



CASE STUDY

How a national food distribution company realized \$20M annualized savings using AI-driven dependent verification

RETAIL CLIENT

- Goal: Improved compliance
- Setup time: 3 weeks
- Date: Q2 2024
- Dependents: 14,000
- Found ineligible: 1,723 (12%)
- Annual savings: \$12 million

FOOD DISTRIBUTION CLIENT

- Goal: Data accuracy
- Setup time: 5 weeks
- Date: Q4 2024
- Dependents: 30,000
- Found ineligible: 2,800 (10%)
- Annual savings: \$20 million



HEALTH SOLUTIONS CLIENT

- Goal: Cost savings
- Setup time: 4 weeks
- Date: Q1 2024
- Dependents: 37,000
- Found ineligible: 3,051 (10%)
- Annual savings: \$21 million

CHALLENGE: Runaway costs and data issues created a need for accurate eligibility verification.

The client was struggling with runaway health plan costs, driven in part by data issues and a lack of systematic processes for verifying ongoing enrollments. They knew their previous benefit admin hadn't been performing the necessary review and verification.

HR leadership grew concerned that the company was spending significantly on ineligible dependents that created both financial strain and potential compliance risks.

Accurate eligibility was critical—not just for reducing costs but to ensure fairness and equity across the benefits plan. The client also recognized that maintaining clean, accurate enrollment data was essential for compliance and fiduciary responsibility.

For some time, the client had wanted to conduct verification. However, with almost 70,000 covered employees and 30,000 dependents, the scale of the task made it nearly impossible to manage internally. The HR team knew that the time and resources required to manually review enrollment files, track documentation, and verify dependents would far outweigh any potential savings.

They needed outside help—a trusted partner who could deliver accurate results the first time, without overwhelming their HR team or employees.

READY TO ACT?

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877-940-9012

SOLUTION: In just two weeks, bswift deployed an AI-driven audit that let employees quickly upload required documentation, while almost eliminating work for the HR team.

Effortless setup. The client provided their enrollment files and eligibility rules, and bswift took care of the rest—allowing the client to avoid the hassles and headaches of past in-house attempts.

Branded employee experience. bswift created a custom-branded portal with the client's logo and colors that gave employees easy access using single sign-on (SSO). With clear, step-by-step instructions, employees could upload documents confirming eligibility in just a few minutes—with many reporting that they especially appreciated the ability to snap a photo and upload documentation with the mobile app.

AI-powered analysis. Once documents were submitted, bswift's proprietary AI algorithms quickly and accurately identified ineligible dependents, ensuring precise results without manual intervention, delivering clear, actionable results in record time.

Throughout the process, the client had access to a real-time reporting dashboard, which allowed them to track progress at every stage and every submission, giving the HR team full visibility and peace of mind while bswift handled the heavy lifting.

IMPACT: bswift identified 2,800 ineligible dependents, helping the client realize \$20M annualized cost savings.

Beyond the significant cost savings, the one-time audit also provided more accurate data for the client's health plan and related benefits. These updates helped streamline tax deductions, imputed income calculations, and other benefits-related processes, giving the client confidence in the integrity of their data.

To ensure a smooth transition, the client implemented an amnesty period for employees. Instead of immediately removing ineligible dependents, they allowed employees time to address discrepancies or make alternative arrangements, reducing potential disruption and fostering goodwill.

Meanwhile, the HR team earned praise from executive leadership, not only for the significant cost savings but also for promoting a more equitable benefits program. By ensuring that only eligible dependents were covered, the client reinforced their commitment to fairness and compliance.

"We were so excited to see such immediate impact," said the client's HR director. "And the best part? The process was so simple—for our team and for our employees."

HR leaders highlighted the overwhelmingly positive feedback from employees about the process, particularly bswift's comprehensive support, which alleviated the administrative burden of past in-house solutions.

**Ask for a free cost-savings analysis today:
877-940-9012**