

Dependent Eligibility Verification

Safeguard Every Benefit Dollar – With Zero Disruption to HR or Employees

Rising healthcare costs demand smarter benefit oversight. On average, 4–10% of dependents enrolled in health plans are ineligible for coverage, quietly driving up claims, premiums, and administrative expenses. Lumelight's Dependent Eligibility Verification (DEV) program delivers immediate and measurable savings—without burdening HR teams or alienating members.

Why Plan Sponsors and Brokers Choose Lumelight

High-Impact Results

Every audit uncovers meaningful savings. Lumelight clients typically find one out of every 10 dependents ineligible, translating to hundreds of thousands—or even millions—in recovered costs. Our programs consistently deliver average ROI of 10:1 or higher, making dependent verification one of the most effective cost-containment strategies available.

Zero Disruption for HR

Implementation is simple and fast. Lumelight manages the entire process—communications, document collection, participant support, and reporting—so HR spends about one hour per week overseeing the project. With turnkey setup and real-time dashboards, we make verification effortless for benefits teams and their consultants.

Member-Friendly Process

Members experience a clear, supportive process designed to feel routine, not punitive. Communications are co-branded, instructions are simple, and multiple submission options are available (secure web portal, mobile upload, or mail). Our 98% average participation rate demonstrates that members engage willingly when verification is handled with transparency and respect.

Compliance and Risk Protection

Lumelight ensures your health plan remains compliant with ERISA, ACA, and HIPAA requirements. Our process enforces plan rules consistently, provides a complete audit trail, and protects against costly stop-loss claim denials or fiduciary exposure. We maintain SOC 2 Type II, HIPAA AT-601, and HITRUST certifications, and adhere to rigorous privacy and security protocols at every step.



A Seamless Experience from Start to Finish

1. Planning & Setup

Lumelight collaborates with your HR or broker team to configure eligibility rules, timelines, and communication materials that align with your company culture and policies.

2. Verification & Support

Employees verify dependents through our secure iVerifyPro™ platform, supported by multilingual call centers and live chat. Lumelight reviews all documentation for accuracy, tracks responses, and manages appeals.

3. Reporting & Results

Within weeks, you'll receive a detailed executive report summarizing verified dependents, identified savings, and ROI. Employers gain clear insight into benefit plan integrity—while employees appreciate the fair, well-managed process.

Beyond the Audit: Ongoing Compliance

Verification shouldn't be a one-time event. Lumelight offers *Ongoing Dependent Verification* to maintain accuracy year-round, ensuring that new hires and life event additions meet eligibility requirements before coverage begins. This proactive approach preserves your initial savings and supports continuous compliance.

Why Lumelight

- 20+ years of proven results across industries and employer sizes
- Over \$1 billion in savings generated for clients nationwide
- 98% average employee participation through compassionate communication
- Average ROI of 10:1 – audits pay for themselves many times over
- Comprehensive privacy and data security certifications
- Broker-friendly partnership model with co-branded materials and full transparency

