

Ongoing Verification Services

Healthcare costs are higher than ever, causing employers to find new ways to manage spending. The cost of covering one dependent is approximately $4,500 per year. Most companies can dramatically reduce healthcare spending for employers and employees with an ongoing verification process. WTW offers both ongoing dependent verification services and ongoing event verification services. Having a verification process in place not only provides plan sponsors the security that events reported and dependents added meet IRS regulations, but it also reinforces fairness and compliance with your employee population.

WTW has a rich history of providing benefits consulting excellence, dating back more than 135 years and we carry that experience into our verification services. We have significant experience in eligibility reviews, including decades of experience in health and group benefits, communication and change management, and benefits administration. As your verification partner, we work with you to develop a clear understanding of your goals, culture and challenges with an approach that will help you maintain the integrity of your plan and achieve long-term savings.

Processed millions of eligibility documents with the

highest level of accuracy

Verification on an ongoing basis can see a

13%

reduction in enrolled dependents

The average post-healthcare reform cost per dependent is

$4,500

(varies by industry and company size)

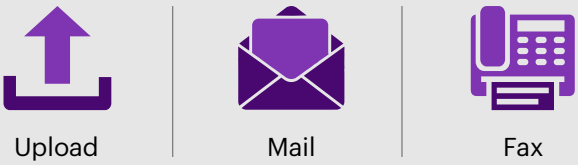
Why WTW?

Our advice is complete. With WTW, you have the best benefit minds in the business on your side. Along with our knowledge and experience, we provide practical and relevant guidance that gets results. Our communications are clear, actionable and sensitive. We make sure our communications fit your culture and are free of accusation. We take employee relations and workforce disruption very seriously and, as a result, take extra care in our communications.

Our technology makes the process easy. Our BenefitConnect administrator system easily handles significant volumes of secure documentation and has the flexibility to support your unique verification and reporting requirements. Employee self-service makes it easy for employees to upload documentation and securely monitor the review status. We also offer flexibility if an employee prefers to provide documentation via fax or mail.

We will save you time, money and aggravation. Through our expertise, cutting-edge technology, high-quality customer service and proven process, we will exceed your expectations and maintain fairness, compliance and savings to your benefit plan.

Three ways to submit documents



Given the chance, a significant amount of employees **will try to re-enroll ineligible dependents.**



About WTW
At WTW (NASDAQ: WTW), we provide data-driven, insight-led solutions in the areas of people, risk and capital. Leveraging the global view and local expertise of our colleagues serving 140 countries and markets, we help you sharpen your strategy, enhance organizational resilience, motivate your workforce and maximize performance. Working shoulder to shoulder with you, we uncover opportunities for sustainable success — and provide perspective that moves you. Learn more at wtwco.com.

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