The Complete Benefits Administration Solution for Members of Associations and Consortiums

BAS MyEnroll360 Platform

Administration, Billing, Compliance, & Enrollment Ecosystem

$7 PEPM, No Minimums, 2-Year Population Ramp-up Period, 25% Discount on BAS Optional Services

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A Message from Our CEO

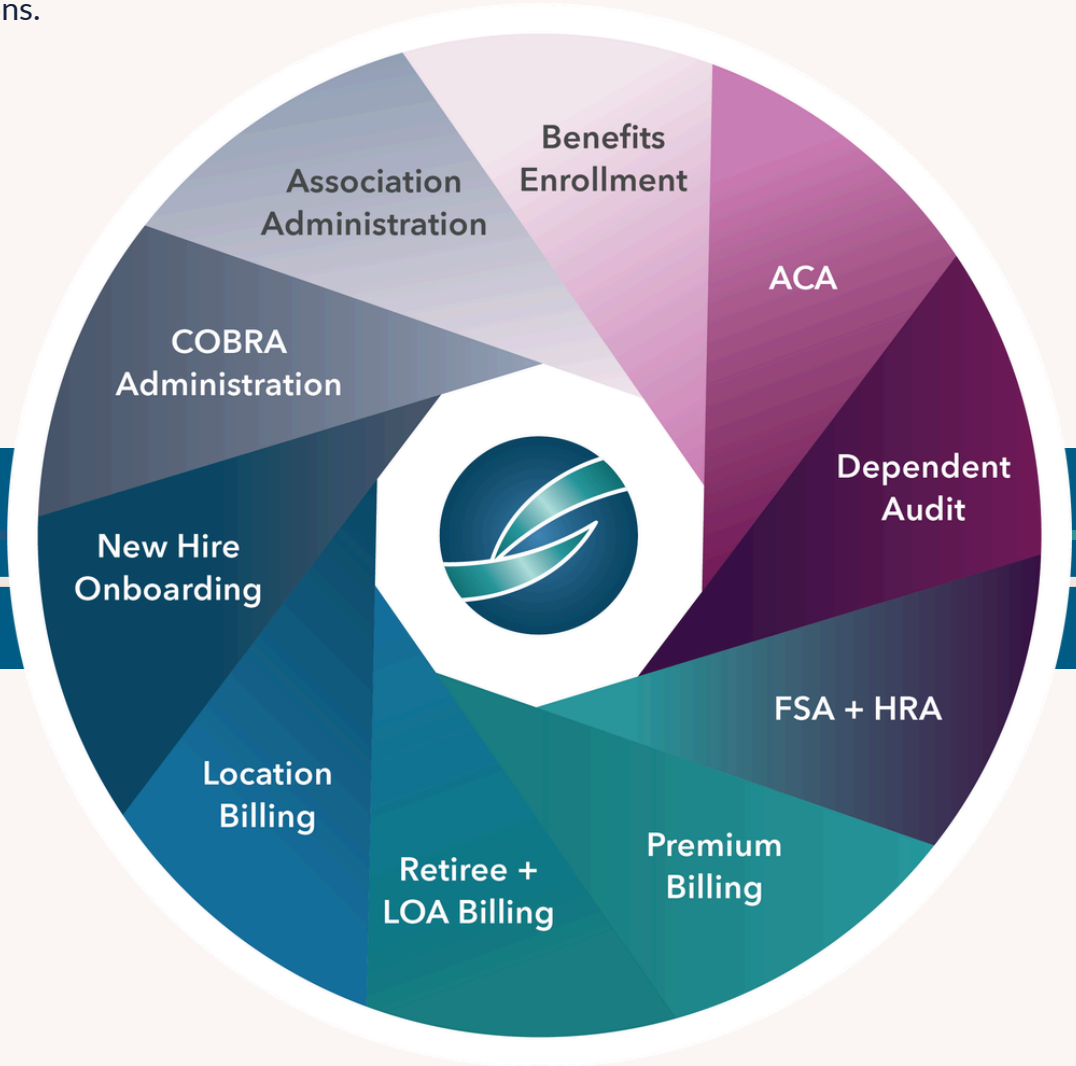
“Thank you for your interest in Benefit Allocation Systems, LLC (BAS). At BAS, we take pride in our role as a leader in group benefits administration. With over 35 years of experience, we have had the privilege of serving clients across the private, public, and not-for-profit sectors nationwide. Our success is built on a relentless commitment to innovation, adaptability, and delivering real value to our clients. We understand the complexities of benefits administration and strive to provide seamless, technology-driven solutions that simplify processes and ensure compliance. As you explore the information in this brochure, I encourage you to see how BAS can support your organization’s unique needs. We are here to assist you every step of the way and look forward to the opportunity to partner with you.

Art Taylor

President & CEO of Benefit Allocation Systems, LLC

Comprehensive Control in a Single Platform for Association and Consortium Members

BAS MyEnroll360 delivers end-to-end benefits administration designed specifically for associations, trusts, and consortiums with unparalleled security, flexibility, and control. Our comprehensive, fully U.S.-based solution ensures your member organizations and their employees receive exceptional service while maintaining compliance with ever-changing regulations.



As a 100% owned and operated platform with all software developed in-house by our expert engineers, MyEnroll360 offers stability and reliability that associations and consortiums can count on year after year. Our platform is fully HIPAA-compliant and our SOC 1 Type II and SOC 2 Type II certifications demonstrate our commitment to maintaining the highest standards of data security and operational excellence across multiple member organizations.

Why Associations and Consortiums Choose BAS MyEnroll 360

Consortium-Wide Control

Our fully owned and operated U.S.-based platform provides stability and security across multiple member organizations.

Multi-Entity Management

Administer benefits for numerous member organizations through a single, unified platform while maintaining appropriate separation.

Standardized Administration

Ensure consistent quality and compliance across all member entities while allowing for necessary customization.

Cost Efficiency

Leverage economies of scale through shared administration while maintaining member-specific reporting and allocation.

Governance Support

Comprehensive reporting and documentation to support association leadership and compliance requirements.

Seamless Integration

Extend existing systems across different member organizations with specialized capabilities that fill critical gaps.

Compliance Confidence

Stay ahead of regulatory requirements with automatic updates and comprehensive tracking across all member entities.

Exceptional Service

Experience responsive, knowledgeable support from dedicated professionals who understand the unique needs of associations and consortiums.

Future-Ready Platform

Continuous enhancements ensure your association is always equipped with the latest capabilities and compliance updates.

A Unified Experience for Diverse Membership

For Association/Consortium Administrators

- Centralized management of multiple member organizations through a single portal
- Multi-group structured platform with customizable branding for each member entity
- Trust/AHP/MEWA financial reporting and support
- Trustee meeting minutes and board support documentation

For Member Organization HR Teams

- Single-point access to manage their specific benefits programs
- Customizable user roles with precise permission controls
- Real-time access to over 400 standard reports with custom filtering options
- Comprehensive audit logs of all system activities for complete transparency

For Employees Across All Member Organizations

- User-friendly, mobile-optimized self-service enrollment
- Intuitive decision support tools with personalized recommendations
- Year-round access to benefit information and life event processing
- Secure authentication with SSO and multi-factor options

Beyond Basic Benefits Administration for Association Members

MyEnroll360 extends far beyond standard benefits enrollment to deliver a complete ecosystem of services designed for the unique needs of associations and consortiums:

Premium Administration & Financial Services

- Consolidated premium billing across all member organizations
- Accurate premium calculations for complex rate structures
- Segregation of premium funds for compliance across member entities
- Automated reconciliation and variance analysis with member-specific reporting

Compliance & Regulatory Management

- ACA reporting and form generation (1094/1095) for member organizations
- HIPAA compliance safeguards with multi-entity protection
- State-specific regulatory tracking for associations spanning multiple jurisdictions
- Comprehensive audit trails and documentation for consortium governance

Specialized Administration

- Complete COBRA administration with automated notifications for all member groups
- Leave of absence premium billing and collection
- Retiree benefits management with Medicare coordination
- Executive benefit carve-outs and VIP services across consortium membership

Seamless Integration Capabilities for Diverse Member Systems

Multiple HRIS System Integration

MyEnroll360 extends the capabilities of diverse existing HRIS platforms used by different consortium members:

- **Real-time data synchronization with various HRIS platforms across member organizations**
- **Automated demographic updates and employment status changes**
- **Standardized data exchange despite varying member systems**
- **Specialized services beyond standard HRIS capabilities:**
  - **COBRA administration for consortium members**
  - **FSA/HSA/HRA management with consolidated reporting**
  - **ACA compliance reporting as needed**
  - **Advanced life event processing across all member groups**
  - **Complex eligibility management based on association rules**

Third-Party Connections

Enhance the employee experience across all member organizations with integrated access to:

- **Medical plan decision support tools**
- **Provider network directories**
- **Telehealth services**
- **Financial wellness resources**
- **Telehealth services**
- **Financial wellness resources**

Association-Specific Service Ecosystems

Multi-Entity Premium Billing & Collection Solutions

Consortium-wide Billing Management:

- Aggregate reporting for association leadership
- Member-specific billing and allocation
- Automated assessments based on consortium formulas
- Multi-tier contribution models based on association agreements

Employee Leave of Absence Management:

- Standardized or customized policies across member organizations
- Configurable premium handling rules for different leave scenarios
- Multiple payment options with automated reminders
- Seamless return-to-work premium adjustments

Retiree Administration:

- Dedicated retiree portal with self-service capabilities
- Medicare coordination for pre-65 and post-65 populations
- Multiple payment methods with recurring options
- Specialized support for surviving spouse/dependent continuation

Association-Specific Service Ecosystems Continued...

COBRA Administration Excellence for All Member Organizations

- End-to-end qualifying event management across multiple entities
- Full COBRA life cycle from new hires to terminations
- Premium billing and collection
- Standardized notification process meeting regulatory requirements
- Self-service participant portal with online payment processing
- Comprehensive compliance with DOL and IRS regulations
- State continuation coverage administration

Exceptional Support & Implementation for Consortiums

Our commitment to your association's success begins with implementation and continues throughout our partnership

- Dedicated implementation team with multi-entity expertise
- Comprehensive discovery and planning process for all member organizations
- U.S.-based call center with extended support hours for all consortium employees
- Ongoing training through virtual sessions and on-demand resources
- White-glove support for member organization leadership teams

Industry-Leading Document & Communication Management

- Centralized document repository with role-based access across consortium entities
- Customizable branding for communications to each member organization
- Personalized multi-channel communications with association-specific messaging
- Automated document delivery and tracking to all member employees
- E-signature capabilities for required forms
- Custom communication calendars and campaigns aligned with consortium initiatives

Enterprise Employee Benefits Administration Platform Services

Services/Capabilities	Standard/Optional
Core Platform & Operations	
MyEnroll360 SaaS Platform (100% owned & operated by BAS)	Standard
All operations U.S. based with no outsourced services	Standard
All systems, data, and infrastructure in U.S.	Standard
All software applications developed & maintained by BAS software engineers	Standard
SOC 1 Type II Internal Operations Controls & Auditing	Standard
SOC 2 Type II certified data security	Standard
US-based service center with multi-language support	Standard
Core Platform & Operations	Standard
HRIS Systems Integration	
Seamless two-way API/EDI integrations with major HRIS platforms	Optional
Real-time data synchronization with HRIS employee records	Optional
Automated employee demographic data updates	Optional
COBRA administration integration with HRIS termination processes	Optional
Employment status change management and notifications	Optional
Flexible Spending Account (FSA) administration	Optional
Health Savings Account (HSA) contribution management	Optional
Health Reimbursement Arrangement (HRA) administration	Optional
ACA compliance and reporting	Optional
Form 1094/19055-B/C generation and e-filing services	Optional
Leave management premium billing integration	Optional
Life event processing	Optional
Dependent verification services integration	Optional
Evidence of Insurability (EOI) tracking and management	Optional
Retiree benefits administration for post-employment coverage	Optional
Multi-employer plan (MEP/MEWA) administration	Optional
Advanced benefit eligibility rules processing	Optional
Complex rate structures and calculations	Optional
Age and salary-banded premium calculations	Optional
Integrated wellness program administration	Optional
Absence management premium administration	Optional
Benefits administration during mergers and acquisitions	Optional

Customized benefits reporting	Optional
Custom file format conversions and transformations	Optional
Legacy system data migration and integration	Optional
Direct carrier connections for eligibility and enrollment	Optional
Pre-built connectors for leading HRIS systems (Workday, Oracle, SAP, etc.)	Optional
Custom API development for unique HRIS environments	Optional
Daily, weekly, or monthly file exchange schedules	Optional
Secure file transfer protocols (SFTP/FTPS)	Optional
Error handling and resolution workflows	Optional
Transaction reconciliation between systems	Optional
Point-in-time data snapshots for auditing	Optional
Retroactive enrollment and change processing	Optional
Historical data retention	Optional
Integration monitoring and alerting	Optional
Secure single sign-on (SSO) from HRIS to benefits portal	Optional
Portal & Authentication	
Unified Portal for All Groups	Standard
Single branded login portal	Standard
Multi-group structured platform	Standard
SSO Authentication	Optional
Customizable user roles with role-based access permissions	Standard
Restricted view capabilities	Standard
Audit logs for user and system changes	Standard
Mobile-optimized enrollment experience	Standard
Multi-factor authentication for enhanced security	Standard
Enrollment & Eligibility Management	
Seamless Employee Self-Service Enrollment & Plan Access	Standard
Year-round enrollments & life event processing	Standard
Automated eligibility verification	Standard
New Hire, Annual, and Special Open Enrollments	Standard
Passive, semi-passive and active enrollments	Standard
Online, real-time enrollment summaries & statements	Standard
Individual Employer Eligibility, Enrollment, & Participation Rules	Standard
Customizable Life Event features	Standard
Guided enrollment experiences with personalized decision support	Standard
Advanced dependent verification services	Optional
Intelligent life event management with automated notifications	Standard
Plan & Premium Management	
Automated Plans, Rates & Premiums Updates for Renewals	Standard
Insurer-based Underwriting & Enrollment Table-Based Rules	Standard
Dynamic Premium & Cost-Splitting Displays	Standard
Multi-tier rates & contribution models	Standard
Age-banded & composite rate support	Standard
Wellness Credit Integration	Standard
Total rewards statements with personalized benefit value calculation	Optional

Real-time cost modeling and comparison tools	Optional
Configurable contribution strategies	Optional
Speciality Administration Services	
Automated large claim employee work status verification	Optional
VIP private mental health care claims processing	Optional
Executive benefit carve-out administration	Optional
High-deductible claim tracking and catastrophic coverage triggers	Optional
Stop-loss reporting and notification services	Optional
Third Party Integrations	
Benefit plan decision support tools	Optional
Medical plan cost transparency tools	Optional
Provider network lookup integrations	Optional
Telehealth platform integrations	Optional
Carrier-specific member portals	Optional
Pharmaceutical benefit manager integrations	Optional
Wellness program platform integrations	Optional
Financial wellness tool integrations	Optional
Mental health resource platform integrations	Optional
Health savings account (HSA) bank integrations	Optional
Retirement savings plan provider integrations	Optional
Voluntary benefits enrollment platforms	Optional
Identity protection services	Optional
Audit logs for user and system changes	Optional
Digital health management platforms	Optional
Health risk assessment tools	Optional
Care navigation and advocacy services	Optional
Employee assistance program (EAP) integrations	Optional
Work-life balance resource platforms	Optional
Total compensation statement integrations	Optional
Employee discount program platforms	Optional
Communication campaign management tools	Optional
Text message notification services	Optional
Benefits microsite and landing page integrations	Optional
Virtual benefits fair platforms	Optional
Virtual ID card access	Optional
Dependent verification service providers	Optional
Background check service integrations	Optional
Pre-tax commuter benefit platforms	Optional
Premium Self-Reporting & Payment Services	
Comprehensive insurance premium self-reporting system	Optional
Automated generation of carrier-ready premium reports	Optional
Life insurance list billing with detailed employee-level reporting	Optional
Disability insurance premium calculations and reporting	Optional
Support for multiple rate structures (flat, age-banded, salary-based)	Optional
Volume-based premium calculations for life insurance	Optional

Benefit volume tracking and reporting	Optional
Automated salary and age-based benefit recalculations	Optional
Evidence of insurability (EOI) tracking and integration	Optional
Premium reporting based on approved/pending EOI status	Optional
Detailed premium calculation audit trails	Optional
Premium variance analysis and exception reporting	Optional
Carrier-specific reporting formats	Optional
Support for guaranteed issue and voluntary coverage reporting	Optional
Automated premium adjustment for life events	Standard
Mid-month enrollment change proration	Standard
Retroactive premium adjustments and reconciliation	Standard
Consolidated multi-carrier premium reporting	Standard
Split premium billing (employer/employee contributions)	Standard
Division/location-based premium allocation	Standard
Class-based premium allocation	Standard
Generation of payroll deduction files	Standard
Employer remittance reporting	Standard
Payment remittance tracking and confirmation	Standard
Online payment capabilities for employer premiums	Optional
ACH/wire transfer support for premium payments	Standard
Support for imputed income calculations	Standard
AD&D premium reporting	Standard
Supplemental life reporting	Standard
Dependent life premium reporting	Standard
Short-term disability premium reporting	Standard
Long-term disability premium reporting	Standard
Voluntary/worksite benefit premium reporting	Standard
Premium reconciliation against enrollment data	Standard
Historical premium tracking and trending	Standard
Life event impact analysis on premiums	Standard
New hire/termination premium adjustments	Standard
Report scheduling with automated delivery	Standard
Carrier auditing support	Standard
Custom carrier reporting requirements	Standard
Client Structure Support	
Client Divisions with Master Account	Standard
Unlimited Employment Divisions/Locations	Standard
Customizable rules by employer locations and employee classes	Standard
Automated employee class changes based on client-specific rules	Standard
Automatic assignment of core/default benefits when employee added to class	Standard
Multi-site, multi-country capabilities for global employers	Standard
Merger and acquisition support services	Standard
Configurable business rules by organizational structure	Standard
Data Exchange & Integration	
Consolidated carrier file feeds (daily & weekly options)	Standard

Multi-format support (834 EDI, XML, JSON, CSV, API, Insurer-Specific Layouts)	Standard
Automated exception handling and discrepancy resolution	Standard
Insurance Carrier EDIs (Daily and Weekly)	Standard
3rd Party FSA/HRA Administrator EDIs (Weekly, Bi-weekly or Monthly)	Standard
General Ledger System EDIs (Daily, Weekly, Bi-weekly or Monthly)	Optional
HRIS EDIs (Daily, Weekly, Bi-weekly or Monthly)	Optional
Employer payroll system integrations	Optional
Carrier connectivity management services	Optional
Real-time API integrations with leading HRIS systems	Optional
Integrations with payroll providers	Optional
Reporting & Analysis	
400+ Online Reports across categories (ACA, Billing, Census, Coverage, COBRA, etc.)	Standard
Automated Employee demographic & enrollment change reports	Standard
Daily Change Reports available online with history archives	Standard
Custom report writing service	Standard
Personal report filtering and favorites	Standard
Export report data to Excel, CSV, Word, & PDF	Standard
Advanced analytics dashboard with predictive modeling	Standard
Workforce insights and trend analysis	Standard
Customizable executive dashboards	Standard
Benefits utilization and engagement tracking	Standard
Billing & Financial Services	
Consolidated Premium Self-Billing & Payment	Standard
Monthly Location Premium Billing for various plan types	Standard
Online accessible premium billing invoices and data	Standard
Integrated Banking & Treasury Services	Standard
Segregation of premium funds for compliance	Standard
Dedicated accounts per insurer to prevent commingling (as insurers require)	Standard
Secure lockbox and API-based payment processing	Standard
Automated reconciliation of premium payments	Standard
Scheduled and on-demand premium disbursement	Standard
Negotiated banking fee reductions	Standard
Annual financial audits	Standard
Direct carrier payment services	Standard
Premium reconciliation automation	Standard
Financial wellness tools and resources	Standard
Employer invoice optimization solutions	Standard
Retiree Premium Billing & Collection Administration	
End-to-end retiree benefits administration and billing	Optional
Retirement transition management and communication	Optional
Dedicated retiree portal with self-service capabilities	Optional
Automated retiree benefit enrollment and plan selection	Optional
Medicare coordination and integration management	Optional
Support for pre-65 and post-65 retiree populations	Optional
Support for different retiree classes with varying benefits/subsidies	Optional

Customizable premium billing statements	Optional
Multiple premium payment options (check, ACH, credit card)	Optional
Recurring payment setup and management	Optional
Auto-pay enrollment and management	Optional
Spouse/dependent continuation after retiree death	Optional
Cost of living adjustments (COLA) for employer subsidies	Optional
Premium rate changes and notification management	Standard
Automated premium reminder notifications	Standard
Customizable dunning notices for missed payments	Standard
Configurable grace periods for premium payments	Standard
Payment tracking and reconciliation	Standard
Split premium billing options (retiree/employer portions)	Standard
Annual retiree open enrollment management	Standard
Support for imputed income calculations	Standard
Mid-year plan change administration	Standard
Life event processing for retirees	Standard
Premium refund processing	Standard
Defined contribution model support for retiree benefits	Standard
Customized retiree welcome kits and communications	Standard
Call center support specifically trained for retiree questions	Standard
Address/contact information management and updates	Standard
Beneficiary designation and updates	Standard
Detailed audit trail of all premium transactions and communications	Standard
Reporting for employer funding requirements	Standard
Bank account change management	Standard
Surviving spouse/dependent premium billing transition	Standard
Leave of Absence (LOA) Premium Billing & Collection	
Automated LOA status tracking and management	Optional
Configurable leave types with customized premium handling rules	Optional
Integration with HRIS and leave management systems	Optional
Pre-leave premium collection options (pre-payment)	Optional
Multiple direct billing options during leave periods	Optional
Automated generation of personalized LOA billing statements	Optional
Employee self-service portal for LOA premium payments	Optional
Multiple payment options (credit card, ACH, check, money order)	Optional
Recurring payment setup for extended leaves	Optional
Partial payment acceptance and tracking	Optional
Automated payment reminder notifications	Optional
Configurable grace periods for premium payments	Optional
Customizable dunning notices for missed payments	Optional
Coverage continuation/termination management based on payment status	Optional
Return-to-work premium adjustments and reconciliation	Optional
Catch-up payment processing and installment options	Optional
Arrears management and collection processes	Optional
Premium reporting for employer payroll deduction resumption	Optional

Employer subsidy and contribution management during leave	Optional
Detailed audit trail of all premium transactions and communications	Optional
LOA premium accounting and reconciliation reporting	Optional
Integration with COBRA administration for benefit termination events	Optional
Accommodation for various leave types (FMLA, military, personal, disability)	Optional
Support for paid vs. unpaid leave premium handling differences	Optional
Multi-option enrollment changes during return from leave	Optional
Prorated premium calculations for partial months	Optional
Leave extension handling and notifications	Optional
Premium refund processing for early return from leave	Optional
Compliance Management	
ACA Reporting (1094/1095-B & 1095-C)	Optional
Automated COBRA continuation requirements	Optional
Trust/AHP/MEWA financial reporting and support	Optional
Dependent Eligibility Controls & Audits	Optional
Regulatory compliance monitoring and alerts	Optional
Compliance documentation repository	Standard
Affordable Care Act (ACA) compliance module	Optional
COBRA Administrative Services	
End-to-end COBRA administration and compliance management	Standard
Automated qualifying event identification and notification	Standard
Election notice generation and distribution within required timeframes	Standard
Customizable COBRA notification templates and branding	Standard
Electronic and paper-based notification options	Standard
Beneficiary self-service portal for elections and payments	Standard
Secure online payment processing for COBRA premiums	Standard
Multiple payment options (credit card, ACH, check)	Standard
Automated premium collection and remittance	Standard
Real-time COBRA status tracking and reporting	Standard
Subsidized COBRA administration	Standard
State continuation coverage administration (mini-COBRA)	Standard
Extension management for disability and secondary events	Standard
Dependent qualification management	Standard
Open enrollment management for COBRA participants	Standard
COBRA rate calculation and updates	Standard
Grace period monitoring and management	Standard
Termination processing for non-payment or expiration	Standard
COBRA participant call center support	Standard
Carrier eligibility notifications and updates	Standard
Audit trail of all COBRA-related activities and communications	Standard
Monthly reconciliation reports	Standard
COBRA activity dashboards and analytics	Standard
Compliance with DOL and IRS regulations	Standard
HIPAA special enrollment notification and processing	Standard
Premium and coverage gap tracking	Standard

COBRA conversion and direct billing	Standard
Support & Training	
BAS dedicated implementation team	Standard
Dedicated Account Managers for primary administrators	Standard
Standard 8:30 AM – 5:00 PM Toll-Free Call Center Support (extended hours available)	Standard/Optional
Call Center support for employees & location administrators	Standard
Virtual Training & Webinars	Standard
Live training and on-demand videos	Standard
Concierge-level member assistance	Standard
White-glove executive support services	Standard
Multilingual customer support (English, Spanish, and other languages)	Standard
Implementation specialists with industry-specific expertise	Standard
Document Management	
Online documents, links & videos library	Standard
Content segregated by benefit classes	Standard
Client-manageable library structure	Standard
Secure document storage & sharing options	Standard
Digital benefit guides with interactive features	Standard
Personalized communications repository	Standard
Automated document delivery and tracking	Standard
E-signature capabilities for required documentation	Standard
Communication & Engagement	
Personalized multi-channel communications (email, text, app notifications)	Standard
Year-round engagement campaigns	Optional
Benefits education resources and financial wellness tools	Optional
Targeted messaging based on employee demographics and preferences	Optional
Custom communication calendars	Optional
Engagement analytics and optimization	Optional
Interactive decision support tools	Optional
Benefits literacy education resources	Optional
Specialized Services	
FSA/HRA & HSA enrollment & administration	Optional
Voluntary benefits administration and enrollment	Optional
Absence premium billing solutions	Optional
Student loan repayment program administration	Optional
Wellness program integration and incentive tracking	Optional
Life event navigation support	Optional
Care coordination services	Optional
Defined contribution plan administration	Optional
Implementation & Strategic Support	
Discovery & planning meetings (via teleconference, email, or at client location)	Standard
Core system configuration	Standard
Product and plan loading	Standard
Automated onboarding/offboarding for new groups	Standard
Strategic benefits consulting services	Standard
Benefits strategy development	Standard
Annual strategic planning support	Standard

BAS—Your Partner in benefits excellence for associations and consortiums for over 30 years

Discover how BAS MyEnroll360 can transform benefits administration for your association or consortium into a strategic advantage. Our consultative approach ensures we understand your unique multi-entity challenges and deliver solutions that drive efficiency, compliance, and satisfaction across all member organizations.

Contact Us Today

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GLOSSARY

Enterprise Employee Benefits Administration Platform Services Glossary

Core Platform & Operations

- **BAS-Developed Software:** All software applications are internally developed and maintained by BAS software engineers, allowing for customization and direct control over system functionality.
- **MyEnroll360 SaaS Platform:** A comprehensive Software-as-a-Service platform owned and operated by BAS that provides end-to-end benefits administration capabilities.
- **SOC 1 Type II Certification:** Independent third-party verification of internal controls relevant to financial reporting, ensuring processes meet rigorous standards.
- **SOC 2 Type II Certification:** Independent third-party verification of controls related to security, availability, processing integrity, confidentiality, and privacy of customer data.
- **U.S. Based Operations:** All operational services including implementation, customer service, EDI, and billing are performed within the United States, ensuring domestic support and compliance.
- **U.S. Service Center:** Round-the-clock customer support center staffed by U.S.-based representatives who can assist in multiple languages.
- **U.S. Systems and Data:** All systems, data storage, and processing are maintained exclusively within the United States, addressing data sovereignty requirements.

Enrollment & Eligibility Management

- **Advanced Dependent Verification:** Sophisticated tools to validate and document dependent eligibility for coverage.
- **Automated Eligibility Verification:** System checks to confirm employee eligibility for specific benefits based on rules.
- **Customizable Eligibility Rules:** Ability to configure specific eligibility criteria for different employers and benefit plans.
- **Customizable Life Event Features:** Flexible configuration of life event rules, notification periods, and documentation requirements.
- **Enrollment Mode Options:** Flexibility to configure passive (roll-over), semi-passive, or active (required) enrollment approaches.

GLOSSARY

- **Guided Enrollment Experiences: I**nteractive enrollment process with decision support tools and recommendations.
- **Intelligent Life Event Management:** Smart system for processing life changes with appropriate notifications and follow-up.
- **Multiple Enrollment Types:** Support for new hire, annual open enrollment, and special enrollment periods.
- **Real-time Enrollment Summaries:** Immediate access to enrollment selections and cost information as choices are made.
- **Self-Service Enrollment:** User-friendly interface allowing employees to select and enroll in benefits independently.
- **Year-round Life Event Processing:** Ability to process qualifying life events that affect benefits throughout the year.

HRIS System Integrations

- **ACA Compliance Reporting:** Advanced Affordable Care Act compliance tracking and reporting capabilities extending beyond basic HRIS functionality.
- **Absence Management Premium Administration:** Management of premium payments during various types of employee absences.
- **Advanced Eligibility Rules:** Processing of complex eligibility rules based on multiple factors beyond standard HRIS capabilities.
- **Advanced Life Event Processing:** Management of qualifying life events that require benefits changes, with capabilities beyond standard HRIS functionality.
- **Age/Salary-Banded Calculations:** Premium calculations based on age ranges or salary bands that require advanced computation capabilities.
- **Automated Demographic Updates:** Automatic transfer of employee demographic changes from HRIS to the benefits platform without manual intervention.
- **COBRA Integration with HRIS:** Seamless connection between HRIS termination processes and COBRA administration to ensure compliance and continuity.
- **Complex Rate Structures:** Management of sophisticated rate calculations and structures that exceed typical HRIS functionality.
- **Configurable File Exchange Schedules:** Flexible scheduling options for data exchange between systems (daily, weekly, monthly).

GLOSSARY

- **Custom API Development:** Creation of specialized Application Programming Interfaces for unique HRIS environments.
- **Custom File Format Conversions:** Transformation of data between different file formats to accommodate various system requirements.
- **Customized Benefits Reporting:** Generation of specialized benefits reports unavailable in standard HRIS reporting.
- **Dependent Verification Integration:** Connection with dependent verification services to validate eligibility of dependents for benefits coverage.
- **Direct Carrier Connections:** Direct electronic links to insurance carriers for eligibility verification and enrollment processing.
- **EOI Tracking:** Evidence of Insurability tracking and management for life insurance and other benefits requiring medical underwriting.
- **Employment Status Change Management:** Automated handling of employee status changes (new hire, termination, etc.) with appropriate notifications and benefit impacts.
- **Enrollment Mode Options:** Flexibility to configure passive (roll-over), semi-passive, or active (required) enrollment approaches.
- **Error Handling Workflows:** Established processes for identifying, reporting, and resolving data exchange errors.
- **Extended Historical Data Retention:** Long-term storage of benefits data beyond typical HRIS retention periods.
- **Form 1094/1095-B/C Generation:** Automated creation and e-filing of required ACA tax forms for employer-sponsored health insurance coverage.
- **FSA Administration:** Management of Flexible Spending Accounts that extends beyond core HRIS capabilities, including claims processing and reimbursements.
- **HRA Administration:** Comprehensive Health Reimbursement Arrangement management beyond standard HRIS functionality.
- **HSA Contribution Management:** Administration of Health Savings Account contributions, including employer contributions and payroll deductions.
- **Integration Monitoring:** Continuous surveillance of system connections with alerting for potential issues.
- **Leave Management Premium Billing:** Integration with leave management systems to facilitate proper premium billing during employee leaves of absence.

GLOSSARY

- **Legacy System Data Migration:** Transfer of historical benefits data from legacy systems into modern platforms.
- **M&A Benefits Administration:** Specialized handling of benefits during mergers and acquisitions, including system transitions and harmonization.
- **MEP/MEWA Administration:** Administration of Multi-Employer Plans and Multiple Employer Welfare Arrangements for organizations participating in collective benefit programs.
- **Multiple Enrollment Types:** Support for new hire, annual open enrollment, and special enrollment periods.
- **Point-in-time Data Snapshots:** Capability to capture and preserve system data at specific moments for audit and historical purposes.
- **Pre-built HRIS Connectors:** Established integration frameworks for major HRIS platforms like Workday, Oracle, and SAP.
- **Real-time Data Synchronization:** Continuous updating of employee records between the benefits platform and HRIS system to maintain data consistency.
- **Retroactive Enrollment Processing:** Ability to process enrollment changes with effective dates in the past.
- **Retiree Benefits Administration:** Management of benefits for retired employees, which typically falls outside standard HRIS capabilities.
- **Secure File Transfer Protocols: I**mplementation of SFTP/FTPS for secure data transmission between systems.
- **Secure SSO from HRIS:** Single Sign-On capability allowing users to access the benefits platform directly from the HRIS system.
- **Transaction Reconciliation:** Automated comparison and verification of transactions between integrated systems.
- **Two-way API/EDI Integrations:** Bidirectional data exchange capabilities with major Human Resource Information Systems using Application Programming Interface and Electronic Data Interchange protocols.
- **Wellness Program Administration:** Integration with wellness initiatives including incentive tracking and health outcome monitoring.

GLOSSARY

Plan and Premium Management

- **Age-banded & Composite Rates:** Support for both age-specific pricing and averaged group rates as required by plans.
- **Automated Updates for Renewals:** System capability to automatically apply new rates and plan changes during renewal periods.
- **Configurable Contributions:** Flexible employer contribution strategies that can vary by employee class or other factors.
- **Dynamic Premium Displays:** Real-time calculation and display of premium costs as employees make benefit selections.
- **Industry Benchmarking:** Comparison of benefit offerings against industry standards and competitors.
- **Multi-tier Rate Models:** Support for various rate structures including individual, employee+spouse, family tiers, etc.
- **Real-time Cost Modeling:** Interactive tools allowing employees to compare costs across different plan options.
- **Total Rewards Statements:** Comprehensive view of benefit value including both employer and employee contributions.
- **Underwriting & Enrollment Rules:** Implementation of carrier-specific underwriting requirements and enrollment restrictions.
- **Wellness Credit Integration:** Ability to apply premium discounts or incentives for wellness program participation.

Portal & Authentication

- **Audit Logs:** Comprehensive tracking of all user activities and system changes for security and compliance purposes.
- **Biometric Authentication:** Support for fingerprint, facial recognition, or other biometric verification methods.
- **Customizable User Roles:** Ability to create and define specific administrative roles with tailored access permissions.
- **Mobile-optimized Experience:** Responsive design that adapts to smartphones and tablets for enrollment on any device.

GLOSSARY

- **Multi-factor Authentication:** Additional security layer requiring verification beyond password (text message, email, app).
- **Multi-group Platform:** Support for multiple employer groups within a single platform infrastructure.
- **Restricted View Capabilities:** Granular control over what information different user roles can access and modify.
- **Single Branded Login:** Customized login experience with employer branding for consistent user experience.
- **SSO Authentication:** Single Sign-On capability allowing users to access the system with existing corporate credentials.
- **Unified Portal:** Consolidated access point for all groups and benefits programs within an organization.

Premium Self-Reporting and Payment Services

- **ACH/Wire Support:** Support for electronic funds transfer methods for premium payments.
- **AD&D Premium Reporting:** Specialized reporting for Accidental Death & Dismemberment coverage.
- **Automated Benefit Recalculations:** Automatic updates to premium calculations based on salary or age changes.
- **Benefit Volume Tracking:** Monitoring and reporting of insurance coverage amounts for premium calculation.
- **Carrier Audit Support:** Tools and documentation to facilitate carrier premium audits.
- **Carrier-ready Reports:** Automated generation of reports formatted to carrier specifications for premium payment.
- **Carrier-specific Reporting Formats:** Custom reporting templates meeting individual carrier requirements.
- **Class-based Allocation:** Distribution of premium costs based on employee classification groups.
- **Conditional Premium Reporting:** Premium reporting based on pending or approved underwriting status.
- **Consolidated Multi-carrier Reporting:** Combined premium reporting across multiple insurance carriers.

GLOSSARY

- **Custom Reporting Requirements:** Ability to create specialized reports for unique carrier needs.
- **Dependent Life Reporting:** Premium tracking and reporting for dependent life insurance coverage.
- **Disability Premium Calculations:** Automated calculation of premiums for short and long-term disability coverage.
- **Division-based Allocation:** Assignment of premium costs to specific company divisions or locations.
- **EOI Tracking Integration:** Monitoring of Evidence of Insurability approval status for premium purposes.
- **Employer Remittance Reporting:** Documentation of premium payments made by the employer to carriers.
- **Enrollment Reconciliation:** Verification of premium calculations against current enrollment data.
- **Guaranteed Issue Reporting:** Specialized reporting for coverage issued without medical underwriting.
- **Historical Premium Tracking:** Maintenance of premium history for trend analysis and auditing.
- **Imputed Income Calculations:** Computation of taxable benefit value for applicable coverage types.
- **Life Event Impact Analysis:** Assessment of how life events affect premium obligations.
- **Life Event Premium Adjustments:** Automatic premium recalculation when qualifying life events occur.
- **Life Insurance List Billing:** Detailed employee-level premium reporting for life insurance coverage.
- **LTD Premium Reporting:** Long-term disability insurance premium reporting and calculation.
- **Mid-month Proration:** Calculation of partial-month premiums for mid-period enrollment changes.
- **Multiple Rate Structure Support:** System handling of various premium calculation methodologies (flat, age-based, salary-based).
- **New Hire/Termination Adjustments:** Special handling of premium proration for employment changes.

GLOSSARY

- **Online Payment Capabilities:** Electronic payment options for employer premium remittance.
- **Payment Tracking:** Monitoring and confirmation of premium payments to insurance carriers.
- **Payroll Deduction Files:** Generation of files for payroll systems to process employee premium deductions.
- **Premium Calculation Audit Trails:** Detailed records of all premium calculations for verification and compliance.
- **Premium Self-reporting System:** Comprehensive system for employers to track and report premium information.
- **Premium Variance Analysis:** Automated identification and reporting of unexpected premium changes.
- **Retroactive Adjustments:** Processing of premium adjustments for changes with backdated effective dates.
- **Scheduled Reporting:** Automated generation and delivery of premium reports on defined schedules.
- **Split Premium Billing:** Separate tracking of employer and employee premium contributions.
- **STD Premium Reporting:** Short-term disability insurance premium reporting and calculation.
- **Supplemental Life Reporting:** Detailed reporting for employee-paid additional life insurance coverage.
- **Voluntary Benefit Reporting:** Premium tracking for optional employee-paid supplemental benefits.
- **Volume-based Premium Calculations:** Calculation of life insurance premiums based on coverage amount.

Specialty Administrative Services

- **Domestic Partner Benefits:** Management of domestic partner coverage including tax implications.
- **Executive Benefit Carve-outs:** Administration of special benefit arrangements for executive-level employees.
- **High-deductible Claim Tracking:** Monitoring of claims against high-deductible health plans with catastrophic coverage triggers.
- **Large Claim Work Status Verification:** Automated system to verify employment status for large insurance claims.

GLOSSARY

- **Non-traditional Family Benefits:** Administration of benefits for varied family structures beyond traditional models.
- **Stop-loss Reporting:** Notification services when claims approach or exceed stop-loss insurance thresholds.
- **VIP Mental Health Claims Processing:** Confidential processing of mental health claims for executive team members.

Third Party Integrations

- **Benefits Microsites:** Connections to dedicated benefits websites and landing pages for specific programs.
- **Campaign Management Tools:** Connections to communication tools for coordinated benefits messaging.
- **Care Navigation Services:** Integration with services that help employees navigate the healthcare system.
- **Carrier Member Portals:** Links to insurance carrier portals for detailed plan information and member services.
- **Compensation Statement Integration:** Connections to systems generating total compensation statements.
- **Cost Transparency Tools:** Connections to platforms providing cost estimates for medical procedures and services.
- **Decision Support Tools:** Integration with tools that help employees compare and select appropriate benefit plans.
- **Dependent Verification Services:** Integration with third-party services validating dependent eligibility.
- **Digital Health Management:** Integration with digital health tracking and management applications.
- **EAP Integration:** Connections to Employee Assistance Programs for personal and work-life resources.
- **Employee Discount Programs:** Integration with platforms offering corporate discounts and perks.

GLOSSARY

- **Financial Wellness Tools:** Integration with platforms offering financial education, planning, and resources.
- **Health Risk Assessment Tools:** Connections to platforms that evaluate employee health risks and provide recommendations.
- **HSA Bank Integration:** Direct links to Health Savings Account banking institutions for account management.
- **Identity Protection Services:** Connections to identity theft protection and credit monitoring services.
- **Mental Health Platforms:** Connections to specialized mental health resource providers and programs.
- **Pharmaceutical Benefit Managers:** Integration with PBM systems for prescription coverage and pricing.
- **Provider Network Lookup:** Integration with databases allowing employees to find in-network healthcare providers.
- **Retirement Plan Integration:** Connections to retirement savings plan administrators for coordinated benefits.
- **Telehealth Platforms:** Connections to virtual healthcare services for remote medical consultations.
- **Text Notification Services:** Integration with SMS text messaging services for alerts and reminders.
- **Virtual ID Card Access:** Connections to systems providing digital insurance identification cards.
- **Voluntary Benefits Platforms:** Integration with specialized platforms for optional employee-paid benefits.
- **Wellness Platforms:** Connections to wellness program providers for health initiatives and incentives.
- **Work-life Balance Resources:** Integration with platforms providing resources for work-life balance support.