

# Willis Towers Watson's Dependent Eligibility Auditing



Achieve savings, fairness and compliance within your health care benefit plan.

As health care costs continue to rise, you are compelled to find new ways to manage spending. In most cases you can dramatically reduce health care spending for both your organization and your participants with a dependent eligibility audit by Willis Towers Watson. Not only is the return on investment significant, it's important to keep accurate records on dependent eligibility to ensure fairness and compliance – especially with the cost of covering one dependent at approximately \$4,000 per year.

Willis Towers Watson has an extensive history of providing benefit consulting excellence and we carry that expertise into every dependent eligibility audit, along with decades of experience in health and group benefits, communication and change management, and benefits administration.

## Why conduct a dependent eligibility audit?

- **Ineligible dependents**
  - People make mistakes and may enroll a dependent in benefits who is not eligible
  - Some knowingly commit fraud because it's easy
- **Financial impact**
  - Whether a participant made a mistake or is committing fraud, the result is the same – it costs companies and participants money. At most organizations this cost is in the millions of dollars

- **Compliance risk**

- Removing ineligible dependents enables you to reduce your compliance risk under ERISA, DOL and Sarbanes-Oxley guidelines
- It is the employer's responsibility to maintain the integrity of the plan
- Personal liability should be top of mind. If an employer is knowingly allowing fraud, they could be held personally liable

- **Fairness**

- Every participant should be held to the same standards. Allowing ineligible dependents to receive (and continue to receive) benefits without repercussion is unfair
- Your company and your plan participants pay some of the cost of care for ineligible participants

## Why Willis Towers Watson?

### *We will save you time, money and aggravation*

- From the beginning, we collaborate with you to ensure everything we do aligns with the culture of your organization
- Willis Towers Watson owns the entire process and requires minimal time from your staff
- We make it easy for you to check in on our progress and you have real-time access to view the status of the dependent audit process

### An immediate return on investment

We help our clients ensure that only dependents who are eligible for benefits have coverage, and as a result, our clients have saved millions of dollars. From experience, we know that an organization performing a full audit will typically remove 3% to 7% of the dependents on file who are discovered to be ineligible.

A typical audit produces a  
**3% – 7%**  
reduction in enrolled dependents.

### We understand participants may be concerned

We take participant relations and workforce disruption seriously and as a result put extra care into our communication, user-friendly and secure technology, and top-notch customer service.

- Communication is customized to fit your culture and is free of accusation
- The documentation process is simple, allowing participants to upload documents securely on our user-friendly website

#### Three ways to submit documents



- Our U.S.-based customer service representatives are highly experienced with helping participants during an audit

As your dependent eligibility auditing partner, we work with you to develop a clear understanding of your goals, culture and challenges, and establish an approach that will help you regain the integrity of your plan and achieve short-and long-term savings.

## About Willis Towers Watson

Willis Towers Watson (NASDAQ: WLTW) is a leading global advisory, broking and solutions company that helps clients around the world turn risk into a path for growth. With roots dating to 1828, Willis Towers Watson has 45,000 employees serving more than 140 countries and markets. We design and deliver solutions that manage risk, optimize benefits, cultivate talent, and expand the power of capital to protect and strengthen institutions and individuals. Our unique perspective allows us to see the critical intersections between talent, assets and ideas – the dynamic formula that drives business performance. Together, we unlock potential. Learn more at [willistowerswatson.com](http://willistowerswatson.com).



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First-year savings for a 25,000 dependent covered company can be

**\$3 million** to  
**\$7 million**



Actual results vary based on your situation. A company that doesn't require dependent documentation, has grown through acquisition or hires frequently can have a higher rate of ineligible dependents.

### Willis Towers Watson excels at delivering superior customer service

- 80% of calls are related to:
  - Documentation questions
  - Verification process
  - General inquiry about the audit



#### Quality customer service is critical.

##### Willis Towers Watson's results

First-call resolution

**99%**

Caller satisfaction

**99%**

**Willis Towers Watson**