



FOR MORE
INFORMATION,
PLEASE CONTACT:

Meet Penny—Benefits Manager.

Her biggest fear came true! **\$243,568 in claims** for an ineligible spouse.

Penny's story

As Benefits Manager for a large technology company, Penny had all the bases covered when it came to managing dependent eligibility.

She published the rules. She issued newsletter reminders. She asked employees to verify their relationships during open enrollment. She was on top of it.

But something was nagging at her. Was she missing anything important? To find out, Penny asked us to conduct a dependent audit using our Expert Audit system.

Penny's big surprise!

On day one of our audit, Robert, a 25-year employee, completed his online affidavit, and selected his current marital status from our menu of 10 potential categories.

We called Penny immediately to tell her that Robert came up "ineligible" because he had a common law spouse. There was a long silence. Then we heard her typing furiously.

"OH NO!!" she gasped. "His spouse has had \$243,568 in claims over the years, and we've never covered common law spouses!! How did we miss that?"

He thought he was all good!

When she questioned Robert about it, he said, "Well, every year, you just asked me if I was single or married. I told you I was married. I didn't know legal common law spouses were not eligible!"

But Robert was NOT trying to cheat the plan at all. He just didn't know the rules. And he wasn't asked the drill-down questions that would uncover his exact marital relationship. Until the Expert Audit.

Robert was caught in the wide Expert Audit net, and his common law wife was immediately removed from the plan.

Penny's experience with Expert Audit

Everyone appreciates the financial rewards of a successful dependent eligibility audit," Penny declared. "Significant plan savings. Reduced health costs. Outstanding ROI. But there's more..."



“With Expert Audit, I didn’t have to worry about missing something important. They put our plan under the eligibility microscope—and delivered a deep-dive service that was meticulous and all-encompassing. That “Robert situation won’t happen to me again. What a relief!”

- Penny

This is a true story.

Dependent eligibility audit

Our Comprehensive Expert Audit is a rigorous examination of a health plan designed to ensure that 100% of enrolled dependents are truly eligible for medical coverage.



What are your audit expectations?

We asked benefit managers. How will our service be most helpful to you personally? How will it best fit into your world? Jennifer (Benefits Director) summarized...

- ✓ **I want to outsource the audit.**
Expert Audit is a total turnkey project. We do it all for you. SPD review, website, communications, document collection and adjudication, call center, and more.
- ✓ **I want high employee participation.**
Our powerful communications campaign generates the highest possible employee response. Typically, 98-99% of employees complete our verification process.
- ✓ **I want to know you will get it right.**
We have a built-in double-check system. The employee’s online affidavit answers must match his/her submitted proof documents. It’s our own eligibility fact-checker.
- ✓ **I want the maximum ineligible.**
Expert Audit produces optimum (the best) results, not maximum (the biggest) results. Designing an audit to achieve maximum results creates “false positives.” That’s bad.
- ✓ **I want to collect more data.**
The Expert Audit data capture system allows you to collect additional employee information that will support future benefit decisions (example: working spouse data).
- ✓ **I want a great return on investment.**
The average cost to insure a dependent is \$3,500 annually. The ROI on a dependent audit is 8 to 10 times your initial investment. Seems like a no-brainer!



The results of market feedback

Expert Audit was built on strong feedback from benefit managers. Because we listened—and because we learned — we believe that Expert Audit unquestionably delivers what our clients value...

- More informed rulings
- Better HR decisions
- The most truthful responses
- The highest information accuracy
- The best overall financial results

Our experience pays off for you

Expert Audit was developed by Impact Interactive. Over the past 10 years, Impact Interactive has used Expert Audit to verify the eligibility of over 1 million dependents, and has saved employers more than \$250 million in annual healthcare costs.



Expert Audit[®]

