

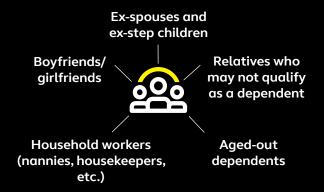
# Paying the price for ineligible dependents

A guide to cost savings behind a dependent audit

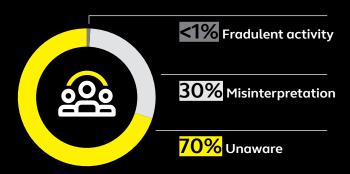
The realities of unemployment and rising healthcare costs could significantly increase dependents added to your plan. Recent data from Alight's eligibility verification trends show that ineligible dependents are using benefit plans, resulting in organizations spending millions of dollars each year on dependents who are not actually eligible for employer-sponsored benefits plans. Are you prepared to control these costs?

## Understanding ineligible dependents

#### Who enrolls?



#### Why are they enrolled?



# Understanding the breadth of cost implications you could face in the near term

Real results from a recent dependent audit of a Fortune 500 company



of ineligible dependents had a claim within 12 months prior to

### **\$3,102**

is the average annual cost per dependent within 12 months prior to coverage termination.



of these ineligibles cumulated \$10K+ in claims within 12 months prior to their removal.



One ineligible dependent cost \$441K in the 12 months prior to removal.

Employers must consider strategies to directly address impacts on healthcare costs to mitigate short and long-term effects of the pandemic.



High cost claims will continue to rise over time with ongoing treatment costs.



With COVID-19 causing delayed preventive care screenings, employers should prepare for a larger number of high-cost claimants in the future.

By implementing strategies and solutions that insulate your benefits plan from ineligible users, your organization can save valuable healthcare dollars, better prioritize employees' offerings and keep benefits premiums affordable.