A: You may write a note on your verification form and BMI will send the corrected information to the Fund.

Q: Can I add an eligible dependent that is not listed on my verification form?

A: No. You may not add eligible dependents as part of this verification process. Please contact the Fund Office directly regarding adding eligible dependents.

Q: What should I do if I realize that one of my listed dependent(s) is no longer eligible?

A: If any of your listed dependent(s) are no longer eligible you may call BMI, or you can indicate on the Dependent Eligibility Verification form that the dependent(s) is to be dropped from coverage. You must write in a specific explanation as to why they are no longer eligible and the date their eligibility ended. BMI cannot accept requests for changes to your benefit if the change is a qualifying event. If a qualifying event has occurred, you should immediately contact the Fund Office so that you can provide the information required and review your available options.