



Risk & Insurance | Employee Benefits | Retirement & Private Wealth

Dependent Audit

October 28, 2025

Dependent Verification Audit

Last audit performed in 2019

What it is

- A time-bound review to confirm that all dependents enrolled in medical, dental, and vision meet plan eligibility rules
- Conducted via a secure portal with clear instructions and deadlines

Why it matters

- Protects plan dollars and keeps contributions fair for everyone
- Ensures compliance with plan documents and carrier contracts
- Reduces renewal pressure by removing ineligible costs

Scope

- Scope and verification process is completely customizable and determined by EASD 131
- All dependents are reviewed (spouses and children)
- Standard documentation examples: marriage/birth/adoption proof, proof of joint residency if required

What employees should expect

- Simple document upload and confirmation
- Non-response or insufficient proof may lead to dependent removal (COBRA offered where applicable)

Spousal Carve Out Verification

Plan rule reminder

- Working spouses with access to medical coverage through their own employer are not eligible for EASD 131 plans

What will be verified for spouses

- Marital status (per plan rules)
- Access to other employer coverage (attestation and/or proof per instructions)
- Any plan-approved exceptions (e.g., spouse's employer does not offer coverage) will be honored

Employee action steps

- Watch for the audit notice and upload required documents exactly as instructed
- Report changes promptly (e.g., spouse loses other coverage → potential special enrollment)

Why this focus

- Largest source of ineligible costs if not verified
- Applying the carve-out consistently helps stabilize premiums for everyone

Pricing

Estimated Cost	
	BMI
Full Dependent Audit (710 households enrolled)	\$22,080 Medical Only (+\$750 per additional plan – dental and/or vision)
Spousal Carveout Audit Only (300 spouses enrolled)	\$10,400 Medical Only (+\$750 per additional plan – dental and/or vision)
Performance Guarantees	Yes
Timelines	Phase 1: 4 weeks [initial notice] Phase 2: 3 weeks [reminder] Phase 3: 3 weeks [final notice & appeals]

What's included?

Pricing Includes:

- Mailing fulfillment, postage + setup
- Customized member communications
- Verification of spousal surcharge/carve-out (if applicable)
- Appeals handling and processing
- Reminder automated outbound calls or text messages
- Regular incomplete notifications and 24/7 access to verification status via member web portal
- Timeline duration changes
- Multi-lingual staff, web portal and Spanish translation pieces
- Direct contact with Project Managers
- Toll-free in-house, US-based Call Center support staffed with live representatives
- Resources available to members to obtain replacement copies of missing official documents
- Fully-secured member web portal
- 24/7 access to BMI Verification Portal
- Opt-in option for members to receive communications via email
- Employer resource landing page with verification announcement tools - letters, posters and videos.

Thank you

We are grateful to be working with you!

