



eLECT Continues to Help Clients Save Money by Offering *NEW* Data Alignment Services

As changes to the employee benefits environment continues in the United States, one thing is perfectly clear: the legacy systems used by employers, administrators, providers and health plans to transact benefit data will not remain viable. Outdated, expensive and unreliable, these utilities are draining employers of overhead capital and will be replaced by new technologies and services that will set higher expectations for value, quality, reliability and new capabilities. **eLECT**, delivered in the Software as a Service model, is poised to support emerging requirements in this new benefits management reality.

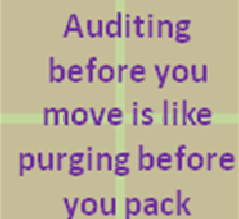


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Moving to the next generation of administration solutions is like moving into a brand new house. The new place is full of upgrades, new efficiencies, built with the latest tools and materials so it's flexible and ready to grow with you.

Auditing before you move is like purging before you pack. We've all made hasty moves and packed boxes of things we didn't want or need that ended up in storage, rarely to be seen again. Migrating benefit data full of errors to a new benefit solution is essentially the same mistake.

Adding an independent benefit data audit to your migration project plan will ensure that you have accurate records in



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your new benefits enrollment system, your carriers' eligibility and claims systems, as well as your payroll system. Closing the gap and removing discrepancies will increase service levels for people that should be active and are not, decrease call volumes and billing reconciliation, stop claim payments for ineligible members that remain on the plans long after termination, and ensure accurate employee contributions. These clean-up efforts result in significant savings

REAL SAVINGS:

- A mid-sized employer with 3,450 eligible employees recently conducted a Certified dependent verification audit. The audit revealed 4.3% of enrolled dependents were not eligible for the employer sponsored benefit plans. Removing these members represented an annual savings of \$600,000 for the employer. These findings are not unusual – statistically between 3 and 8% of any given population is covered by an employer when they are not benefit eligible.
- A smaller employer with 941 enrolled dependents found 108 of them to be ineligible – that's 11.5% representing \$356,000 in annual savings and a 10.5:1 ROI
- A mid-sized employer conducted a payroll audit finding \$500,000 in underfunded benefits being delivered to employees without a corresponding payroll deduction



REAL BENEFITS:

- Clients save money and streamline administrative function by migrating to **eLECT's** comprehensive Software as a Service (SaaS) online benefit management system
- **eLECT** requires no maintenance, in-house technical staff and no system investments or upgrades
- "Problem" data is not moved from an old system to a new one, replicating service and financial problems
- Ineligible participants are removed preventing over-payment of claims and service fees
- Employers remain in compliance of state and federal mandates

eLECT is offered through eMergent Benefit Solutions, a health and welfare technology and consulting firm that specializes in the creation of advanced benefit administration solutions for third party benefit providers who serve the needs of the middle market .

Certifi is an industry-leading healthcare product and technology company providing employers, health plans, TPAs and financial institutions with expertise in benefits compliance, data information management, application development, data architecture and business optimization services. Certifi offers a comprehensive range of audit services through its alliance with eMergent Benefit Solutions, including:

- **Eligibility-Based Claims Audit** - Verifies that claims paid by carriers on behalf of our clients are appropriate based on the current enrollment status of each plan participant
- **Ongoing Eligibility Audit** - Routinely identifies eligibility data discrepancies between our client's HR or Benefits Enrollment system and each carrier's eligibility system, to prevent inappropriate payment of claims for participants who are no longer enrolled in the plan
- **Dependent Eligibility Audit** - Identifies covered dependents who are not eligible for benefits under the plan. Certifi manages the process of collecting dependent eligibility documentation from employees, beginning with an amnesty period to report ineligible dependents and continuing to ongoing full population or targeted sample audits
- **Payroll Audit/Payroll Check** - Validates all payroll deductions match all elections for all benefit eligible employees. Realigns record keeping and accounting systems between the client and the payroll vendor.

For more information regarding these and other solutions offered by eMergent Benefit Solutions, please contact:

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