

# Dependent verification services

Validate coverage. Control costs. Strengthen plan integrity.



## The customer problem

Employers are spending millions covering ineligible dependents, often without realizing it. Without a proper verification process, dependent lists go unchecked, and HR teams are left vulnerable to escalating healthcare costs, compliance risk, and employee dissatisfaction.

### Big idea 1:

#### Unverified dependents drive hidden costs

- Studies show that 3-10% of enrolled dependents are ineligible, costing employers thousands annually.
- Many HR teams lack the time or resources to manually audit and verify dependents.
- Legacy or homegrown verification methods are inconsistent and may create employee frustration.

### Big idea 2:

#### WEX makes verification simple, secure, and stress-free

- End-to-end dependent audits with configurable rules, communication, and documentation capture.
- White-labeled portals provide a seamless experience for employees with clear, step-by-step instructions.
- Real-time tracking dashboards and status updates for HR administrators.
- Multiple audit types are available: new hire, open enrollment, ongoing, and full population audits.





## Big idea 3:

### Confidence through compliance, delivered with care

- WEX verifies thousands of dependents annually across a range of industries.
- Every audit is managed by experienced professionals who provide guidance, escalations, and audit insights.
- Clear audit documentation and reporting support compliance with ERISA and IRS requirements.
- Personalized support for participants, including multilingual resources and live-agent assistance.



### Solution statement:

WEX's Dependent Verification Services / Dependent Verification Audit solution helps employers reduce benefits waste and support compliance efforts through a proven, user-friendly audit process. With turnkey service, customizable configurations, and best-in-class employee support, WEX delivers verification with integrity and empathy.

WEX provides dependent verification services to support employer compliance. Employers remain responsible for plan accuracy and final eligibility decisions.

### Customer ROI:

- Eliminate 3-10% of unnecessary dependent spend
- Strengthen plan governance and ERISA compliance
- Minimize internal workload and protect employee relationships

### Social Proof:



Trusted by Fortune 500 employers, health systems, and public sector clients



Seamless integration with WEX Benefit Administration or as a standalone service



Delivered millions in savings through successful audits and strategic plan cleanups

**Talk to your WEX representative** to learn how our dependent verification services / dependent verification audit solution can protect your plan, and your budget, before your next open enrollment.

[Request a proposal](#)

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