

Reducing healthcare costs while validating dependent eligibility



Client: Software
1,420 employees

Challenge

During a period of rapid growth, the client needed to ensure its employee benefit plans remained compliant, cost effective, and aligned with fiduciary responsibilities. Rising healthcare costs and increasing dependent enrollments made it critical to validate eligibility while maintaining a positive employee experience.

Key objectives included

Achieve a measurable return on investment

Strengthen benefit plan compliance

Fulfill fiduciary responsibilities

Optimize healthcare cost management

Aptia's approach

A structured dependent eligibility verification program was deployed across the client's benefit population, combining document validation, employee support, and clear communications to ensure accuracy with minimal disruption.

Conducted a full dependent eligibility verification

Collected and validated required supporting documentation

Reviewed 1,420 employees and 3,153 enrolled dependents

Provided a dedicated contact center to support employees throughout the process

Covered medical, dental, and vision plans

Results & impact

28
 dependents voluntarily removed

29
 dependents removed due to insufficient documentation

57
 total ineligible dependents identified

\$764,313
in estimated annual savings

Based on an average annual cost of **\$13,409** per dependent

What Made It Work

Reduced unnecessary healthcare spending

Improved plan integrity and compliance

Supported fiduciary best practices

Delivered measurable, recurring cost savings

Maintained a positive employee experience

Real Savings. Stronger Compliance. Better Benefits Management.

By validating dependent eligibility, the client gained confidence in its benefit enrollments, reduced ongoing costs, and reinforced accountable plan governance, all while keeping employees supported and informed.

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