

Dependent Eligibility Audit



Helping account for controllable costs

Dependent eligibility audits help control employer health care costs while assuring accurate coverage for employees. This service confirms that employer dollars are allocated appropriately. BCI's proven audit expertise takes the administrative burden off Human Resources staff and helps protect from unnecessary exposure.

Customer Value

- Reduces costs companies are paying for ineligible dependents covered under medical insurance plans - each dependent under 26 years old costs approximately \$3,380 annually.¹
- A typical dependent eligibility audit finds that between six and 16 percent of dependents are ineligible for the company health plan.²
- Minimizes employer exposure of having a large claim denied due to claimant being an ineligible dependent.

Advantages

- Provides immediate and long term employer costs savings
- Helps control health care costs, both self-insured claim dollars and stop loss premiums
- Relieves Human Resources' time by reducing the administrative burden
- Assists employees in understanding that health insurance is a shared cost between the employer and employee
- Creates a "sentinel effect" across an employee population
- Alleviates employee tension through third party involvement

“ 60-70% of an employer's health care costs come from dependents, not employees.³ ”

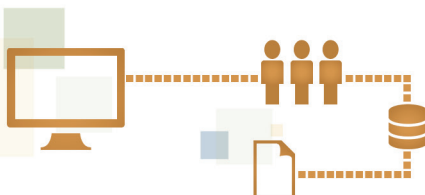
Delivery Options

- Full audit
 - » conducted off-cycle from annual enrollment
 - » directed to employee population
 - » requires complete dependent documentation
- Verbal dependent confirmation captured during annual enrollment event
- Dependent eligibility validation captured during annual enrollment via BCI system

¹ Unum, "Buyers Study," 2011.

² Case, Ingrid, "Got Dependents? Prove it," BenefitsPro, 2012.

³ MetLife, "9th Annual Study of Employee Benefits Trends," 2011.



Contact BCI's Marketing Department for more information about dependent eligibility audits.

Marketing@benefitcommunications.com

1-800-489-3786 ext. 611

www.benefitcommunications.com