



## CASE STUDY

# Success In USVI

## The United States Virgin Islands



The Government of the U.S. Virgin Islands is comprised of 55 agencies and more than 27,000 covered members across three islands St. Thomas, St. Croix and St. John. The Government's medical and dental eligibility discrepancies were reaching an all-time high with thousands of unexplained inconsistencies. With over 7,300 active employees, over 7,000 retirees and almost 12,000 dependents, there was a lot of work to do. The Government selected Bentek to help and through collaborative efforts by Government staff, Bentek, and the insurance carrier, the source of the discrepancies was identified and clean up could begin. Bentek conducted a thorough audit between the Government and carrier data. Bentek teamed up with HR Administrators in each of the 60 agencies across St. Thomas, St. Croix and St. John to verify eligibility and enrollment. Though this effort seemed daunting, it was accomplished within 4 months because of teamwork.

## WHY CHOOSE BENTEK?

- ▶ **Customization** for Clients
- ▶ Service is **Unlimited**
- ▶ We're a Company With a **Big Heart**
- ▶ **Collaboration** With Clients Drive New Features
- ▶ Client **Voices** Are Heard



## USVI'S CHALLENGE

- ▶ To provide a benefits administration solution that will act as a single system of record while also maintaining their multi-agency structure
- ▶ Address Eligibility discrepancies for actives, as well as retirees for various carriers
- ▶ Establish a seamless integration between Bentek, carriers, payroll and billing

## BENTEK'S SOLUTION

- ▶ Conduct a thorough audit to identify and reconcile carrier eligibility and payroll deduction discrepancies
- ▶ Establish use of Bentek's automated payroll audit to verify elections and payroll deductions for payroll processing and carrier premium payments
- ▶ Integration with the Government's payroll provider establishing a reliable and consistent process to manage the various payroll deduction schedules, employee classifications, and retirees
- ▶ Integration with the Government's retirement system to streamline the off-boarding process and ensure enrollment accuracy

## RESULTS

- ▶ The Government enjoys clean data, year-round enrollment data transmission to eliminate manual entries into multiple systems, as well as payroll integration, synchronized with the government on a semi-monthly basis
- ▶ A consistent and automated billing reconciliation process is in place, allowing the Government to report accurate and real-time eligibility
- ▶ Monthly carrier bills are generated with just one click streamlining the process and producing a clean bill based on current and correct member enrollment



“For more than a decade, the Virgin Islands Government Group Health Insurance has struggled to ensure accuracy in transmitting its eligibility file. The matter was attributed to the inability of our system that housed the benefits information to interface with the ERP (Enterprise Resource Planning) system. Within a few months of working with the Bentek eligibility system, we were finally able to send a file to our carrier with significant reduction in discrepancies. We are thankful to the management and staff at Bentek for your professionalism, attention to detail, and your steadfast commitment.”

**Valerie P Daley**  
Chief, Group Health Insurance  
U.S. Virgin Islands