



BAS





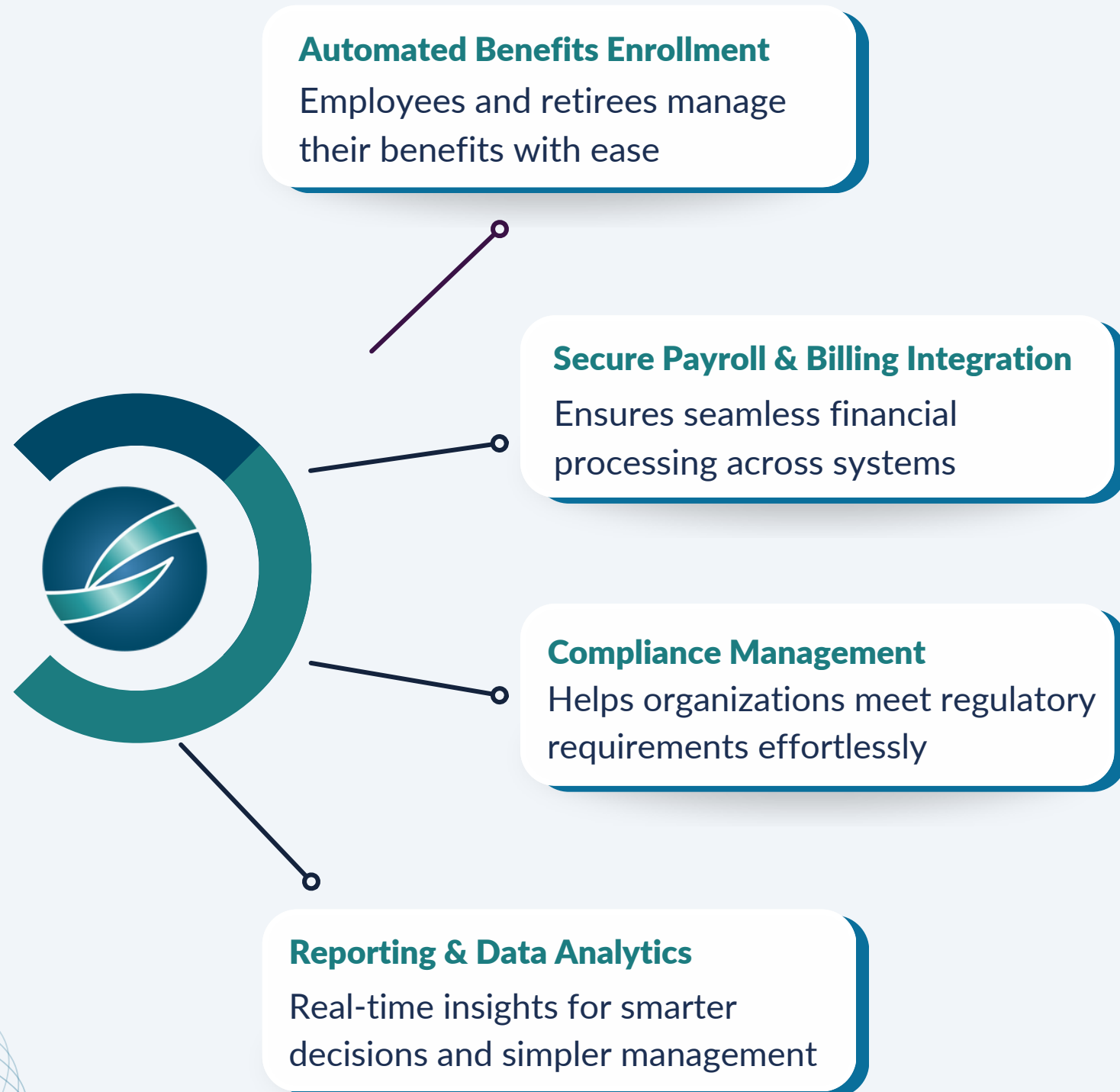
Leading the Future of Benefits Administration

At Benefit Allocation Systems (BAS), we are committed to simplifying benefits administration through secure, expert solutions that streamline enrollment, billing, compliance, and data management.

Technology-Driven Excellence

BAS is at the forefront of benefits technology, powering benefits administration with intelligent automation through MyEnroll360, a powerful SaaS platform built on a unified database & designed to handle complex organizational and benefits structures.

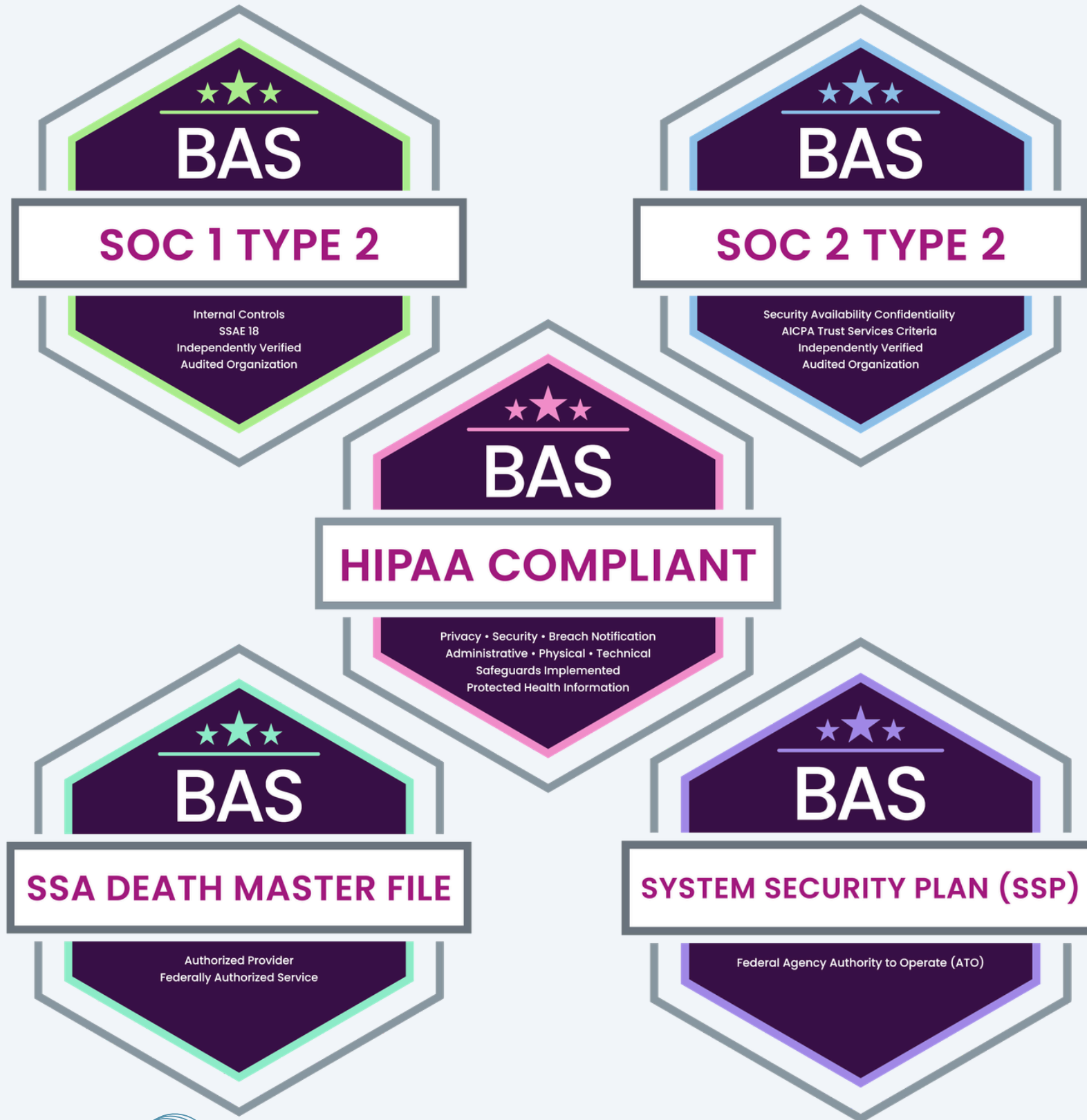
Our solution allows for quick deployment requiring minimal client resources whether for a complete solution for the entire employee benefits lifecycle or deploying individual service components like COBRA, Leave of Absence, and others.





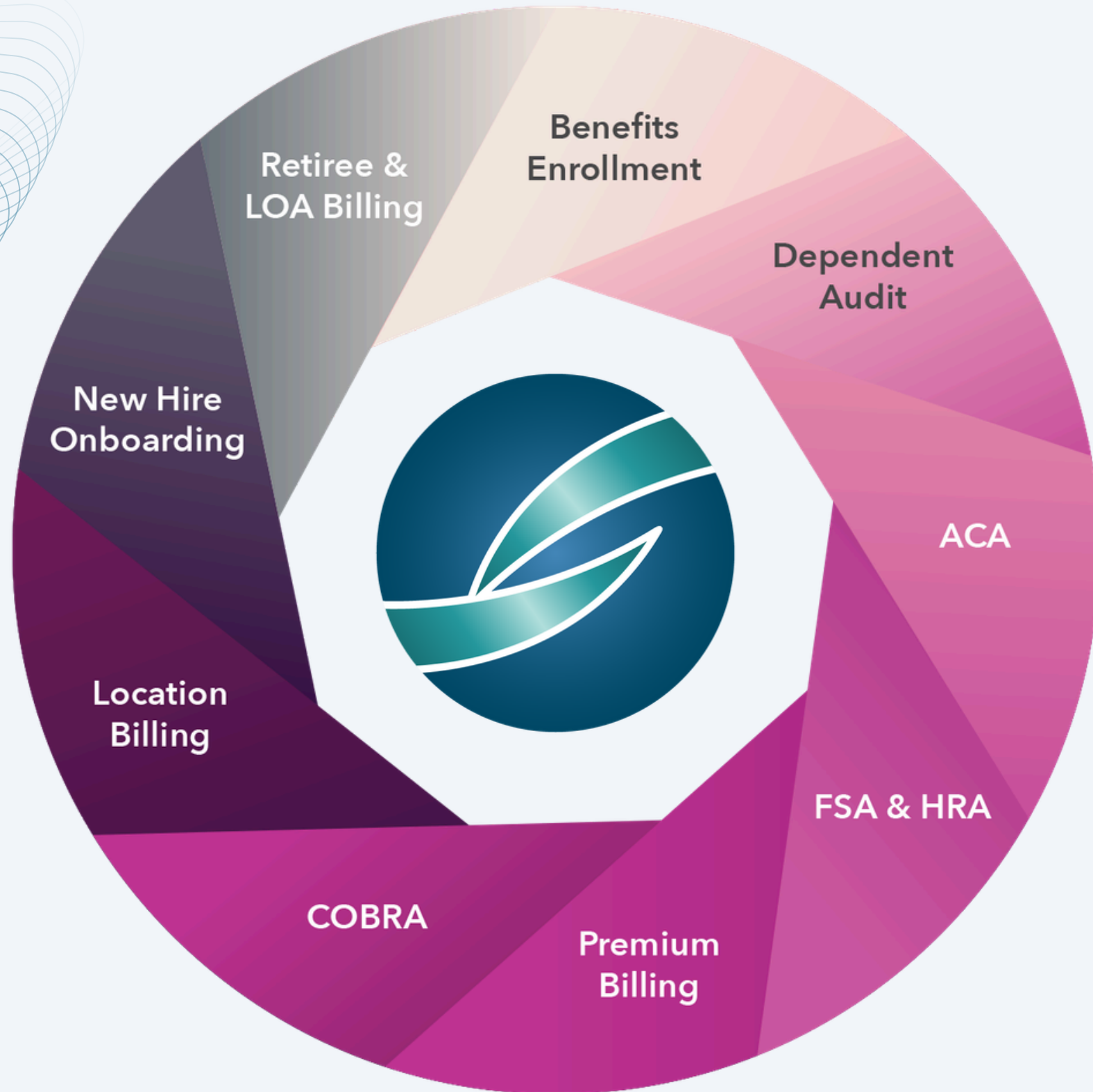
4,500+ Clients Trust in BAS

With decades of experience, BAS and its wholly owned subsidiary Cobra Control Services, LLC (CCS) have earned the trust of thousands of organizations—from small businesses to Fortune 500 companies—by delivering expert, adaptable benefits administration solutions that streamline operations, ensure compliance, and support long-term success.



BAS Certifications + Compliance

At BAS, security, compliance, and operational excellence are non-negotiable. These badges represent our verified adherence to the highest industry standards—reinforcing our role as a trusted and secure partner for benefits administration.



Comprehensive Service Offerings

BAS provides a full suite of benefits administration, compliance, and billing solutions, ensuring employers have the tools they need to manage their workforce effectively.

Onboarding

BAS' New Hire Onboarding Application, embedded in MyEnroll360, delivers a seamless, automated experience. With digital forms, deep integrations, and compliance-first design, it helps employers eliminate paper, stay compliant, and gain real-time insight.

Our Services Include:

- ✓ Fully integrated onboarding, enrollment, and compliance in one MyEnroll360 platform
- ✓ Configurable, role-based onboarding workflows with smart task automation
- ✓ Mobile-friendly new hire portal with 24/7 chatbot support and personalized task lists
- ✓ Digital federal & state forms with e-signatures, version control, and real-time audit readiness
- ✓ Seamless third-party integrations with HRIS, payroll, background checks, and E-Verify
- ✓ Advanced analytics for onboarding performance, form completion, and attrition risk tracking



Enrollment

BAS makes benefits enrollment seamless, secure, and configurable—whether it’s new hire, life event, or open enrollment. Through MyEnroll360, we support the full enrollment life cycle with flexible tools, real-time transactions, and a unified database.

Our Services Include:

- ✓ Online new hire, life event, and annual open enrollment with customizable rules and workflows
- ✓ Integration with ACA, COBRA, and billing services for streamlined administration
- ✓ Dedicated support team and account managers to assist with setup and ongoing use
- ✓ Real-time enrollment updates to carriers via EDI, self-bill, and reporting tools
- ✓ Secure employee and administrator portals with guided enrollment wizards
- ✓ Custom communications, ID card coordination, and enrollment confirmation statements



Dependent Audits

BAS delivers a structured, cloud-based dependent verification solution that integrates seamlessly with your enrollment process. Whether as a full-population audit or ongoing verification, we help ensure compliance, accuracy, and plan integrity—without adding burden to your team.

Our Services Include:

- ✓ Full-population or targeted audits with employee-friendly upload, fax, or mail-in options
- ✓ Custom audit configurations including working spouse checks, amnesty periods, and appeals
- ✓ Dedicated account management and U.S.-based call center support
- ✓ Automated verification workflows integrated with enrollment and dependent removal processes
- ✓ Real-time alerts and guided self-service tools for employees and HR teams
- ✓ Administrator dashboards, automated reporting, and audit-ready documentation retention



Affordable Care Act (ACA)

ACA compliance involves more than just meeting deadlines—it requires accurate tracking, clear documentation, and reliable reporting. BAS handles the full process, ensuring you're covered from setup to submission.

Our Services Include:

- ✓ Setup and management of measurement, stability, and administrative periods
- ✓ Distribution of Form 1095-C to employees via USPS First-Class Mail or secure e-delivery
- ✓ Support for prior-year filing and correction processes to maintain full compliance
- ✓ Preparation and e-filing of Forms 1094-B/C and 1095-B/C with the IRS
- ✓ Secure 24/7 access to all ACA data, setup details, and PDF form copies through MyEnroll360
- ✓ Interactive ACA dashboard with alerts, tracking tools, and audit-ready reports for full visibility



FSA + HRA Administration

BAS simplifies the management of Flexible Spending Accounts (FSAs) and Health Reimbursement Arrangements (HRAs) through MyEnroll360. From enrollment and claims to compliance and reimbursement, we deliver a secure, intuitive experience for both employers and employees.

Our Services Include:

- ✓ Health Care FSA, Dependent Care FSA, and customizable HRA plan designs with multi-tier reimbursement structures
- ✓ 24/7 online account access for participants, including pending claims, payment history, and denied claim alerts
- ✓ Dedicated account managers and U.S.-based participant support via phone, email, and live chat
- ✓ Weekly reimbursements via check or direct deposit with optional debit card and real-time transaction tracking
- ✓ Integrated enrollment, claims, and reporting across MyEnroll360 and payroll/HRIS systems
- ✓ Built-in compliance monitoring, secure document storage, SOC 2 compliance, and optional nondiscrimination testing



FSA

Flexible spending a

Billing

From retiree premiums to location-based invoicing, BAS offers a complete suite of billing services designed to reduce administrative burdens, streamline collections, and ensure accurate remittance—no matter the billing type.

Our Services Include:

- ✓ Full-service administration for Retiree, Direct (LoA), Premium, and Location-based billing
- ✓ Integration with MyEnroll360 for real-time reporting, form access, and payment visibility
- ✓ Customized invoice designs and branded communication for a seamless participant experience
- ✓ End-to-end invoice generation, delivery, collection, and funds remittance
- ✓ Flexible payment options including checks, credit/debit cards, and ACH (user- or BAS-initiated)
- ✓ Dedicated support teams for billing setup, account servicing, and participant inquiries



COBRA Administration

COBRA compliance isn't optional—but that doesn't mean it has to be complicated. BAS handles every notice, deadline, and payment with precision, taking the burden off HR and ensuring seamless compliance.

Our Services Include:

- ✓ Send timely, accurate COBRA notifications that fully comply with federal deadlines
- ✓ Handle all qualifying events, including terminations, reductions in hours, and dependent status changes
- ✓ Provide real-time reporting tools for full visibility into participant status and compliance tracking
- ✓ Manage premium collection and remittance to ensure accurate, on-time payments with no financial risk
- ✓ Generate and distribute COBRA notices in full compliance with Department of Labor regulations



Continuation of Coverage

Managing continuation coverage can be time-consuming—but it doesn't have to be. BAS simplifies the entire process, handling outreach, tracking, and premium collection so HR teams can stay focused on their people—not paperwork.

Our COC Services Include:

- ✓ Send timely, accurate COC notifications that fully comply with the employer's plan
- ✓ Handle all qualifying events, including terminations, reductions in hours, and dependent status changes
- ✓ Provide real-time reporting tools for full visibility into participant status and tracking
- ✓ Manage premium collection and remittance to ensure accurate, on-time payments with no financial risk
- ✓ Generate and distribute COC notices in full compliance with the employer's plan



Case Study: A Broker Agency

Use Case: Simplify COBRA Administration

For over 30 years, BAS has been a trusted COBRA partner to brokers nationwide. One broker turned to BAS after facing poor service, missed notices, and compliance risks with their previous vendor. Through BAS' Cobra Control Services (CCS), they received a fully automated, compliant solution that restored trust, ensured timely notifications, and reduced administrative burden.



Before BAS

- ✓ **Missed Notifications:** Inaccurate, late COBRA notices exposed clients to compliance risks
- ✓ **Disorganized Reporting:** Data was hard to access, track, and act on
- ✓ **Weak Support:** Slow, inaccurate responses and limited issue resolution
- ✓ **Damaged Credibility:** Poor service eroded client trust and broker reputation



After BAS

- ✓ **Automated Compliance:** Timely, automated notices ensured full federal COBRA compliance
- ✓ **Clear Reporting:** COBRA reports delivered via MyEnroll360—organized and easy to use
- ✓ **Expert Support:** Fast, knowledgeable help from BAS's CCS team with personalized guidance
- ✓ **Restored Confidence:** Consistent service rebuilt trust and strengthened the broker's long-term relationships



“

BAS resolved all our issues and gave me the peace of mind I needed to focus on other aspects of my business. Their seasoned, knowledgeable team provides straightforward reporting and exceptional support. After working with them for 20 years, they remain one of our most valued partners.

Robert
Founder of Broker Agency

Case Study: A Global Manufacturer

Use Case: Multi-Division COBRA Consolidation

With headquarters overseas, this global manufacturer had acquired 14 U.S. divisions, each with its own EIN, payroll, and BenAdmin system, along with inconsistent COBRA rules and varied carrier setups. Some divisions offered early retiree benefits; others did not. BAS was brought in to unify eligibility logic, streamline carrier coordination, and provide accurate, division-specific billing.



Before BAS

- ✓ **Fragmented Administration:** Each division had different rules, systems, and COBRA processes
- ✓ **Inconsistent Data:** Some could automate, others relied on manual entry
- ✓ **Scattered Carrier Billing:** No unified way to manage payments or feeds
- ✓ **Limited Visibility:** No clear reporting or admin fee tracking by EIN



After BAS

- ✓ **Standardized Eligibility:** Unified COBRA rules across all divisions, including early retirees
- ✓ **Flexible Data Intake:** Integrated feeds for 6 divisions, manual entry for the rest
- ✓ **Centralized Carrier Management:** Streamlined payments and feeds across all plans
- ✓ **Clear Division Reporting:** Delivered detailed reports and billing by division and enterprise



“

BAS took a complex, decentralized COBRA process and simplified it. We are able to look at each division on its own but also as one company. This helps us budget better and operate more efficiently.

David
Benefits Manager of Global U.S. Subsidiary

Implementation Timeline

Supported by Your Dedicated Account Manager—from Day One

Data Collection + System Preparation

Collect employee data, build and test system files

Final Preparation + Training

Test system, train administrators, confirm readiness

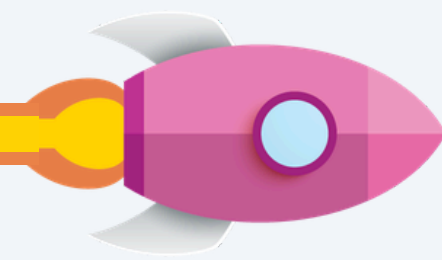
01

02

03

04

05



Planning + Initial Setup

Kickoff meeting, define timeline, gather plan information

Carrier File Development + Testing

Develop carrier files, conduct end-to-end testing

Go Live + Monitoring

Launch administration, monitor activity, provide support

Proven BAS Expertise

35+

Years Making Benefits Administration Simpler

4,500+

Clients

0

Civil Suits, Actions, or Violations

99%

Client retention over the last 12 months

100%

US-based Operations

0

Outsourcing

1

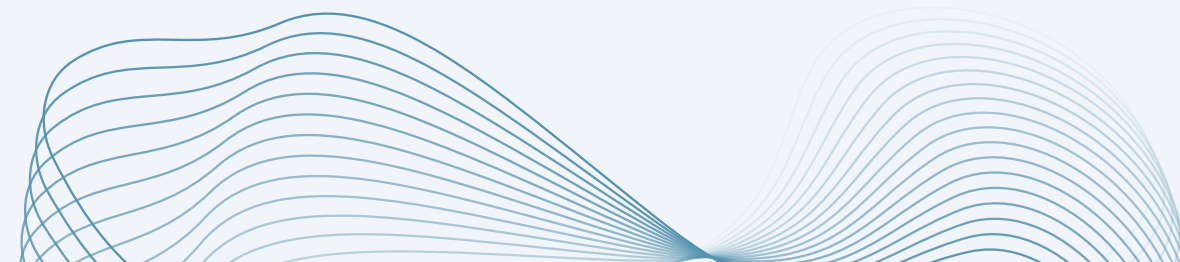
One Database, All Services

5

Annual Audits

100%

Daily System Enhancements Released



Why Choose BAS?



Compliance services are overseen by dedicated in-house legal experts, including an ERISA attorney



Experienced Dedicated Teams—avg. 9.93 year with BAS



In-house Client Services Team delivers personalized, direct support to all users



Own and manage the MyEnroll360 platform



Barcode-based document tracking and reconciliation



Transparent, real-time access to communications, events, and billing for users and administrators



Efficient Administration, Detailed reporting and analytics



Summary Differentiators

What sets BAS apart in the benefits administration landscape:

✓ **No Debt, No Outside Investors**

BAS sets its own path without third-party financial pressure

✓ **Fully Owned Technology**

BAS maintains 100% control of the MyEnroll360 platform

✓ **Unmatched Audit Oversight**

5 annual independent audits to ensure compliance and accuracy

✓ **COBRA Specialization—25+ Years**

Deep domain expertise in COBRA administration

✓ **Document Production Assurance**

Bar-coded workflows ensure precision and accountability

✓ **100% U.S.-Based Operations**

All BAS staff are W-2 employees—no outsourcing or off-/near-shoring

✓ **Diverse Client Base**

Supports a wide range of organizations with 98% 5- & 10-year retention rates

