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Dependent Eligibility Verification

cleartrackhr

Why Dependent Verification Matters for Life Claims

Employers should validate dependents enrolled in dependent life coverage to avoid paying claims on ineligible individuals and reduce financial and compliance risk.

Equally important is maintaining ongoing access to the eligibility platform, enabling quick identification of unverified dependents at claim time. Without verified, up-to-date records, life claims can be delayed, disputed, or improperly paid.

→ Ensures eligible dependents are covered

Confirms that only eligible spouses and dependents are recognized under the plan at the time of claim.

→ Reduces claim delays and administrative burden

Eliminates the need for retroactive verification during an already sensitive and time-critical process.

→ Protects against fraud and improper payments

Prevents payouts for ineligible individuals (e.g., ex-spouses, unqualified dependents).

→ Supports compliance with plan documents and carrier requirements

Provides defensible documentation aligned with eligibility rules and audit standards.

NEW - Ask your Account Manager for more details

Continuity Access

Year round access to dependent eligibility verification data

Coming Soon

Automated Working Spouse Verification (WSV)

Eliminate paper and simplify Working Spouse Verification with a workflow directly to the dependents employer.

Connect with us on social for real-time updates.



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