

Dependent Audits

Simple Savings



Dependent audits have been a growing trend over the years due to the ease of **cost savings to employers**. You may not think a few ineligible dependents would cost much money until you realize the average cost of each in relation to the size of your group.

\$4,570

The average cost of a dependent¹

3-10%

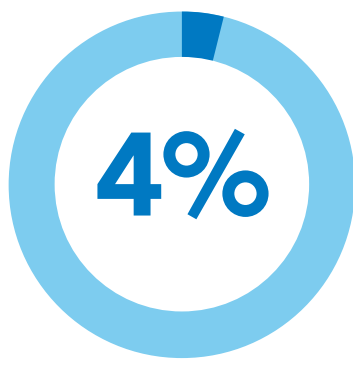
Typical percentage of ineligible dependents in most groups¹



Cost savings are then passed on to the employer. For example:



Group Size



Found Ineligible

\$201,080

Year 1 Savings

\$603,240

Year 3 Savings

But, how does it work?

Conducting a voluntary benefits enrollment can allow you access to an enrollment and communications firm that specializes in one-on-one benefits counseling and dependent audits.

It all happens in one seamless process:

Core + Voluntary + Dependent Eligibility Audit

1



Employees are notified ahead of time on what to bring to the enrollment (for example):

Marriage License

Birth Certificate

Divorce Decree

2



The enrollment firm conducts a short audit during your core/voluntary enrollment at no cost.

3



The enroller reviews all documentation.

4



A report is generated by the enrollment firm and sent back to the employer.

5



Letters are generated for those terminated from the plan.

6



Savings are passed on to the employer.

**For more information on this process,
contact Trustmark today or visit
<http://www.trustmarkins.com/tvbs/dependent-audit/>.**

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PERSONAL. FLEXIBLE. TRUSTED.

¹Mercer.us. Dependent Audits—An Easy Way to Save on Healthcare Costs. Accessed July 28, 2017.