SIBSON CONSULTING
A DIVISION OF SEGAL

People Solutions. Business Results.

Dependent Eligibility Audit Services:
Real Cost Savings *Now*

Generate real cost savings now: 8% – 12% dependent coverage reduction is typical; $1,000,000+ first-year savings is common*

Assumes $3,500 average dependent cost, with 3,400 dependents

Reduce organization risk: Help ensure Sarbanes-Oxley, ERISA, and DOL compliance

Establish dependent eligibility verification control: Help ensure continued dependent health care cost management

Our expertise from hundreds of Eligibility Audits offers you a well-managed, customized solution to help you realize real cost savings and meet your plan fiduciary responsibilities.

Our Experience at Work for You

Our administration technology platform and client support model offers a flexible, complete Eligibility Audit administration and communications solution.

> **Dedicated project manager** to plan and drive the process to completion

> **Tailored process and timeline**, leveraging best-practice methods

> Expert advice in **customizing the selected approach** to your organization's needs and culture

> **Specialized communications expertise** and **system flexibility** to deliver the **right messages** and information to your employees at the **right time**, using print and digital media channels

> **User-friendly participant Web site** providing Eligibility Audit process information; documentation requirements; local authority contacts (for documentation procurement); and capture of dependent certification/disenrollment selections

> **Robust data exchange** practices and associated hosting capabilities

> Focused and **professionally-trained North American service center team** highly knowledgeable about health and welfare benefits, policies and practices

> **Broad and deep HR/benefits experience,** directly applicable to Audit work

> **Informative online reporting tools** for you

> **Expert delivery and assessment of Audit findings** plus guidance for ongoing cost savings

> Optional **support for post-Audit processes**, such as claims audits, fiduciary reporting and ongoing Audits.

Focused Call Center

Effective Project Management

Proven Methods & Communications Support

OUR APPROACH

Tailored Web Site

Experienced Team

Robust Data Management

A Tailored Audit Approach

Your organization has its own philosophy and culture. This influences how you'll want to conduct an Eligibility Audit. With this in mind, we offer a Standard Audit Approach and two alternate approaches.

Standard Audit Approach: Amnesty + Full Documentation

➤ First, participants may disenroll ineligible dependents during an "amnesty period," without fear of penalty or job risk

➤ Then, after the amnesty period, all employees must provide dependent documentation.

Alternate Approaches

Full Certification + Selected Documentation:

➤ First, all employees certify dependent eligibility (online or by phone)

➤ Then, a randomly selected group of employees is asked for eligibility documentation.

This approach minimizes potential employee disruption and presumes all participants complete the certification process truthfully.

Direct Documentation:

➤ This approach requires all employees to provide dependent eligibility documentation.

Rather than offering an "Audit-in-a-box," we'll spend time with you at the project's start to discuss and determine the Audit approach that's right for your organization, and determine the details of your Eligibility Audit.

We use four key Audit stages:

1 **Planning and Preparation:** Includes solution definition, project planning, data exchange, communications planning, and project plan customization

2 **Certification or Amnesty Period:** Allows participants to certify or disenroll dependents, based on the approach you choose

3 **Documentation Audit:** Facilitates collection of acceptable documents for the applicable portion of the population

4 **Post-Audit Activities:** Includes support for appeals plus optional services including claims audit, fiduciary reporting, and ongoing Audits.

Month 1	Month 2	Month 3	Ongoing
Planning and Preparation	Certification or Amnesty Period	Documentation Audit	Post-Audit Activities
• Definition • Initiation • Testing • Conversion	• Elections • Defaults	• Collections • Defaults • Data Returns	• Support for Appeals • Optional Services

Call Center Support
Project Management
Communications