



*Let us help you manage your benefits cost and risk.*

## Health and Welfare Consulting

We help companies retain and attract high-performing individuals by developing a competitive benefits package that is cost-effective. We work with you to align your healthcare strategy and overall benefits design with key Human Resource and business objectives. We understand that many companies lack the time and resources to design and manage their employee welfare benefit programs internally. We can assist you by:

- ❖ Developing your benefit strategies based on your corporate goals and objectives
- ❖ Analyzing your employee population to determine the most cost-effective and competitive benefit package
- ❖ Conducting market-based and cost-based rate negotiations with each vendor, including the initiation or review of performance guarantee measurements and results
- ❖ Determining the appropriate funding, contribution, and pricing strategies for each benefit
- ❖ Analyzing your retiree benefits and making recommendations regarding design and funding
- ❖ Managing and monitoring your vendors to ensure that they are performing in accordance with your contract.

Bartlett O'Neill Consulting's unique, seamless approach allows clients to capitalize on streamlined strategy development, planning, communications, reporting and funding. Our approach ensures that our clients' compensation, benefits, rewards and people strategies are aligned with their business strategy to create real competitive advantage in the marketplace.

### Medical Claim Audits

Bartlett O'Neill Consulting Inc.'s medical claim audit is a comprehensive approach to ensure that your company's healthcare claims are paid properly by your third party administrator. The review is an outsourced solution which means that the company needs to participate to the extent necessary to obtain cooperation from its third party administrator to provide the necessary data and obtain financial recovery for overpayments that are identified. The audit is also a process improvement solution whereby the errors identified in our audit trigger corrective action by your administrator which reduces future payment errors.

We analyze a sample of payments to ensure that your administrator has processed and paid the claims correctly. We can select the sample based on areas where you have the greatest concern regarding correct processing and payment or select a random sample. Some of our general tests include:

- ❖ Duplicate payments
- ❖ Subrogation
- ❖ Eligibility
- ❖ Plan limitations
- ❖ Coordination of benefits
- ❖ Coinsurance/deductibles
- ❖ Provider of service discounts
- ❖ Consistent interpretation of the Plan's benefit parameters
- ❖ Reasonableness of payment turnaround time



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## Services

Our health and welfare consulting practice provides services for all types of employee welfare benefit plans including health, life, disability, long-term care, educational, employee assistance and legal services. We help plans stay in compliance with current legislation and identify cost savings within plan administration.

Our services include:

### **DUE DILIGENCE FOR MERGERS, ACQUISITIONS AND SPIN-OFFS**

With these types of transactions it is easy for the benefit plans to be left off the table in the closing agreements. By reviewing documents such as the plan documents, summary plan descriptions, annual reporting, etc., our consultants evaluate the potential risk associated with these transactions.

### **PLAN DESIGN AND IMPLEMENTATION**

Whether designing a new plan or getting an existing plan into compliance with recently adopted legislation, our consultants assist the client with identifying solutions to structure the plan in a way that meets the company's objectives of providing a competitive benefits package in a cost-efficient manner.

### **ERISA / LITIGATION SUPPORT**

With the experience we have gained in the employee benefit plan industry, our consultants serve as independent expert witnesses in litigation.

### **DOL COMPLIANCE**

When a company is notified that the U. S. Department of Labor (DOL) will be auditing the plan or wants to have assurance that the plan is in compliance, our consultants compile and examine the relevant plan documents to ensure that any DOL issues are identified and corrected before the DOL audit. Additionally, we assist the client in a DOL audit by ensuring a smooth and efficient examination.

### **DEPENDENT ELIGIBILITY AUDITS**

We analyze the company's documentation regarding dependents who participate in the company's medical, pharmacy, dental and vision plans to ensure that all enrolled dependents meet the eligibility requirements specified in the plan document(s). The identification of ineligible dependents from the company's benefit plans drops directly to the company's bottom line. The audit also provides the company with the ability to institute process improvements regarding the enrollment of dependents in the benefit plans.

### **IMPLEMENTATION AUDITS**

With a benefit design review we can help your organization ensure that the unique provisions of your employee benefits plan have been appropriately loaded into the claim processor's adjudication and customer service systems. This type of review is useful when benefits are amended or a new claim administrator is implemented. Each claim administrator translates your summary plan description along with the administrator's standard processing rules into their systems. The information determines how claims are paid and is used in responding to telephone inquiries.

Using the claim administrator's benefit interpretation in conjunction with the individual summary plan descriptions, we compare the administrator's interpretation with the information provided to participants via the summary plan descriptions.



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This comparison can often identify policy discrepancies such as:

- ❖ Dependent termination guidelines
- ❖ Student eligibility determination
- ❖ Internal benefit maximums on specific benefits
- ❖ TMJ coverage (medical versus dental)
- ❖ In network versus out-of-network coverage levels

Once discrepancies are uncovered, we can help you:

- ❖ Facilitate discussion with the claim administrator to ensure discrepancies are reviewed
- ❖ Review adjudicated claims concerning the discrepancies to determine what, if any, financial impact they have had to the plan
- ❖ Assist in updating the summary plan description, if outdated