



WTW'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 WTW. 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 \$4,500 per year.

WTW 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 WTW?

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
- WTW owns the entire process (**which can take between 18 and 20 weeks**) 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.

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.

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



Upload



Mail



Fax

- Our global customer service representatives are highly experienced with helping participants during an audit

WTW 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



WTW's results

First-call resolution

99%

Caller satisfaction

99%

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 WTW

At WTW (NASDAQ: WTW), we provide data-driven, insight-led solutions in the areas of people, risk and capital. Leveraging the global view and local expertise of our colleagues serving 140 countries and markets, we help you sharpen your strategy, enhance organizational resilience, motivate your workforce and maximize performance. Working shoulder to shoulder with you, we uncover opportunities for sustainable success — and provide perspective that moves you. Learn more at wtwco.com.



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