

**The key to controlling health care costs is knowing where your benefit dollars are being spent.** Significa Benefit Services' comprehensive claims and benefit analysis service allows the comparison of health plan performance against national norms, identifies trends and alerts employers of major claim triggers. The ability to analyze claim data to determine employee health plan utilization and cost is provided in online reporting that brings health care provider, procedure and diagnosis data together.

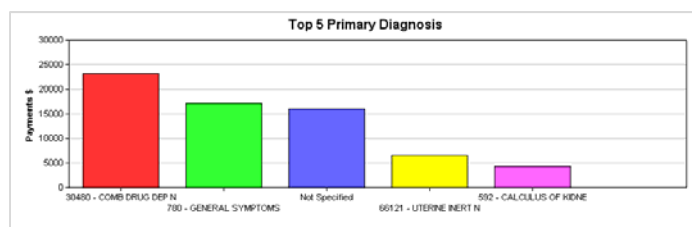
Proven web-based analytics technology from Significa transforms claim data into actionable management information to help you **understand, predict** and **lower** benefit costs.

## Employer Benefits:

- Target high claim cost employees with wellness programs
- Identify large claims (shock claims) and take action
- View current statistics to monitor utilization costs
- Adjust plan design to control costs

## Additional Functionality:

Integrated charts and graphs



Integrated benchmark data to compare plan performance to others in the nation, region, employer size and industry type

Utilization Statistics					
Claim Type	Statistics	Group	Norm	% Difference	Norm Category
All Medical Claims	Services/1000 Members	1,813			
	Plan Payment/Member	\$185.81			
	Plan Payment/Contract	\$453.51	\$701.61	-35.36%	National, Overall*
	Plan Payment/Contract	\$453.51	\$715.54	-36.62%	200 or More EEs*
	Plan Payment/Contract	\$453.51	\$707.37	-35.89%	Midwest Region*
Plan Payment/Contract	\$453.51	\$658.05	-31.08%	Agriculture/Mining/Construction*	

## SAMPLE ANALYSIS FUNCTIONS

### Payee

Summary analysis of specific claim information based on healthcare providers utilized by plan members

### Diagnosis

Summary analysis of specific claim information based on diagnoses of conditions

### Procedure

Analyze specific claim information by procedure

### Prescription

Summary information of specific claim information related to prescription drug costs

### Payment

Review claim payment through a time period specified with review of individual payment details

### Provider Cost Comparison

Compare charges and payments for specified procedures and/or providers

### Health Service Analysis

View frequency and cost information associated with groups of services performed for plan members

**Lag Matrix Generator** Create a paid versus incurred lag matrix for specified time periods

**Stop Loss Trigger Report** Provide diagnosis and procedure information for select key diagnoses and time periods