

Dependent Verification Audit



What is a Dependent Verification Audit?

In an effort to contain escalating health care premium costs, many employers are conducting Dependent Verification Audits (DVA) to assure they pay premiums and cover only those who are eligible for coverage. The Dependent Verification Audit is a process that verifies the eligibility of all enrolled dependents in a company's core benefits (i.e., health, dental, vision or group life) and identifies eligibility discrepancies that commonly result in improperly paid claims, financial leakage, and higher premiums for employers and employees.



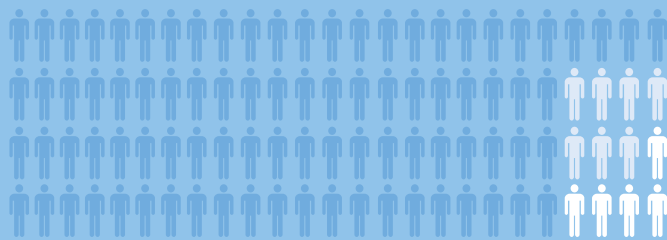
The Opportunity to Reduce Health Care Costs

Dependent Verification Audits offer an opportunity to deliver an informative message to employees while eliminating ineligible dependents from the employer health care plan. Former employees remaining on carrier files, retirees coded as active employees and unverified dependent relationship status are just a few of the commonly overlooked eligibility errors, which can add significantly to an employer's overall health care spend. Worksite Communication's benefit counselors are uniquely trained to walk through the process with employees, while keeping a positive and empathetic attitude, and to explain how the process can benefit everyone within the organization by lowering premiums.

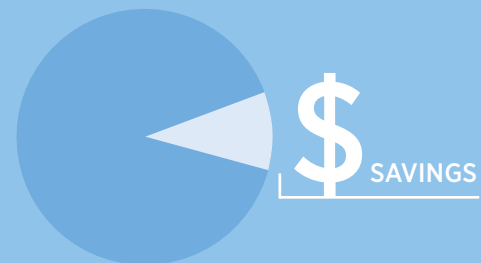
A Dependent Verification Audit (DVA) conducted by Worksite Communications typically removes between

5 to 12%

of dependents from health care plans.



DVA averages **11%** reduction in healthcare premiums



Why Choose Worksite Communications?

As an industry leader, Worksite Communications (WC) was one of the first communications firms to conduct a dependent verification audit in 2005. Since that time WC has continued to produce unparalleled results and set the standard of how to perform a successful Dependent Verification Audit during an employer's annual open enrollment or off-cycle enrollment. To date, Worksite Communications has audited numerous employees enrolled in either medical, dental, vision or group life plans. WC has used our proprietary DVA platform "WellEngaged" and highly trained benefit counselors to evaluate the eligibility of dependents. Our team has identified many ineligible dependents and saved clients millions of dollars in health care costs (case studies available upon request).



Our Services

Worksite Communications' process provides flexibility and customizable options designed to align with the company culture and offer personalized assistance for every employee. Our Implementation Managers coordinate with the client, broker, and carriers to establish a time-line and orchestrate marketing, scheduling, and data exchange to ensure a smooth audit process. Our scheduling and communication systems offer multiple touch points to engage employees and prepare them well in advance of the enrollment. During implementation, WC provides sample verification matrices outlining acceptable documents and then make revisions based on client specifications.

At the employee level, WC also disseminates helpful links to document recovery services that can provide employees who have lost documentation with birth certificates, marriage licenses, and other required documents. Each employee who meets with a benefit counselor will receive an electronic acknowledgment form that displays the verified or non-verified dependents. Additionally, we will follow-up with mailings to non-responsive employees who have dependents and to employees who have submitted incorrect documentation.



To ensure a secure transfer of data and a complete eligibility verification of all enrolled dependents, Worksite Communications provides specially trained professional benefit counselors to meet onsite with employees. The benefit counselors review each employee's required documentation to ensure it meets the employer's eligibility standards.



Worksite Communications has developed a secure proprietary software program that captures dependent information and produces a detailed report that is compatible with most payroll systems. The program is customized to meet the needs of each client.



Dependent Verification Audit Results

Recently, Worksite Communications conducted DVA's for a School District and Hospital System. In both cases, the verification process was conducted as part of the employer's annual open enrollment. The service was provided at no charge to the employer because the voluntary benefit commissions covered the cost of the engagement.

CLIENT #1		CLIENT #2		YOUR RESULTS	
School District		Hospital System		Fill in each section below to see your possible savings	
Employee Count:	753	Employee Count:	3,666	Employee Count:	
Employees with Dependents:	448	Employees with Dependents:	1,775	Employees with Dependents:	
Total Number of Dependents:	988	Total Number of Dependents:	3,819	Total Number of Dependents:	
Dependents Verified:	886	Dependents Verified:	3,362	Dependents Verified:	
Dependents Unverified:	102	Dependents Unverified:	457	Dependents Unverified:	
Percent Verified:	89.68%	Percent Verified:	88.03%	Percent Verified:	
Percent Removed:	10.32%	Percent Removed:	11.97%	Percent Removed:	
Estimated Annual Savings:	\$408,000*	Estimated Annual Savings:	\$1,828,000*	Estimated Annual Savings:	\$

*Assumes a national average of \$4,000 per dependent covered.

Reporting

Worksite Communications provides a Dependent Verification Audit summary report which details the number of employees with dependents that successfully verified dependency for a covered individual. The report also provides the number of employees with dependents that remain unverified. In addition to the summary results, a detailed summary of individual dependent information is provided with the verification status. This report is used to determine which dependents should be removed from existing coverages.

Worksite Communications

To Learn more visit: www.enrollmentcompany.com