

# Dependent Eligibility Verification

cleartrackhr

## Why Continuously Audit New Dependents?

**1** Prevents bad data from ever entering the plan

Once an ineligible dependent is added, you're immediately exposed to claims risk. It's far easier (and cheaper) to stop ineligible dependents at enrollment than remove them later.

**2** Reduces immediate claims leakage

Industry data consistently shows 4–10% dependents are ineligible.

- That can equal \$5,000–\$8,000+ per ineligible dependent per year
- One bad enrollment can impact renewal rates

**3** Eliminates payroll and admin rework

If caught later, employers must:

- Reverse deductions
- Adjust eligibility files
- Handle employee disputes

👉 Continuous auditing avoids all of that.

**4** Eliminates payroll and admin rework

Ongoing verification shows:

- Consistent enforcement of plan rules
- No selective auditing
- Strong ERISA compliance posture

# 4–10%

of dependents are Ineligible and cost Employers \$5,000–\$8,000 (or more) per year

## Continuity Pricing Options

\$35 minimum monthly system access  
\$25 per Employee\* (covering dependents)

\$500 minimum per month  
\$15 per Employee\* (covering dependents)

\*Charges only apply to the number of employees who have 1 or more dependents enrolled in their benefit plan(s).

Connect with us on social media



[www.cleartrackhr.com](http://www.cleartrackhr.com)

Scan for more information.