



## The Internet Dependent Eligibility Audit

A comprehensive, customized, personally-delivered solution designed to help you identify ineligible dependents and control healthcare costs ... at NO COST to you.

### The Big IDEA for Dependent Audits

Today, there is a totally new way to conduct a dependent eligibility audit. It's called IDEA, Internet Dependent Eligibility Audit. The IDEA is a proprietary service of Impact Interactive. Impact Interactive has conducted dependent audits for hundreds of organizations nationwide, and has years of experience implementing this process. Now your voluntary products specialist can offer this valuable service to you at no cost.

The Impact Interactive IDEA is different from, and better than, any other audit program on the market. It's an electronic, web-based process, but it's personally delivered to your employees by benefit counselors. Here's how it works.

### It Begins with a Face-to-Face Employee Interview

The foundation of the big IDEA is the employee interview. Here, benefit counselors meet personally with each employee to explain how the process works. While the audit is focused primarily on employees with dependents covered under the medical plan, benefit counselors will meet with ALL employees to ensure that all employee data is accurate and current.

### The Three Important Elements of the Big IDEA

The three critical and unique elements that make the process more effective, more efficient, and more valuable for you are...

**Employee Interview.** First, the benefit counselors interview employees, taking them through the IDEA online affidavit. This affidavit determines the eligibility and documents required for each dependent. They conclude with specific directions to the employee about what documents are required, and how to submit them to the Impact Interactive Audit Support Center.

**Benefit Offering.** Second, after completing the interview process, the benefit counselor offers employees the opportunity to purchase one or more valuable supplemental insurance products. These voluntary benefits are handpicked, and can be customized to meet your organization's healthcare objectives.

**Proof Document Submission.** The benefit counselors do not collect or evaluate proof documents. Employees submit documents directly to Impact Interactive's dedicated Audit Support Center. Trained, experienced professionals are in place to handle everything. They answer questions from employees, track, process and evaluate the submitted documents, and provide extensive reports back to you at the conclusion of the audit.

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## The IDEA Implementation Process

Implementing the big IDEA in your organization is a turnkey process. Impact Interactive handles both the pre- and post-audit requirements, including;

**Preparing the Website.** Before launching the audit, Impact Interactive reviews your dependent eligibility rules, and builds them into the IDEA website. Impact acquires dependent data from your carriers. And works with you to decide which verification documents you require.

**Providing the Reports.** At the conclusion of the process, Impact Interactive provides you with extensive reports and summaries of audit activities. These include reports of eligible and ineligible dependents, details of collected employee data, as well as a CD containing electronic versions of all submitted documents.

## Why IDEA is the Best Solution on the Market

No other company provides a technology-driven solution that is as complete, as comprehensive, as secure, and as professional as the big IDEA from Impact Interactive. Here are some differentiating factors.

**An Intelligent System.** Employees and benefit counselors do not have to interpret rules, or make benefit eligibility decisions. Impact Interactive builds all your proof document requirements into the IDEA system. There's no guesswork as to what documents are required.

**Personal Delivery.** Through the unique online interview process, benefit counselors walk employees through the IDEA step-by-step. They can respond personally to employee questions about the document process.

**Document Security.** Employees do not submit proof documents to the benefit counselors. For document safety and security, employees submit their documents directly to Impact Interactive.

**Audit Experts.** Impact Interactive provides these key elements: the IDEA technology, an Audit Support Center for employees and HR staff, expert document evaluation and adjudication services, plus data transfer and reporting.

## The Bottom Line on the Big IDEA

With this extremely valuable service provided AT NO COST TO YOU, you get...

- A best-in-class, web-based, dependent eligibility audit.
- A personal, face-to-face audit delivery mechanism.
- A professional audit firm that handles all the details.
- A major insurance carrier that provides the valuable voluntary benefits.

Overall, the big IDEA decreases your legal, financial, and claim risks. It helps reduce your current and future medical costs. It reduces healthcare costs while providing enhanced benefits through valuable voluntary insurance plans.

Impact Interactive is a leading benefits enrollment and dependent audit firm. The company is the developer of the Internet Dependent Eligibility Audit (IDEA) and the WeCare® Benefits Enrollment System. Since 1988, Impact has used its proprietary web-based systems to enroll and/or audit over 2 million employees. The IDEA is available through strategic partners of Impact Interactive.