

From cost risk to financial control

Dependent eligibility verification



Client: Energy & utilities industry

73,000 employees

Challenge

- Rising benefits costs
- Pressure to demonstrate ROI
- Fiduciary responsibility and compliance risk

The goal

Reduce unnecessary dependent coverage while maintaining compliance and employee trust.

Aptia's approach



Results – engagement & impact

Dependents removed



Engagement rate (%) from target population



Financial impact



\$2.5 Million
Estimated annual savings

Based on \$3,000 annual cost per dependent

Why it matters

<p>Eliminated benefits waste and leakage</p>	<p>Enforced stronger plan governance</p>
<p>Proved measurable ROI to leadership</p>	<p>Reduced fiduciary risk through improved compliance</p>

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