

DEPENDENT ELIGIBILITY VERIFICATION

Driving Unmatched Results with Dependent Eligibility Verification



THE NUMBERS

5M

Over 5 Million dependents
reviewed

98%

Avg employee response rate

\$1B

Over \$1 Billion in savings
generated for our clients

10:1

Average return on investment

For almost 20 years, Consova has been helping employer sponsored health plans lower their total health care spend by 3-12%, while delivering the best possible employee experience.

Time and time again, Dependent Eligibility Verification has proven to be one of the most effective means of unlocking cost savings for health plans. On average, 5-8% percent of enrolled dependents are found to be ineligible for coverage, resulting in immediate and meaningful cost savings. With an average ROI of 10:1, Dependent Eligibility Verification should be a staple of any cost containment strategy.

The numbers speak volumes. With over 1,000 verifications completed and over \$1B in savings generated, Consova is a leader in this space. Organizations of all sizes, from regional health systems to Fortune 500 companies, look to Consova to deliver a results-oriented dependent eligibility verification that ensures that only those truly eligible are covered by the plan.

In addition to the compelling economic incentive, Consova delivers the most employee-friendly verification experience possible. From our 100% US-based team to easy ways to submit documentation, Consova's approach ensures employees are properly supported throughout the verification process which results in an industry leading 98% average participation rate. Each verification program is custom tailored to meet the client's unique needs and is backed by the most aggressive ROI guarantee in the industry.

THE CONSOVA DIFFERENCE

Consova delivers unmatched value in dependent eligibility verification. Employers of all sizes look to us because of our unwavering commitment to provide the best verification possible. We don't cut corners just to save a few pennies. Rather, we go the extra mile and it shows in our results—98% average participation and 10:1 average ROI.

Appeals Phase Built-in:

The Appeals Phase is always part of our verification process. This allows Consova, not the plan sponsor, to handle the final employee interaction where we typically experience the highest call volume.

Modern/Easy to Use Employee and Employer Web Portals

In today's world processes need to meet the daily demand of the participants. On-line tools are a must! Easy to navigate and helpful web portals are a critical part of a project's success. Over 80% of our participants from nearly all industries upload their documents via a secure and customized web portal and employer teams have 24/7 access to reporting, audit details and other helpful features.

Security:

Rest assured that we take the necessary measures to protect your employees' personal information by maintaining our SOC 2 Type II SSAE 16 and HIPAA certifications as well as meet all of the requirements of HITRUST.

Ongoing Verification:

A fully integrated verification solution designed to protect your initial verification investment by ensuring that dependents of new hires, and others added to the plan, are properly verified before being added to the plan.

Spouse Re-Review:

10-13% of employee divorces are often not reported to HR. An extension of an Ongoing Verification Program includes periodic Re-Reviews of enrolled spouses.

Working Spouse Verification:

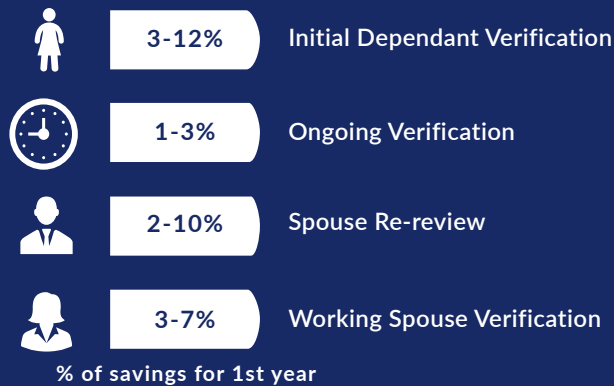
Consova's pioneering Working Spouse Verification solution helps employers with a spousal surcharge or exclusion rule boost participation in the program by 300 percent or more. We actually confirm the availability of coverage directly with the spouse's employer, eliminating all uncertainty and maximizing the value of these benefit provisions.

Take the next step...

To learn more about Consova's Dependent Eligibility Verification services, visit us online at www.consova.com or call 1-866-529-9107.

END-TO-END DEPENDENT VERIFICATION PROGRAM

Maximize 1st year Health Plan Savings



A FEW CLIENTS

Ahold USA	Kaiser Permanente
ArcelorMittal	McLane Company
Banner Health	Nissan
Bertelsmann	Nokia
CDW	PEPSICO
City and County of Denver	Providence Health
Covenant Health	Sony
Gwinnett County	Sprint
H-E-B	Sutter Health
Hertz	Tyco International
Humana	Walmart
Houston Methodist	