

OPTIMIZING HEALTHCARE COST CONTAINMENT

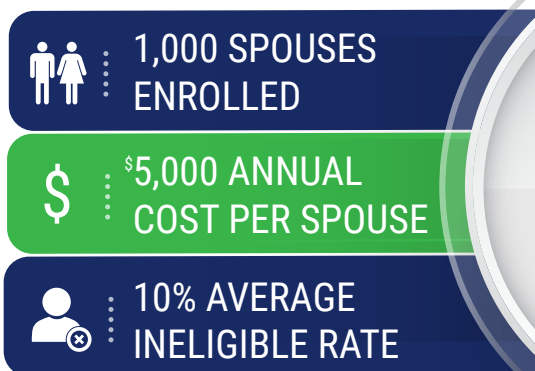
SPOUSE RE-REVIEW



In an effort to reduce healthcare expenditures and mitigate risk, a large percentage of employers have already performed a dependent eligibility verification. The opportunity for savings does not stop at that point. Numerous employers are re-reviewing their spouse populations as many of the divorces are simply not reported.

SAVINGS EXAMPLE

Who can afford unnecessary expense? - A re-review of the spouse population could identify an average of 10% that are no longer eligible for coverage. At an average annual cost of \$5,000 per spouse, this effort drives significant bottom line value.



For example, for every 1,000 spouses enrolled, the first-year savings could be greater than \$500,000.

What employer can afford thousands in unnecessary healthcare expenses?

CONSOVA SOLUTIONS



Dependent Eligibility
Verification



Working Spouse
Provision Audit



Ongoing
Verification

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