

# Dependent Verification for Premier Clients



Even though ineligible dependents represent financial and legal risks, employers are often at a loss about how to best deal with the situation. Scarcity of staff, disruption of employee morale and lack of IT support are some of the obstacles employers have to overcome.

Now more than ever, employers need a solution that can help alleviate these burdens and tackle the problem of dependent ineligibility with minimal disruption. Through Colonial Life's Harmony® enrollment system, employers can verify their dependent files.

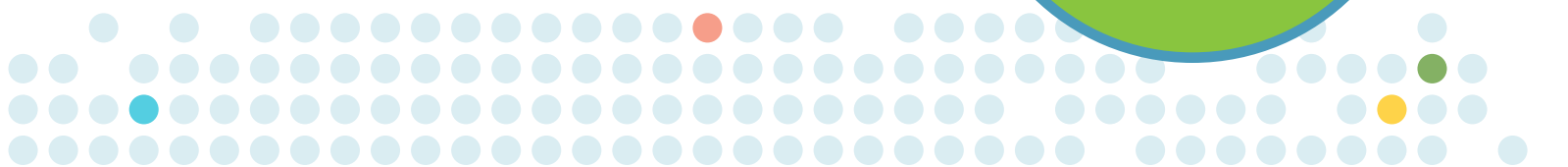
## Verification Matters

Covering individuals who don't meet the eligibility guidelines creates very real problems for employers and employees alike, problems that can affect not only a company's balance sheet, but their employee morale and productivity as well.

- Employers may be spending significant dollars on ineligible dependents and they don't even know it.
- Many employees think their dependents are covered, but they aren't. If Stop-Loss carriers conduct eligibility audits after significant dependent claims, those claims may be disallowed due to ineligibility.
- Continuing to cover ineligible dependents exposes companies to potential risks under Sarbanes Oxley and ERISA.

Regardless of the size of the company, the problem of ineligible dependents is a very real one.

*With Colonial Life,  
premier clients  
have a solution  
for dependent  
verification.*



## How It's Done

At Colonial Life, our benefit counselors are experts in communicating with employees and educating them about their benefits. We strive to help them understand the value of their employer-sponsored benefits program and identify any needs they have.

During one-to-one counseling sessions, benefit counselors educate your employees about the eligibility criteria, reviewing any definitions covered in summary plan documents.

If dependents are no longer eligible, the benefits counselor can delete them from the enrollment system.

New dependents may be added then as well. Then, benefit counselors help employees identify any pertinent documents that can be used to verify their dependent's qualification and explain how best to submit those documents to their human resources department within an agreed upon timeframe.

Option	Cost Per Deduction Period
<input type="radio"/> I have added a dependent & will send HR supporting documentation within 15 days	\$0.00
<input type="radio"/> I have not included dependent coverage in any core benefit	\$0.00

At the end of the enrollment session, the employee electronically signs an "Eligibility Verification Affidavit" that verifies the accuracy of their dependent records. The affidavit also includes a deadline and instructions for subsequently submitting any missing eligibility documents to your company's HR department for verification.

Finally, at the end of the enrollment, employers are given updated dependent files for their records.

Colonial Life can conduct an in-depth dependent audit through our partnership with ContinuousHeath. The cost of the audit is \$10 per dependent with no set up costs if we have access to meet with all eligible employees and offer two Colonial Life products.

***Ask your Colonial Life benefits counselor how you can set up your dependent verification process today.***

**Colonial Life**  
1200 Colonial Life Boulevard  
Columbia, South Carolina 29210  
coloniallife.com