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Date: September 3, 2024
To: All Employees and Retirees with Dependents
From: Board of Trustees
Re: Dependent Verification

YOUR ACTION IS REQUIRED!
***Failure to respond may result in the
termination of your dependents' coverage***

In order to ensure that only those individuals who meet the Plan's definition of Dependent are currently enrolled in the Plan, the Trustees will periodically conduct a Dependent Verification Initiative (DVI). The Trustees have elected to conduct the DVI in conjunction with the 2025 Open Enrollment in order to provide an efficient and convenient experience for Participants. You may complete Open Enrollment and the DVI electronically by visiting www.employeenavigator.com and clicking "Login" in the top right corner.

How will I verify my dependents?

You will be asked to review the Plan's definition of "Dependent" and confirm that each of your enrolled dependents meets the definition. You will also be asked to provide supporting documentation that demonstrates your dependents meet the plan's definition of Dependent.

Pursuant to Part I, Section 1.10 of the Plan Document, "Dependent" means:

1. An Employee's married spouse while not divorced or legally separated from the Employee.
2. An Employee's domestic partner.
3. Each child of an Employee, until the end of the month in which a child attains age 26, and as described below.

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- a. For the purpose of this section, the term “child” means a Covered Employee’s natural child, adopted child, stepchild and/or foster child, as described in Section 152(f)(1) of the Internal Revenue Code. In addition to Section 152(f)(1), the term “child” also includes the following Dependents:
 - i. A child under the Employee’s (or the Employee’s Spouse’s) Legal Guardianship as ordered by a court;
 - ii. Child of a Domestic Partner or a Child under the Employee’s Domestic Partner’s Legal Guardianship;
 - iii. A grandchild, as long as the Employee’s covered Dependent is the parent of the grandchild (Florida law covers from birth up to 18 months);
 - iv. Children under long-term custody.
- b. A Dependent also means a child for whom there is a Qualified Medical Child Support Order which states that health care coverage must be maintained by an Employee.
- c. A child who (a) otherwise qualifies as a Dependent, (b) would lose eligibility because of age, (c) is unmarried, (d) is incapable of self-sustaining employment by reason of mental or physical handicap, as determined by the Office of Rehabilitation Services in the State Department of Education, and (e) remains dependent chiefly upon an Employee, is a Dependent during the continuation of such incapacity, subject to the right of the Plan Administrator to require proof of incapacity. Proof of such incapacity must be furnished to the Board of Trustees no later than 31 days after the date that such child would otherwise lose eligibility for coverage because of age, and thereafter as requested by the Board of Trustees, but not more frequently than annually after the two-year period following the date that such child would otherwise have lost coverage. Coverage hereunder shall terminate automatically on the date the child ceases to be incapacitated and dependent upon the employee as stated above, or on the date such Coverage would otherwise terminate in the absence of this Subsection. A child eligible for coverage on the basis of incapacity must have become incapacitated prior to age 26 and is eligible for coverage only during the continuation of such incapacity.
4. Each child of a Covered Employee from the end of the month in which such child attains age 26 until the end of the calendar year in which the child attains age 30, if all of the following requirements are met:
 - a. The Covered Employee has exercised his/her option to have said child insured; and
 - b. The child is unmarried and does not have a dependent of his/her own; and
 - c. The child is a resident of Florida or is a full-time or part-time student; and
 - d. The child is not provided coverage as a named subscriber, insured, enrollee, or covered person under any other group, blanket, franchise or individual health benefit plan; and
 - e. The child is not entitled to benefits under Title XVIII of the Social Security Act.

What documentation will I be asked to provide?

You will be asked to provide the following documents:

Dependent Spouse Marriage Certificate along with a copy of the front page of your 2023 federal tax return confirming this dependent is your spouse (***please black out all financial information***); or if you have not yet filed your 2023 federal tax return, in the interim you may provide a copy of your 2023 tax return extension form showing your spouse's Social Security Number; **however, you must provide the front page of your 2023 federal tax return no later than November 15, 2024 in order to complete the DVI process.**

Domestic Partner Domestic Partnership Affidavit (form attached) and two documents constituting proof of joint living

Dependent Child

- Natural Child up to age 26 – Birth Certificate
- Adopted Child – Adoption paperwork
- Stepchild – Birth Certificate, Marriage Certificate and a copy of the front page of your 2023 federal tax return confirming your stepchild's natural parent is your spouse (***please black out all financial information***); or if you have not yet filed your 2023 federal tax return, in the interim you may provide a copy of your 2023 tax return extension form showing your spouse's Social Security Number; **however, you must provide the front page of your 2023 federal tax return no later than November 15, 2024 in order to complete the DVI process.**
- Disabled Child over age 26 – Birth Certificate and Doctor's Certification of Disability or Social Security Disability Award

Please note: If you do not file taxes, the Plan will accept an Affidavit from you confirming the validity of your dependents (form attached).

If you do not complete the required DVI to verify that your existing dependents continue to meet the Fund's definition of Dependent, your dependents will not be eligible for coverage in 2025.