Employer Onboarding Journey

Hercules (via a demo with Damon)

And a "Demo Environment" onboarding via Rob Wills

Hercules Fence – Damon example

Foundations of Support (continued)

Agent

Rod Goldberg + World Insurance Agency

- Design ICHRA Contribution
- Strategically plan Open Enrollment Education with employer
- Provide employer-specific insurance guidance, personnel policies and best practices
- Manage ancillary policies
- Attend Quarterly Business Review meetings

Employer

Hercules Fence

- Host Open Enrollment Education meetings for employees
- Embrace benefitbay platform usage; encourage employees to contact benefitbay support for assistance
- Provide feedback on benefitbay's platform and service
- Attend Quarterly Business Review meetings

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Hercules Fence – Damon example

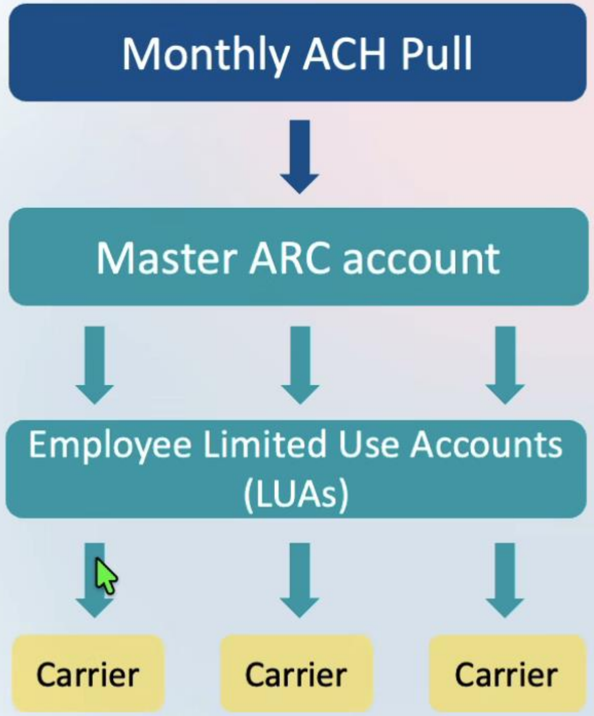
ARC Account & Funding

ARC Account | Advanced Reimbursement Checking Account

- Benefitbay will establish a "master" ARC account; owned by your company and hosted by benefitbay
    - If requested, your company can be given access to the bank statements for this account
- Your company will pre-fund the Master ARC Account **via automatic ACH** between the **10th - 15th** of every month for next month's premiums (employees' full monthly premiums)
    - You will always have a minimum monthly balance in your Master ARC Account (20%) to cover new hires, QLEs, etc.
    - Monthly Service Fees (PEPMs) will be funded in a separate transaction through Quickbooks

LUA | Limited Use Account

- Each employee who signs up for medical coverage will be assigned a Limited Use Account (LUA) from the master account
    - Carriers will automatically draw monthly premiums from the employee LUAs
    - The LUA account may only be used to pay for the employee's individual coverage
    - **Employees should NEVER pay premium invoices out of their personal accounts.**



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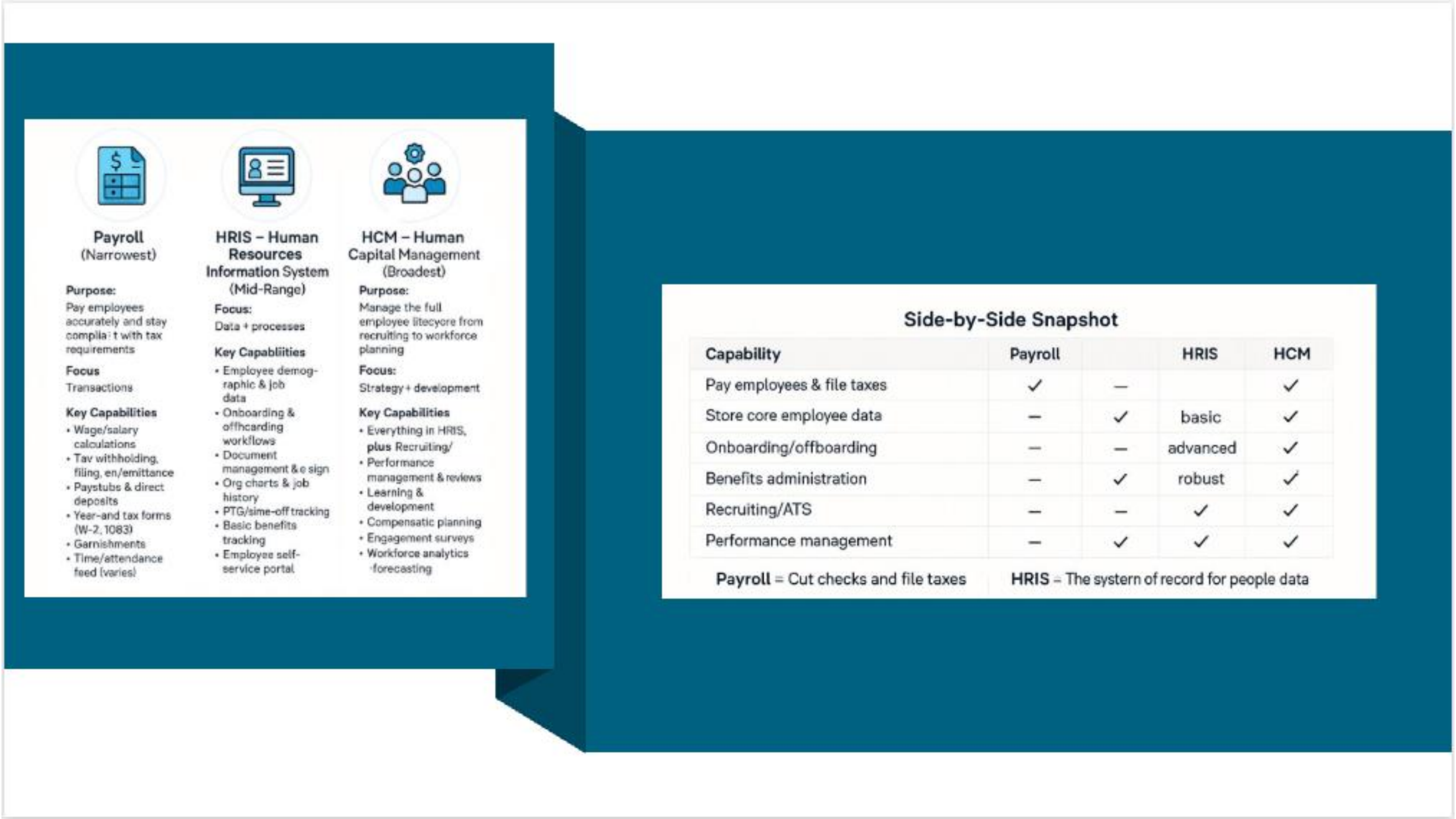
Payroll Integration



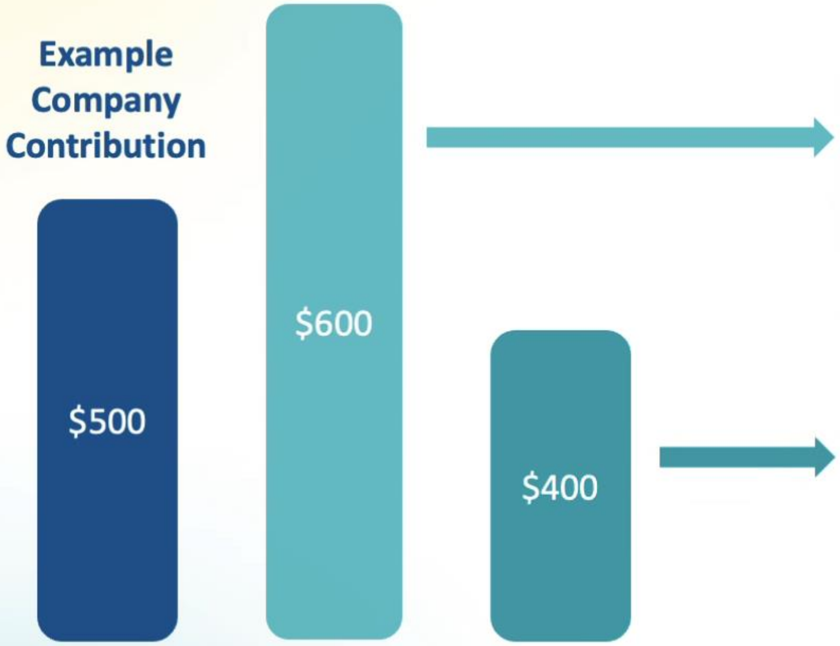
Capability	Payroll		HRIS	HCM
Pay employees & file taxes	✓	—		✓
Store core employee data	—	✓	basic	✓
Onboarding/offboarding	—	—	advanced	✓
Benefits administration	—	✓	robust	✓
Recruiting/ATS	—	—	✓	✓
Performance management	—	✓	✓	✓

Payroll = Cut checks and file taxes **HRIS** – The systern of record for people data

Hercules Fence – Damon example

Employee Deductions

- Employees who select a plan that is <u>more expensive</u> than their ICHRA contribution will reimburse the company via payroll deduction.



Example 1

- The employee picks a plan that is a total of $600.
- The employer pays a total of $600 to the carrier via the ARC account and LUA.
- The chosen plan is **MORE** than the employer allotted contribution ($500) and the employer will deduct $100 from the employee's paycheck.

Example 2

- The employee picks a plan that is a total of $400.
- The employer pays a total of $400 to the carrier via the ARC account and LUA.
- The chosen plan is **LESS** than the employer allotted contribution ($500), there is no payroll deduction, and the employer "keeps" the remaining $100 of the contribution.

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Hercules Fence – Damon example

Next Steps

Admin / Signer users:

- Carry out all onboarding tasks (short video) in the benefitbay platform checklist (article)
    - Sign Contract (COBRA), Authorize Banking Setup for the Master ARC Account, Work with your Agent to complete the final census and lock the 2026 ICHRA model
    - **Lock Model & Provide Funding Details by November 18. Your funding will be pulled on November 21.**
    - Contact your bank with **benefitbay's Payor ID (1000073039)** to ensure the bank doesn't reject the ACH

If applicable:

- Select a Medicare enrollment partner; if any employees or dependents are or will be Medicare eligible
    - We recommend using New Millennial Financial: Spencer & Desiree Vice will be your contacts
- Support enrollments for **Massachusetts [XX]** and **Rhode Island [X]**
    - BCBS of Mass will require an extra enrollment call with the carrier
- **Confirmation of Business Profile**
    - Name, business type, waiting period, payroll frequency, logo, location, digital signature (RECEIVED)
- Discuss any employee enrollment process concerns
    - Open Enrollment will be **12/1 – 12/10 for a 1/1/26 effective date**
- Determine Employee Education
    - Helpful resources:
        - Open Enrollment Employee videos
        - Moving to ICHRA Employee email templates

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Delivering personalized benefits to the modern workforce

Hercules Fence – Damon example

Key links provided:

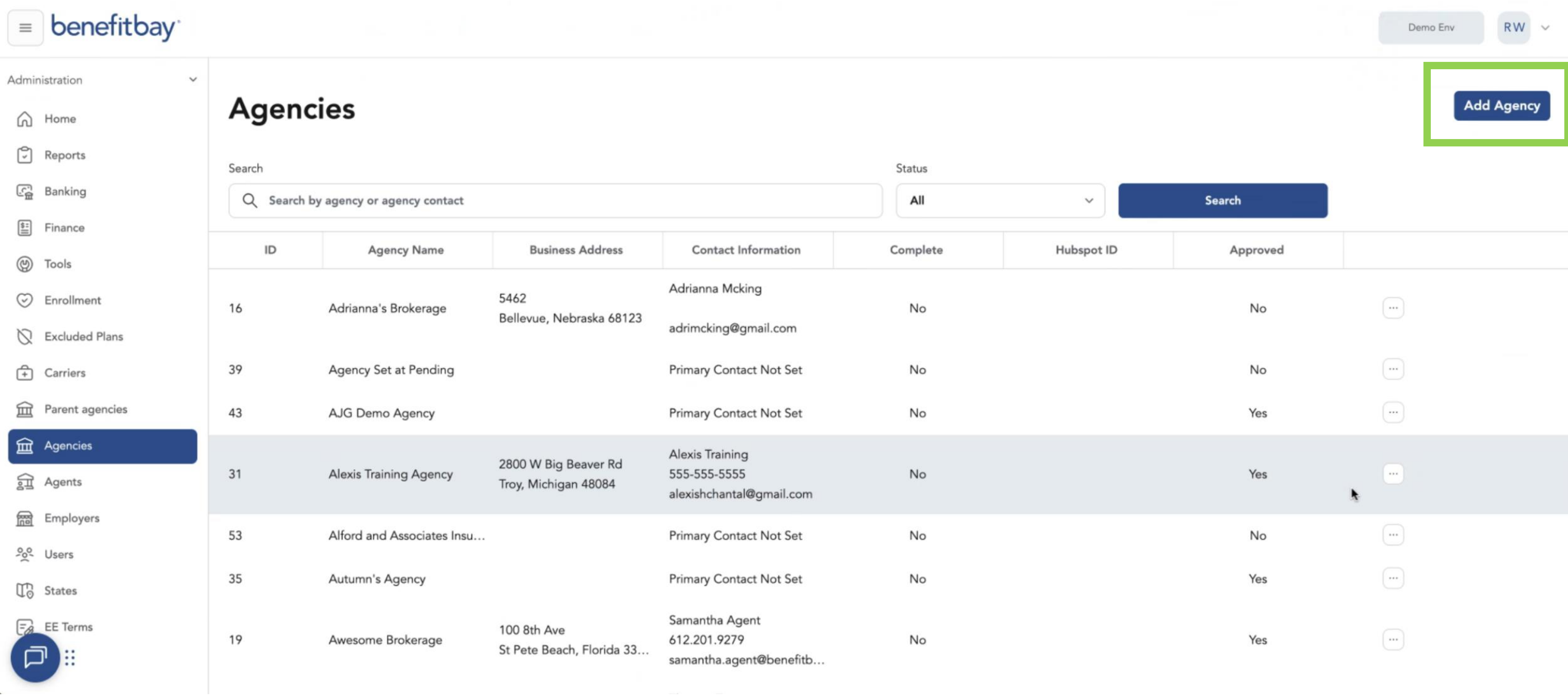
https://knowledge.benefitbay.com/agencies-and-agents/onboarding-status

Checklist:
https://knowledge.benefitbay.com/employers/employer-onboarding

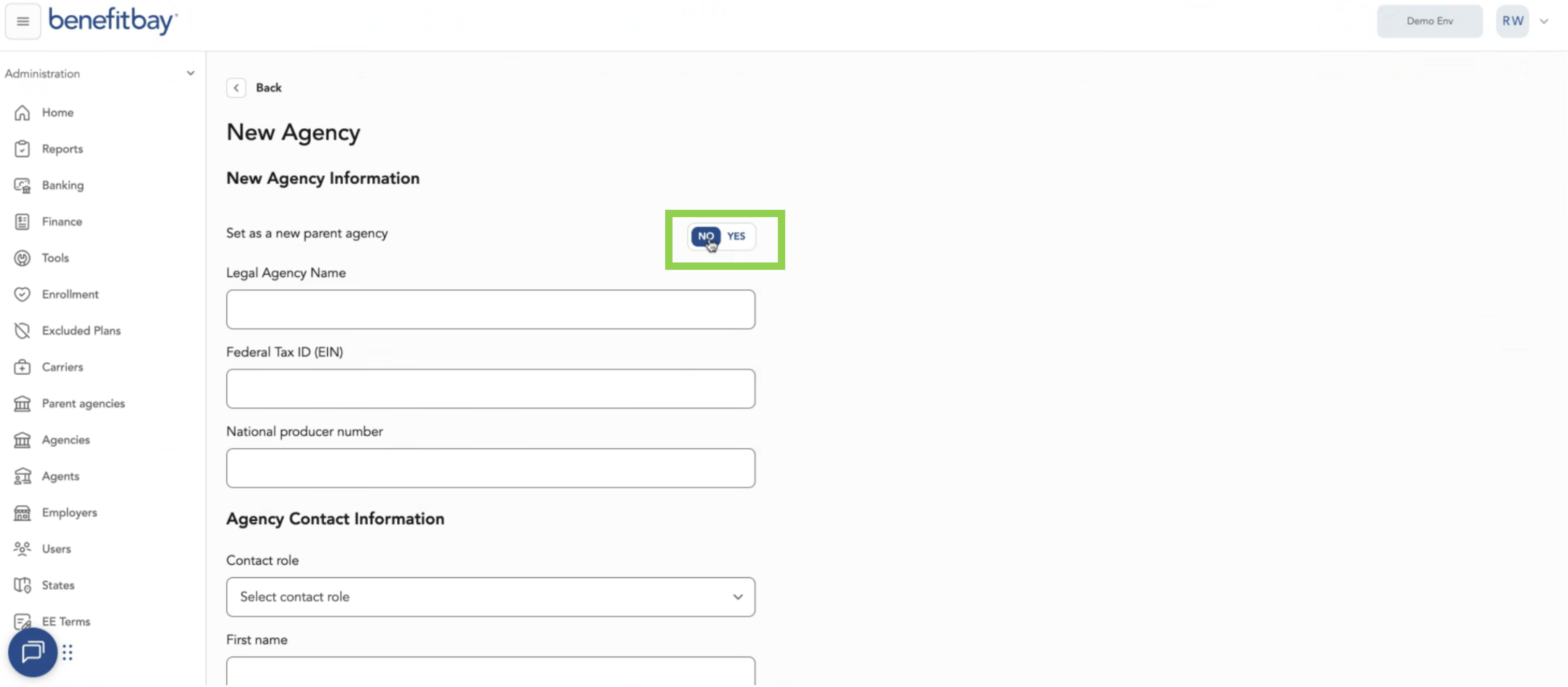
Onboarding video:
https://knowledge.benefitbay.com/employers/video-walk-through

Demo Environment – Create the Agent

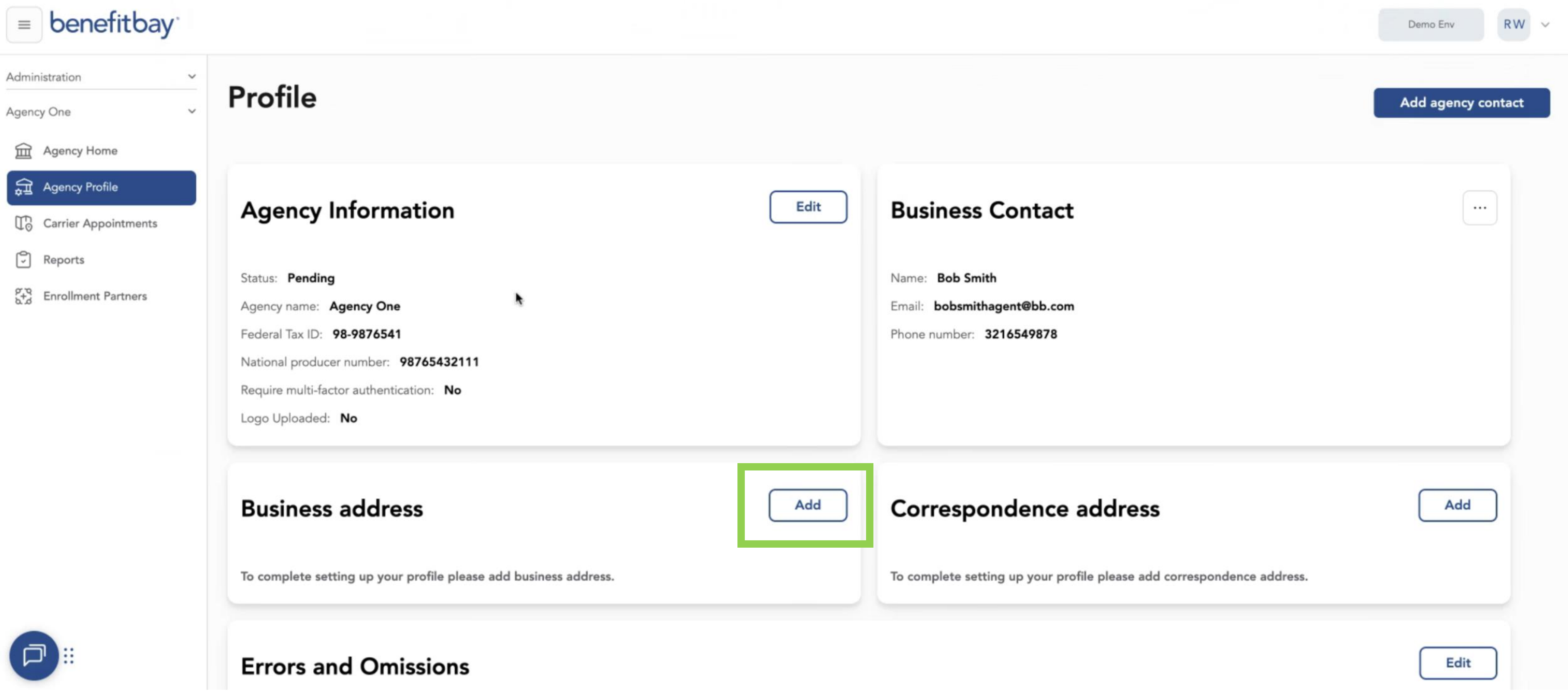
Add Agency


benefitbay
Demo Env
RW
Administration
Home
Reports
Banking
Finance
Tools
Enrollment
Excluded Plans
Carriers
Parent agencies
Agencies
Agents
Employers
Users
States
EE Terms
Agencies
Add Agency
Search
Search by agency or agency contact
Status
All
Search
ID
Agency Name
Business Address
Contact Information
Complete
Hubspot ID
Approved
16
Adrianna's Brokerage
5462
Bellevue, Nebraska 68123
Adrianna Mcking
adrimcking@gmail.com
No
No
39
Agency Set at Pending
Primary Contact Not Set
No
No
43
AJG Demo Agency
Primary Contact Not Set
No
Yes
31
Alexis Training Agency
2800 W Big Beaver Rd
Troy, Michigan 48084
Alexis Training
555-555-5555
alexishchantal@gmail.com
No
Yes
53
Alford and Associates Insu…
Primary Contact Not Set
No
No
35
Autumn's Agency
Primary Contact Not Set
No
Yes
19
Awesome Brokerage
100 8th Ave
St Pete Beach, Florida 33…
Samantha Agent
612.201.9279
samantha.agent@benefitb…
No
Yes

New Agency (Parent or child)



New Agency has been created; next step is to create the business address (optional, but used typically as a required field



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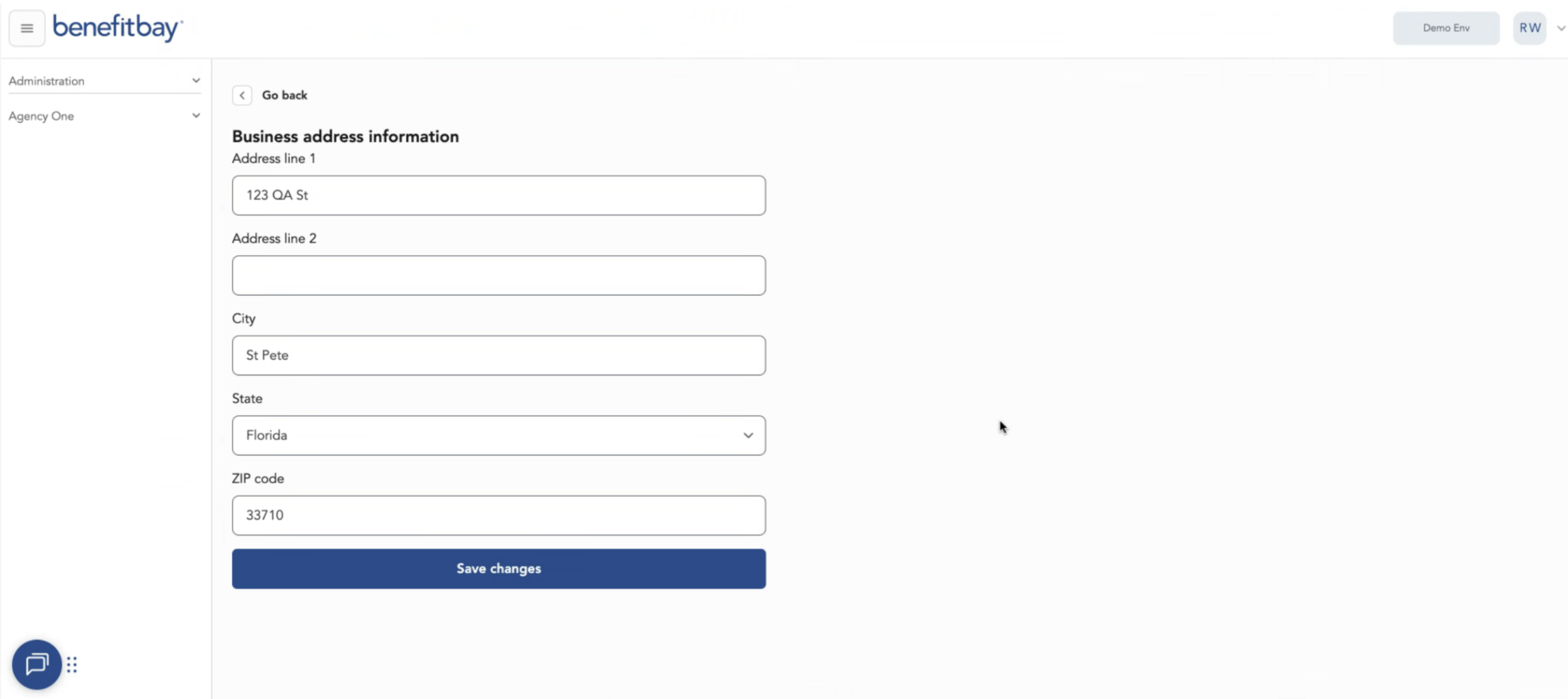
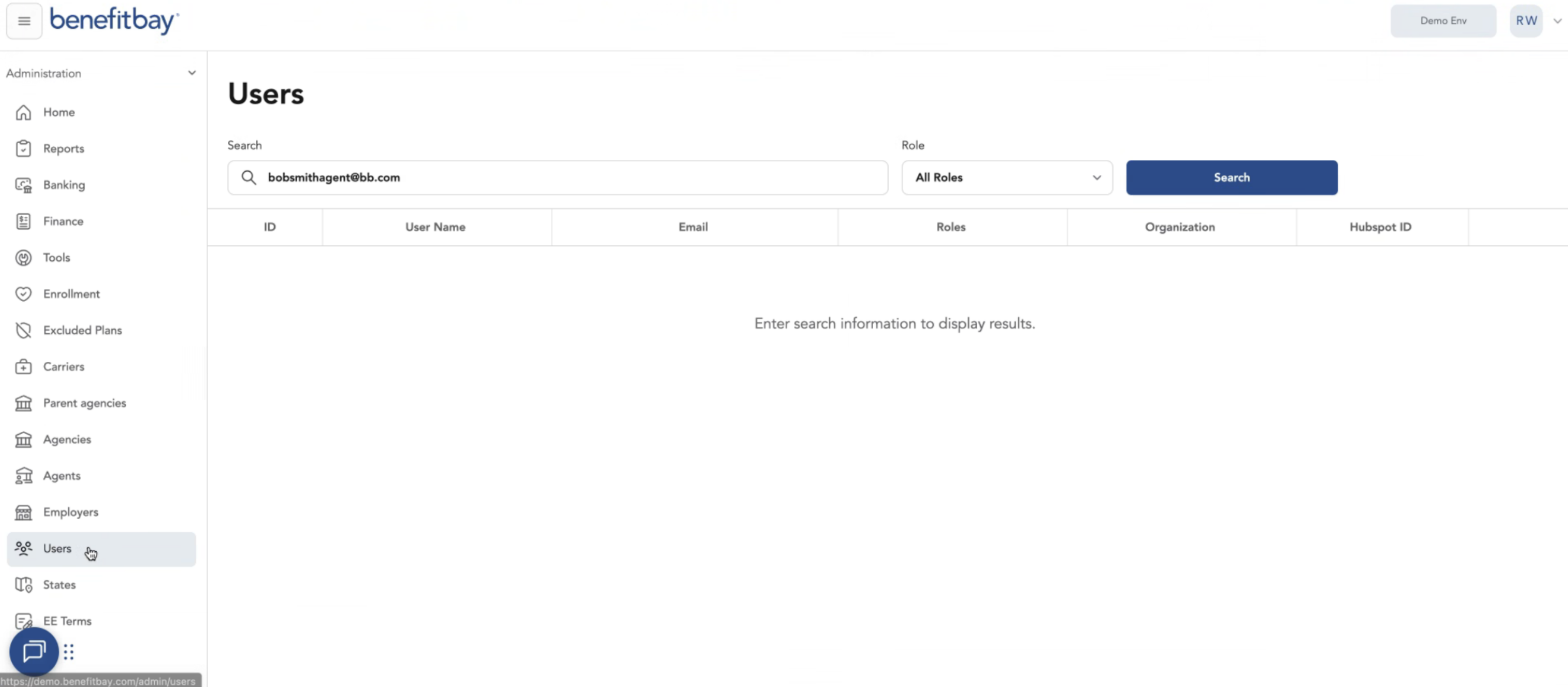


DEMO environment only – setup the password for the user. We do occasionally set these up for business users; most people have the email (link to set password)



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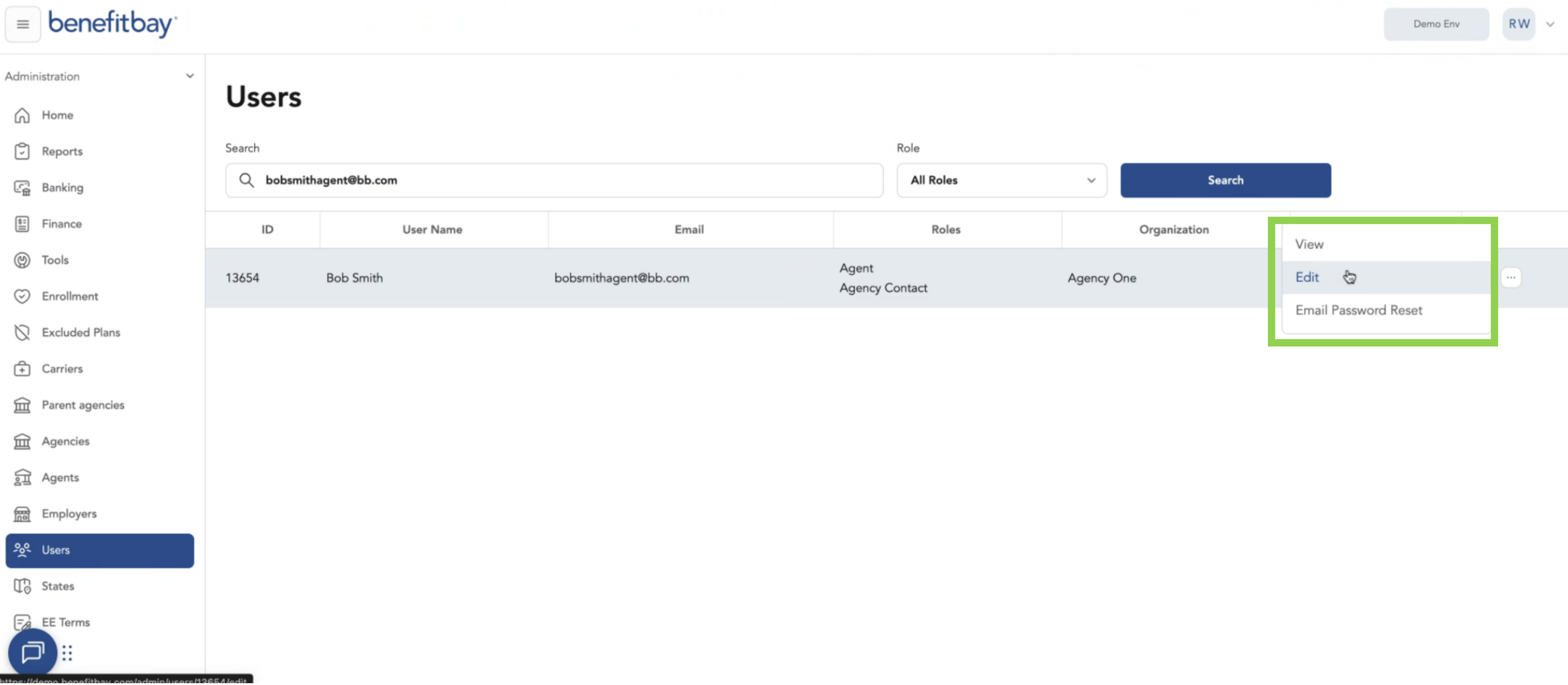
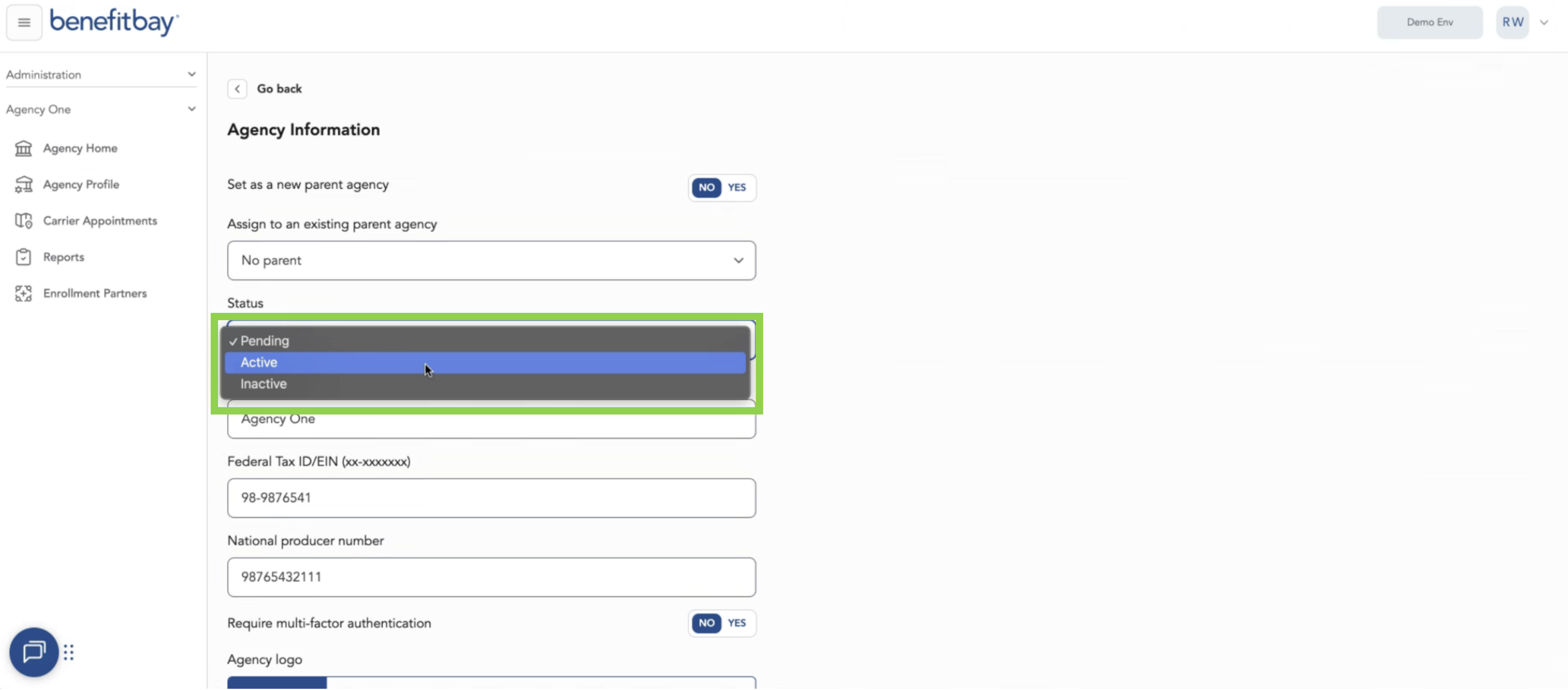
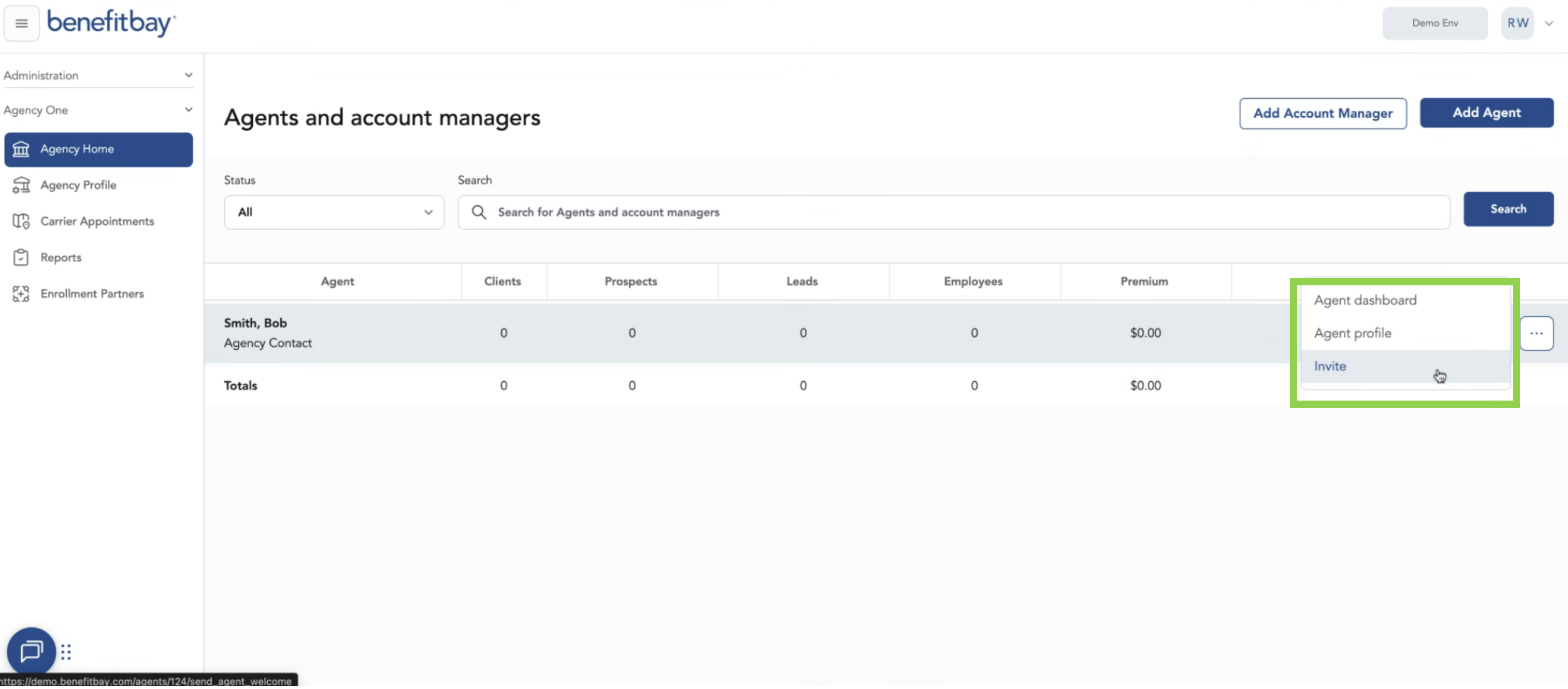


New Agency has been created; even though it's created...it's still in "Pending". Before the email can be sent...the agency needs to be set to "Active"



New Agency has been created; even though it's created...the "Invite" has to be clicked to send the agent the email (*would make sense to prevent this unless the agency is Active*)



Agency receives new invite via email

benefitbay

Hi Bob,

Welcome to benefitbay®! We look forward to partnering with you throughout the benefit enrollment experience.

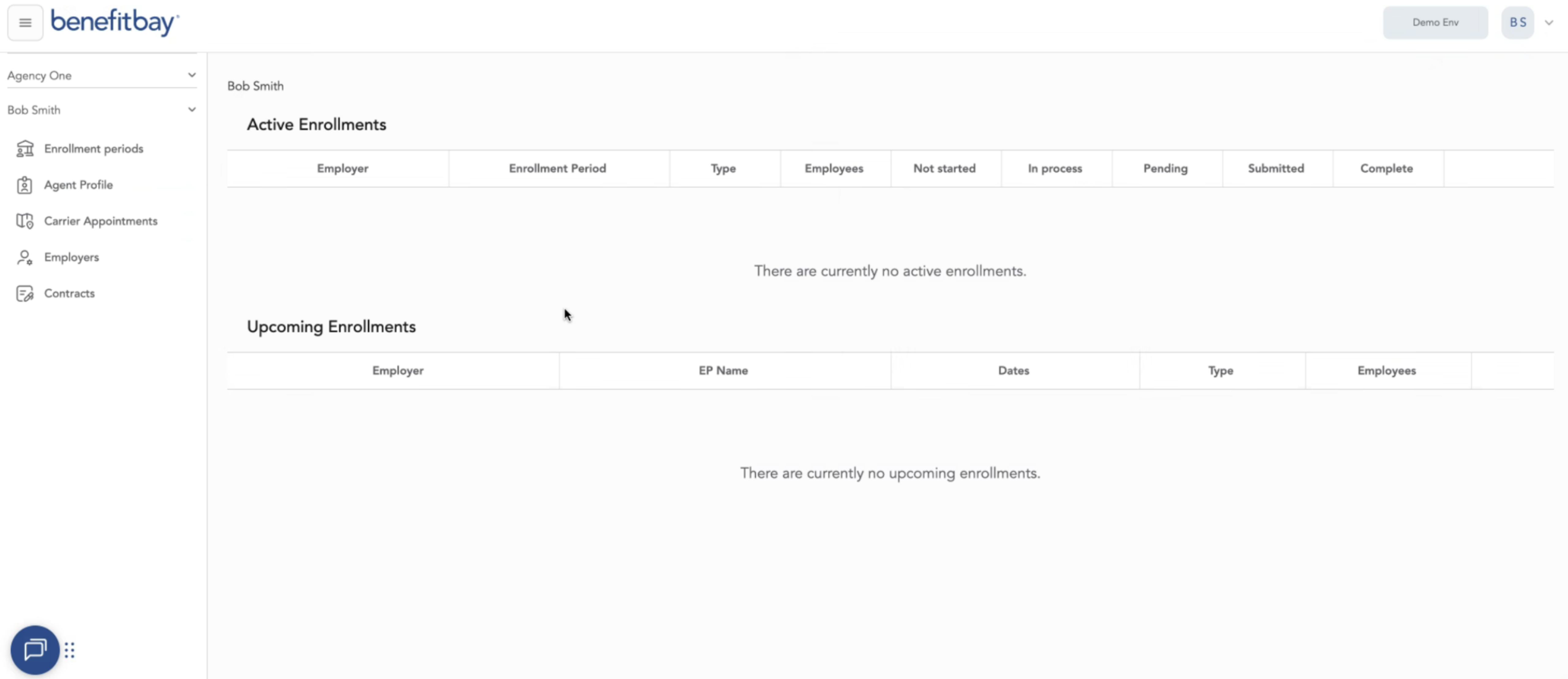
To get started, click the button below to set your benefitbay® password. You will use this password to log in and complete your Agency profile.

Click Here

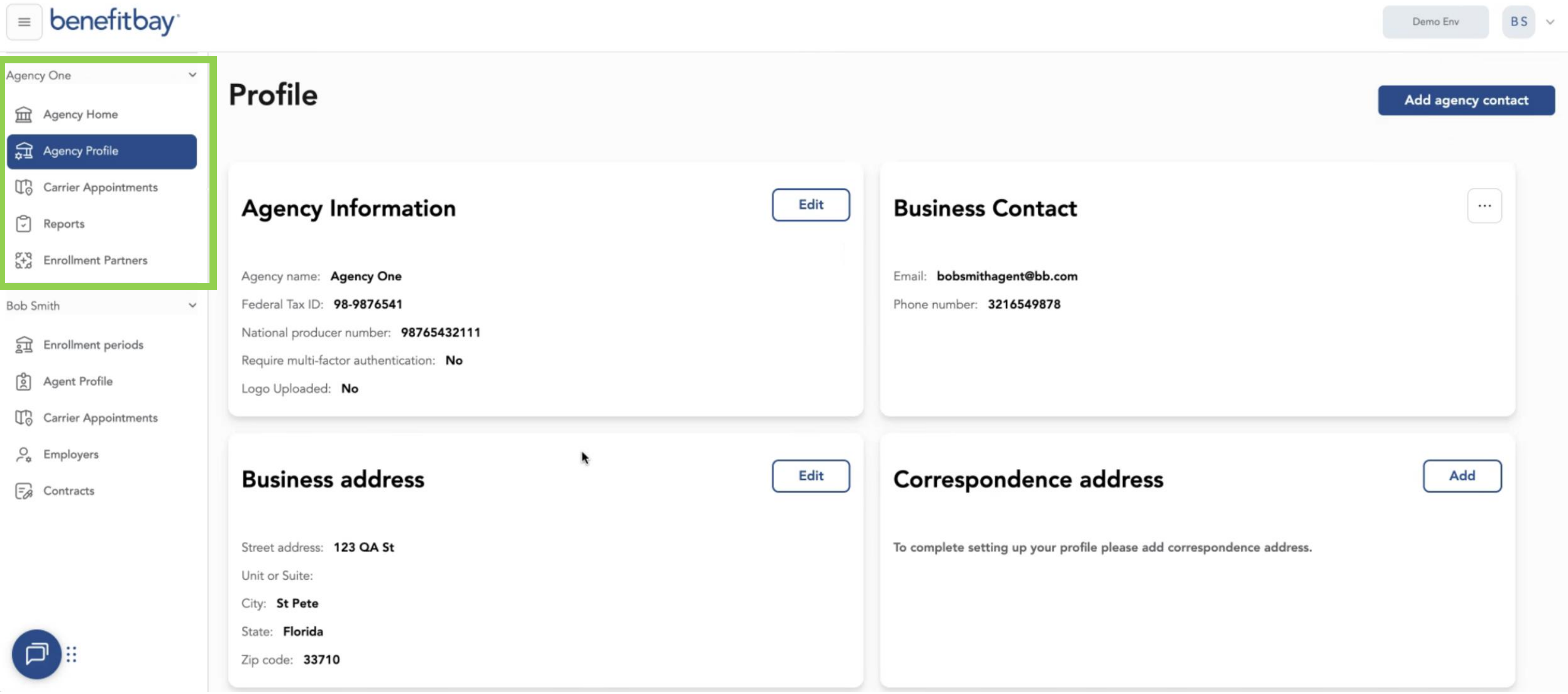
If you need assistance please email support@benefitbay.com and we will be happy to help.

Thank you,
The benefitbay® Team

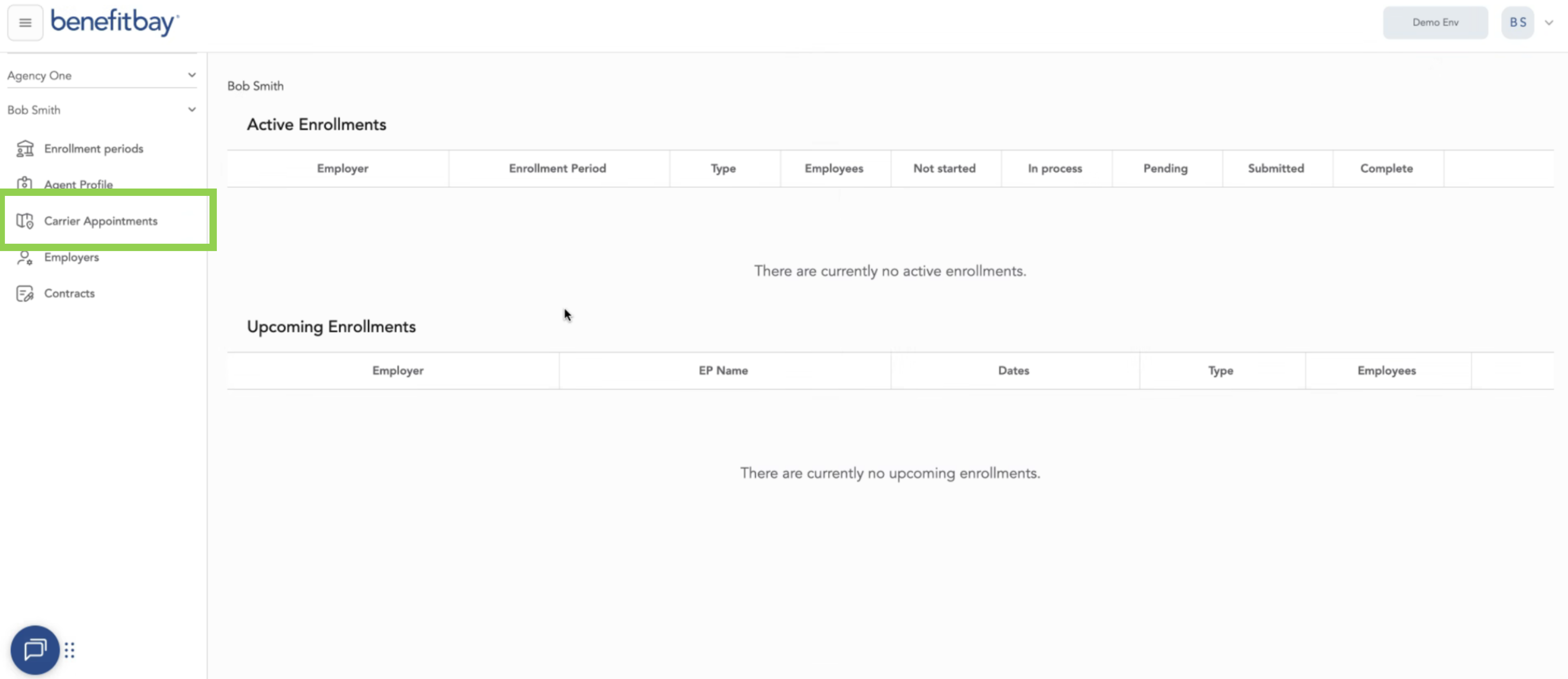
This is the landing page. There's no real context in terms of what I need to do



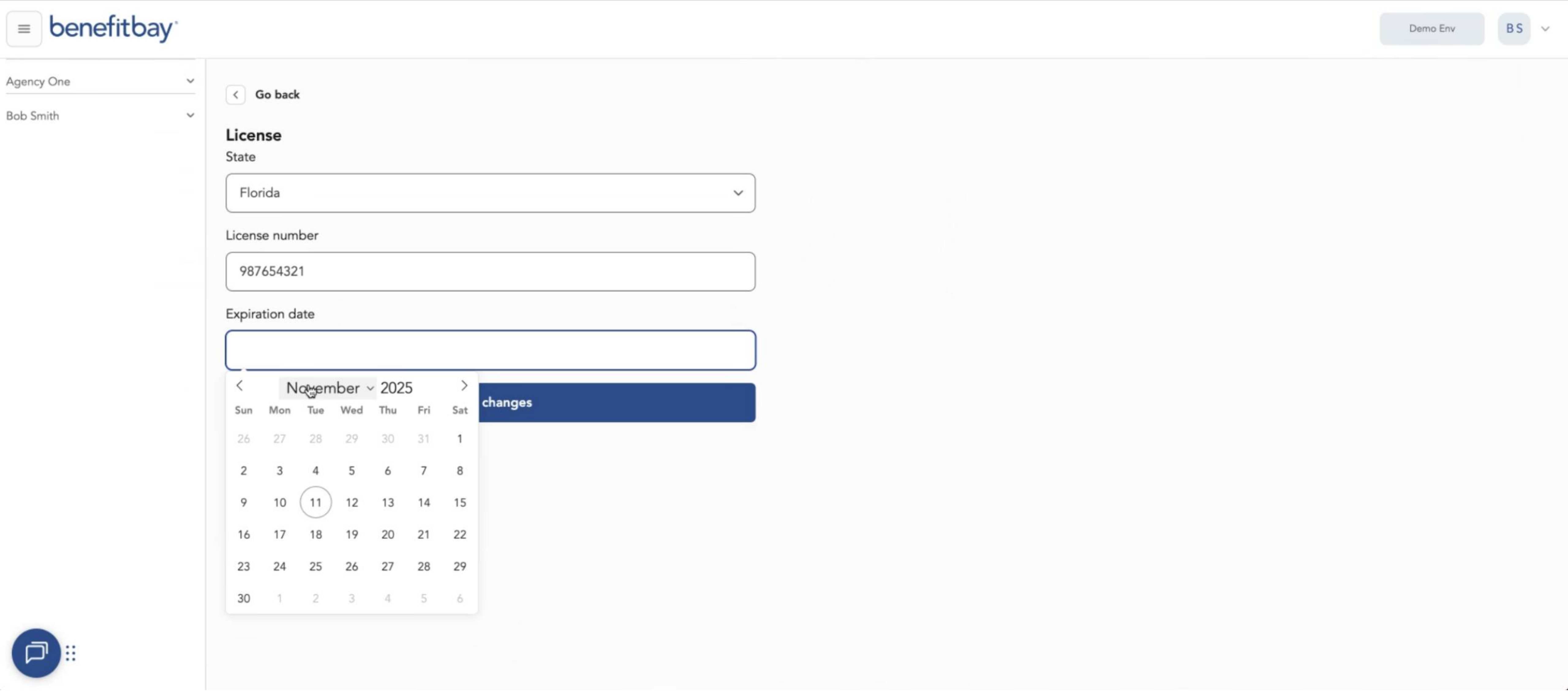
THey have access to the "Agency One" data, but it's initially hidden.



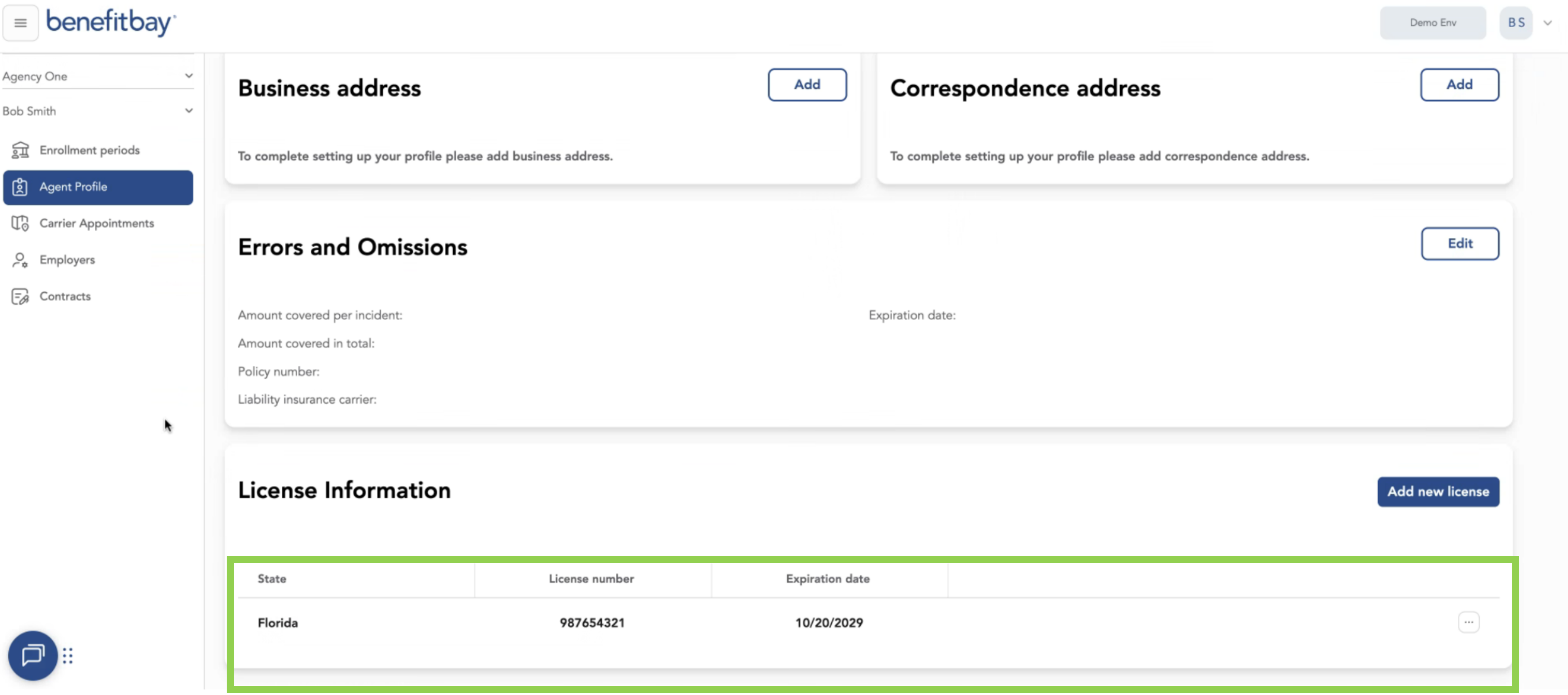
Typical flow is to begin with "Carrier Appointments"



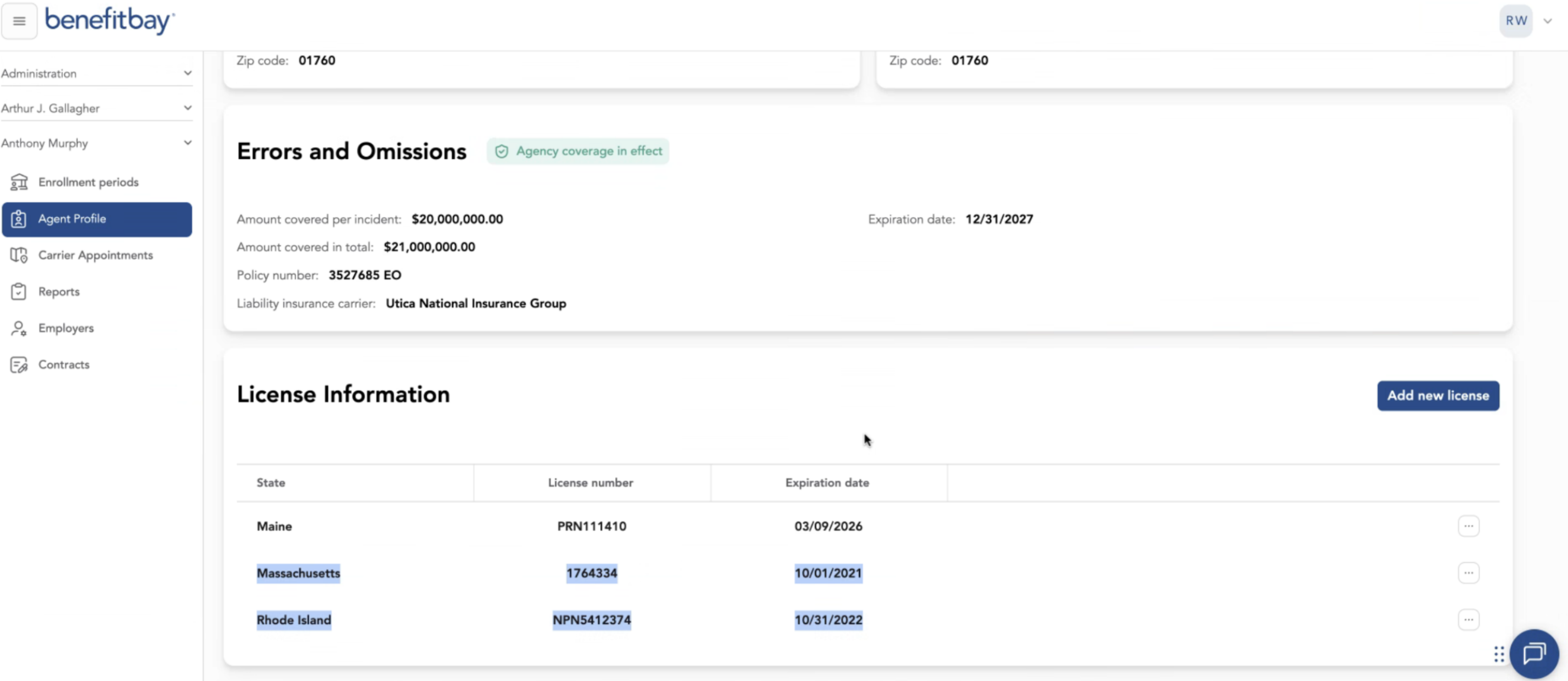
New "Carrier Appointment" flow



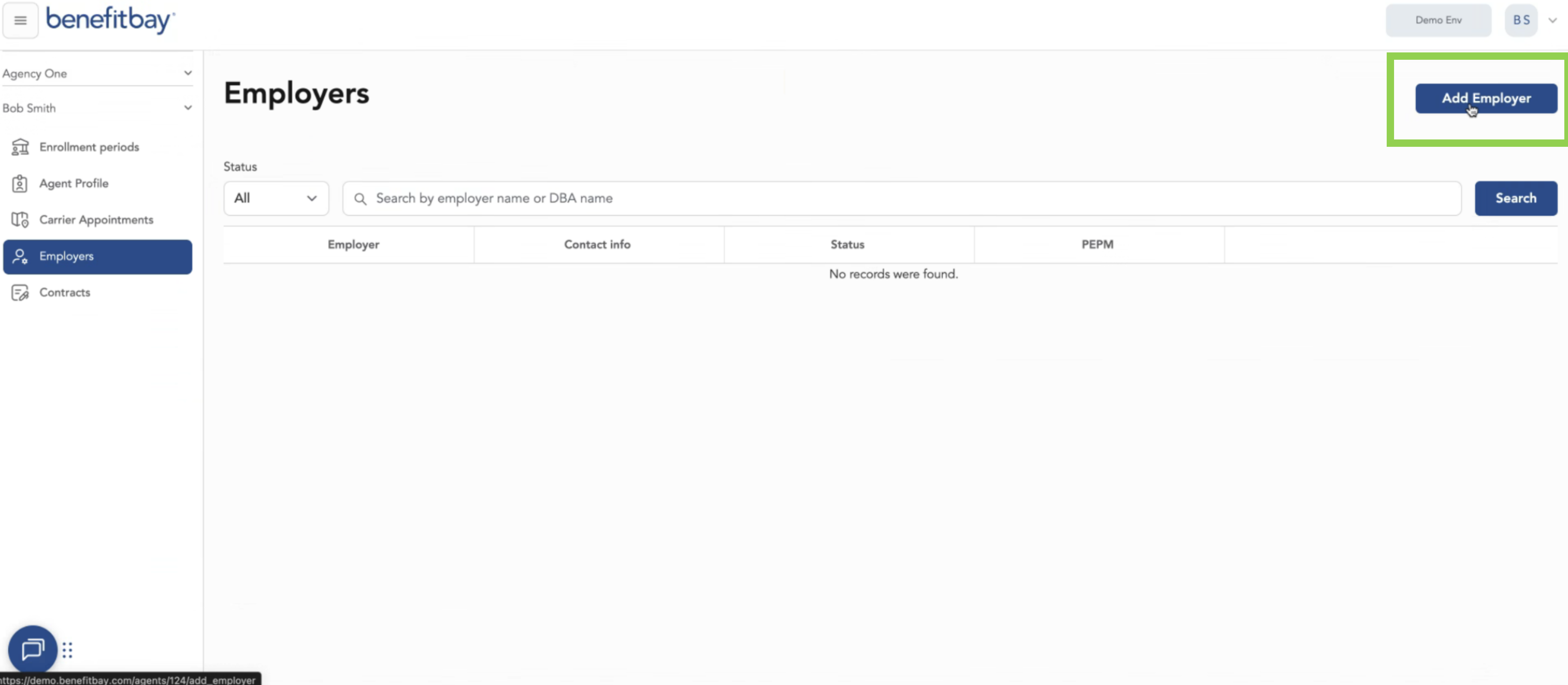
License information is captured per State



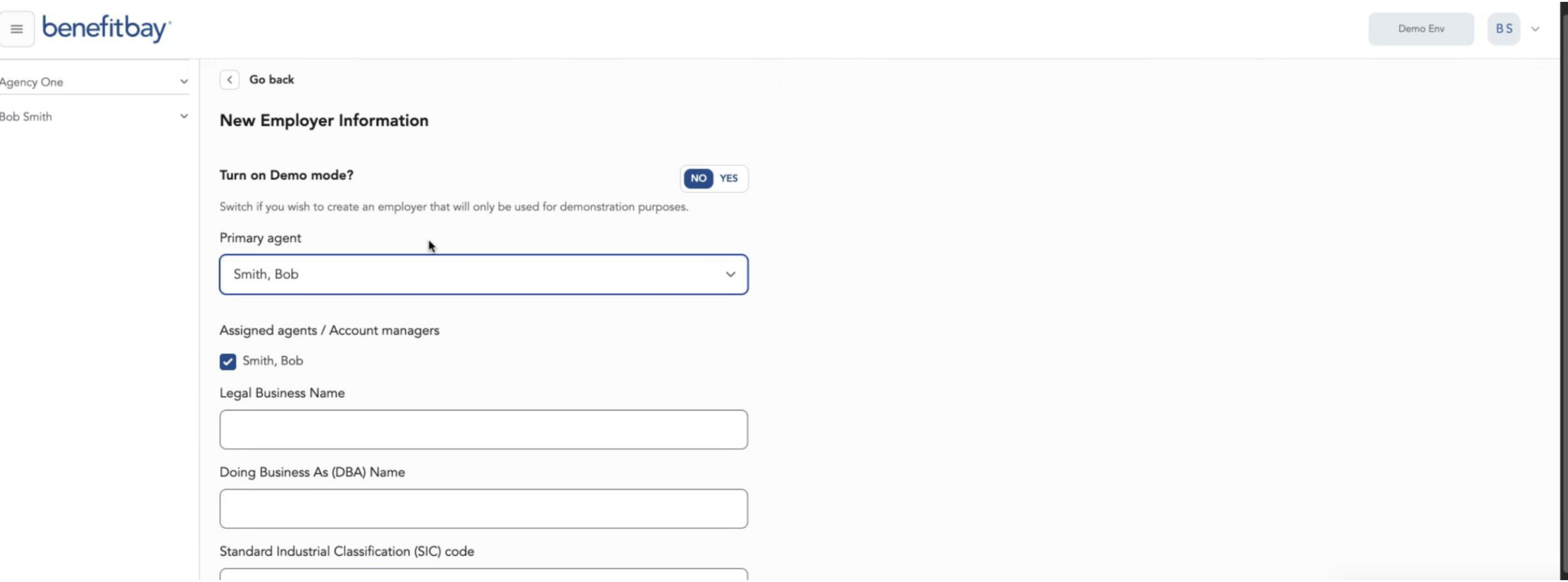
License information – example with multiple States / Licenses



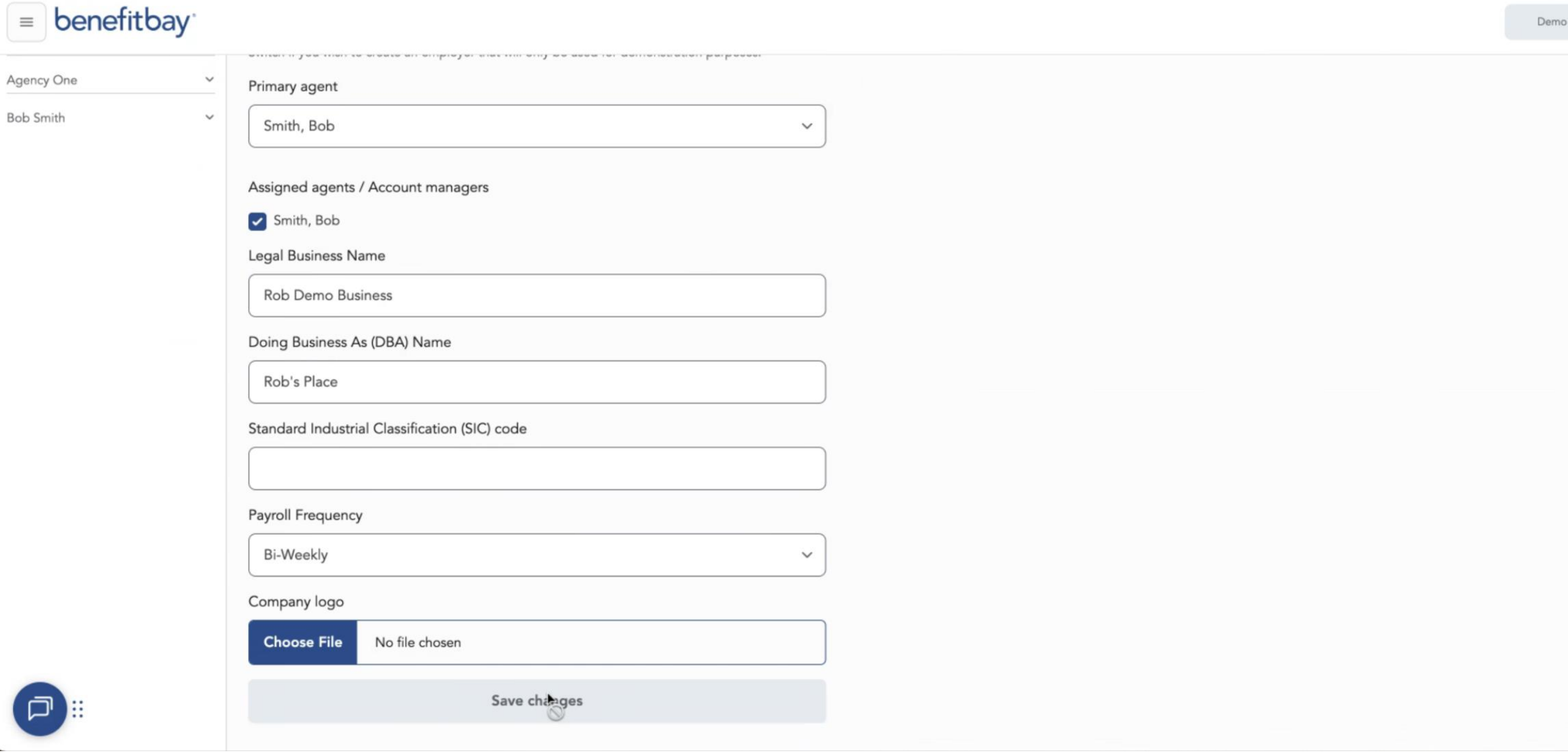
Most common flow is to do the "Add Employer" flow.



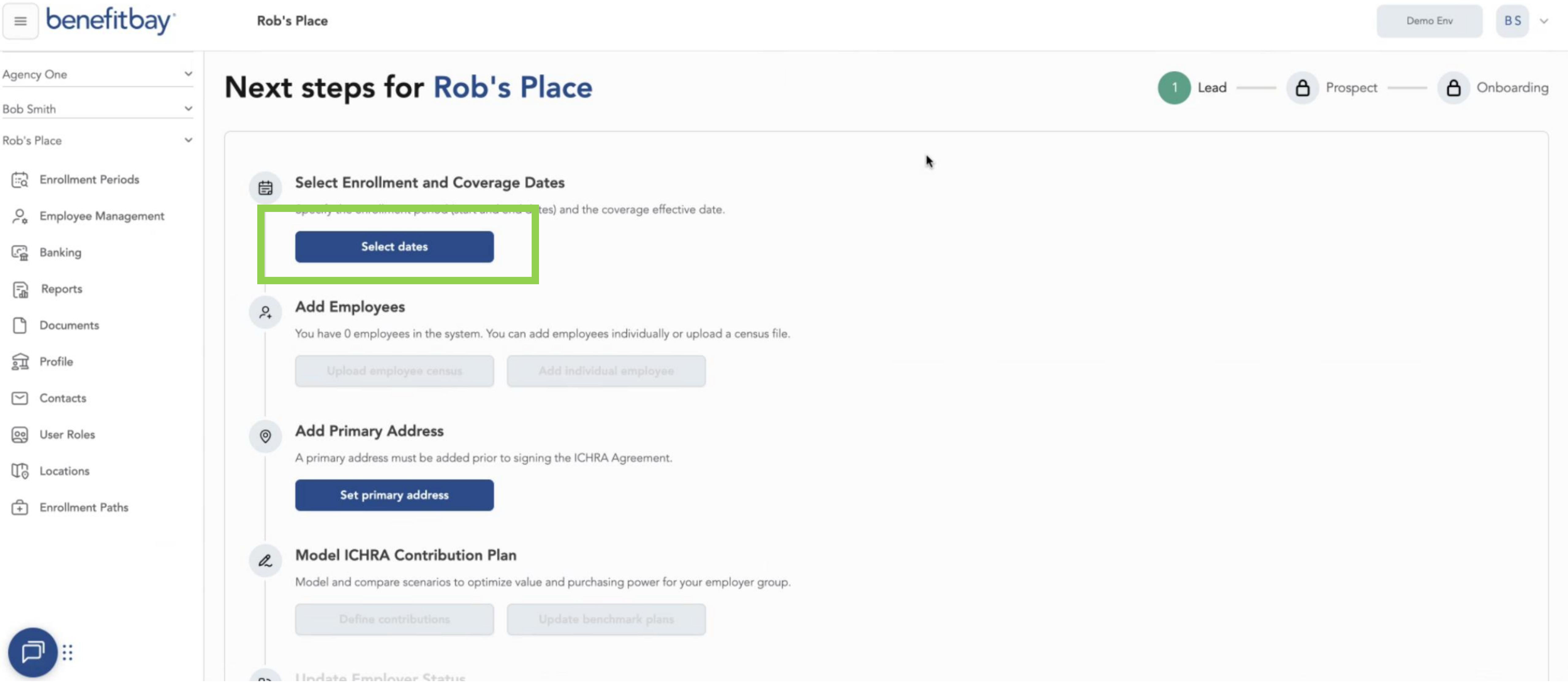
"Add Employer" flow.



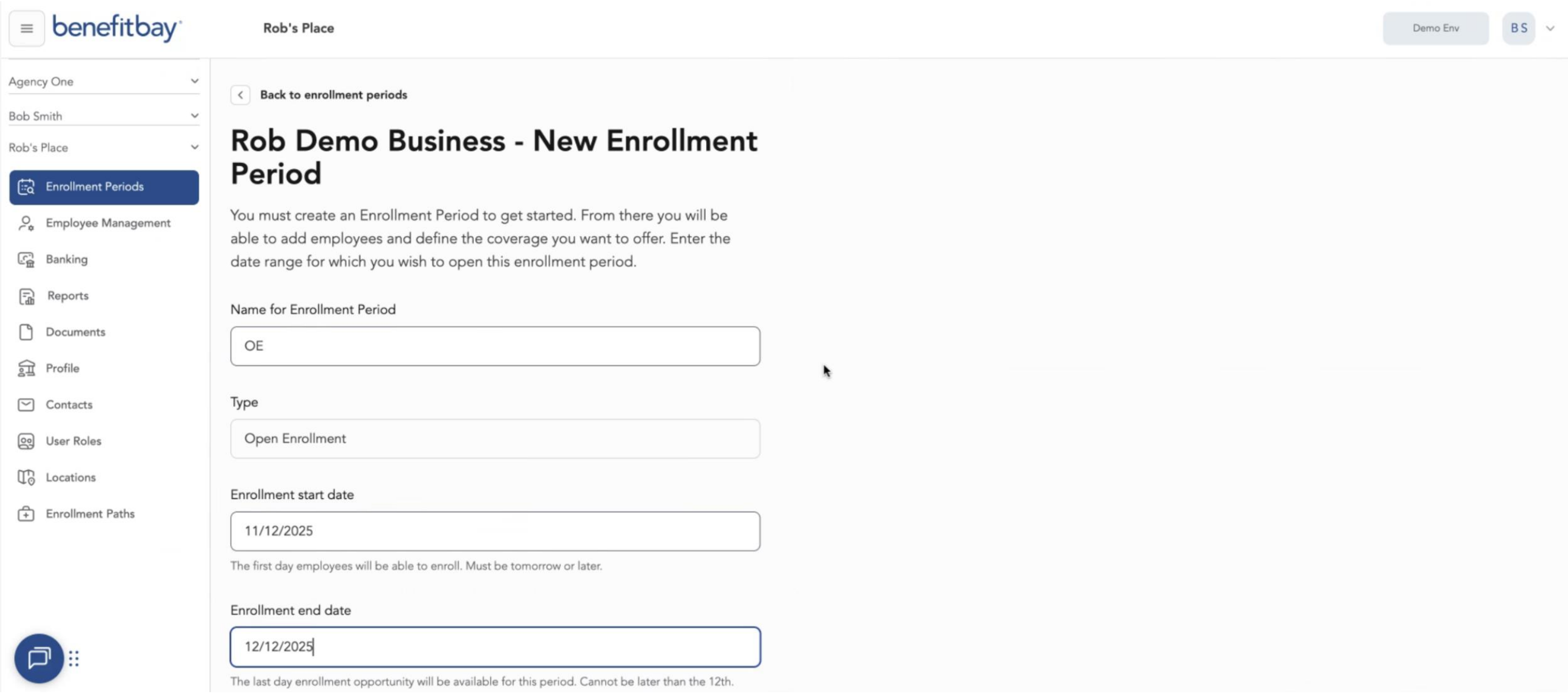
"Add Employer" flow.



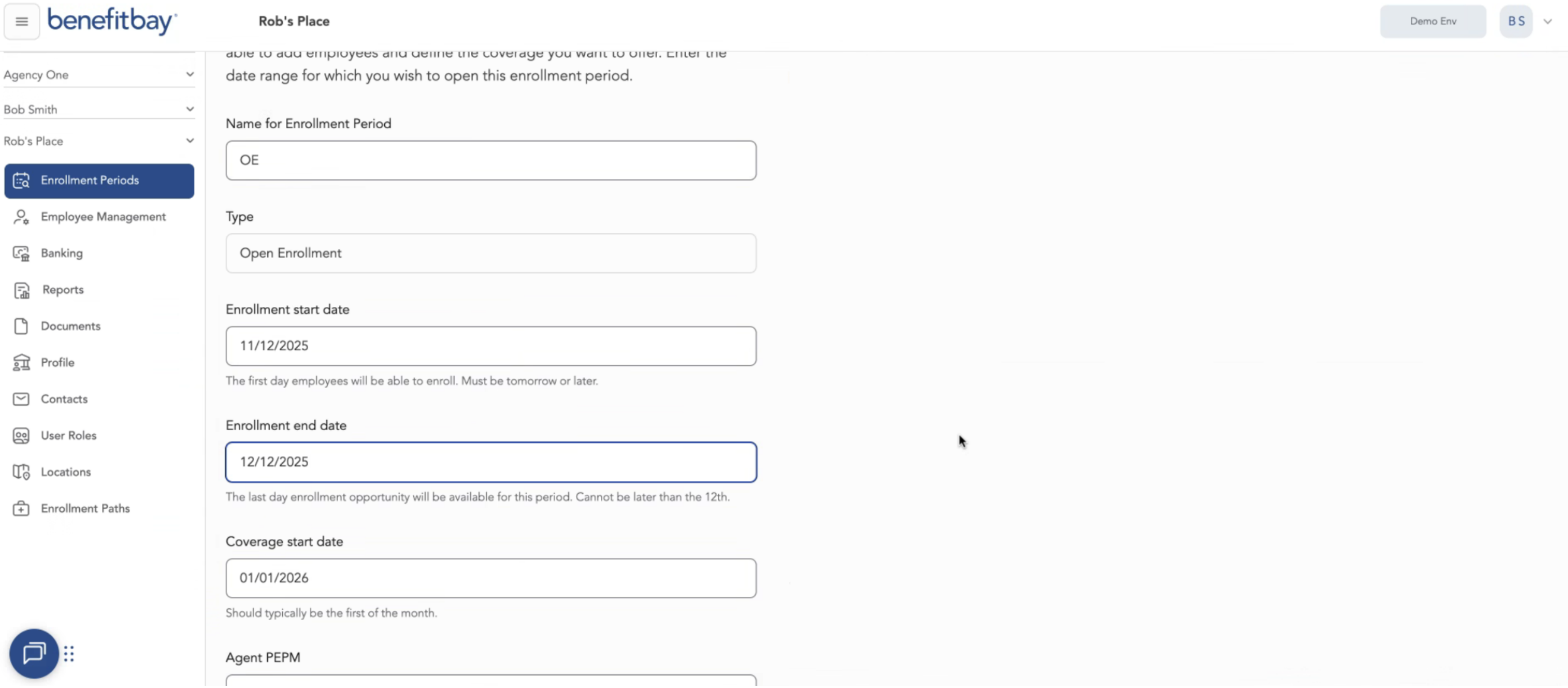
This is the new "onboarding flow" (before was just setting up an agency)



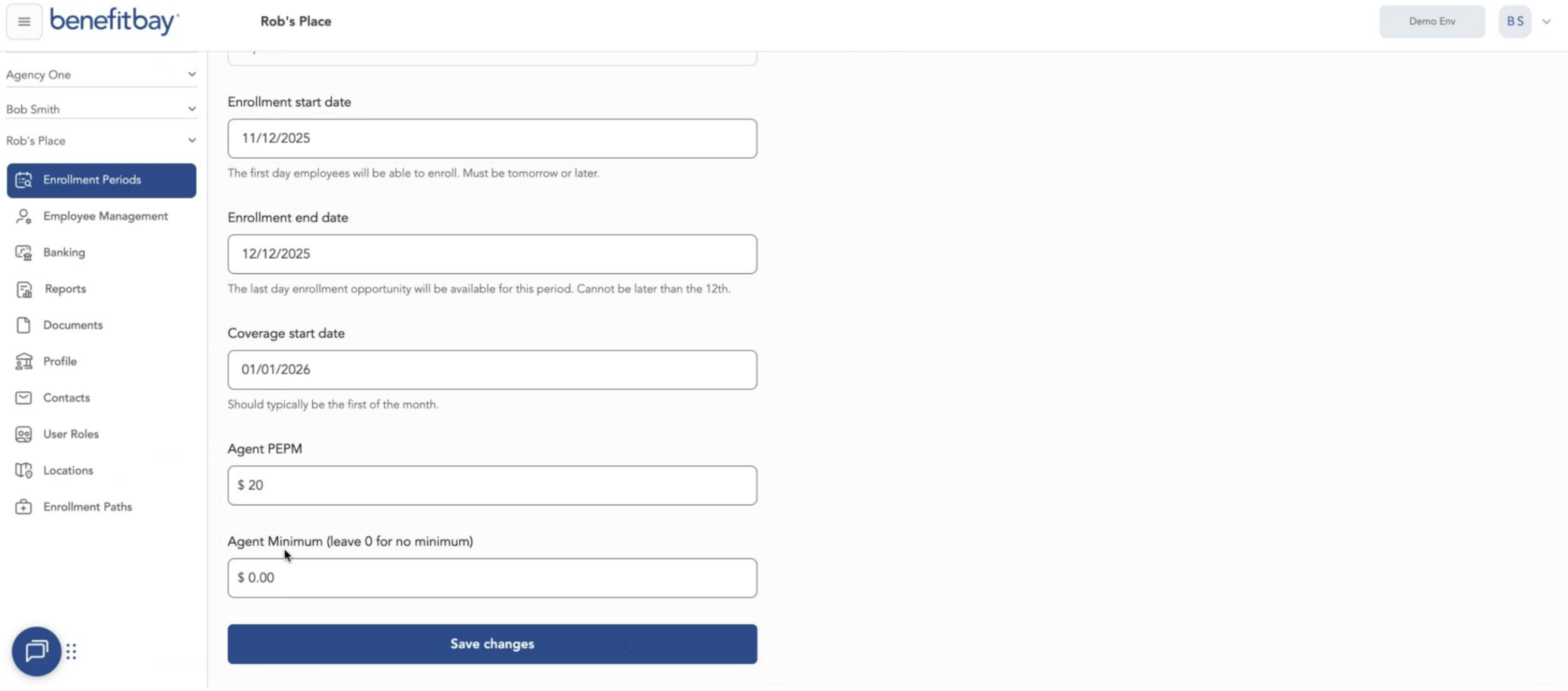
"Onboarding" flow - setting the enrollment period and coverage dates



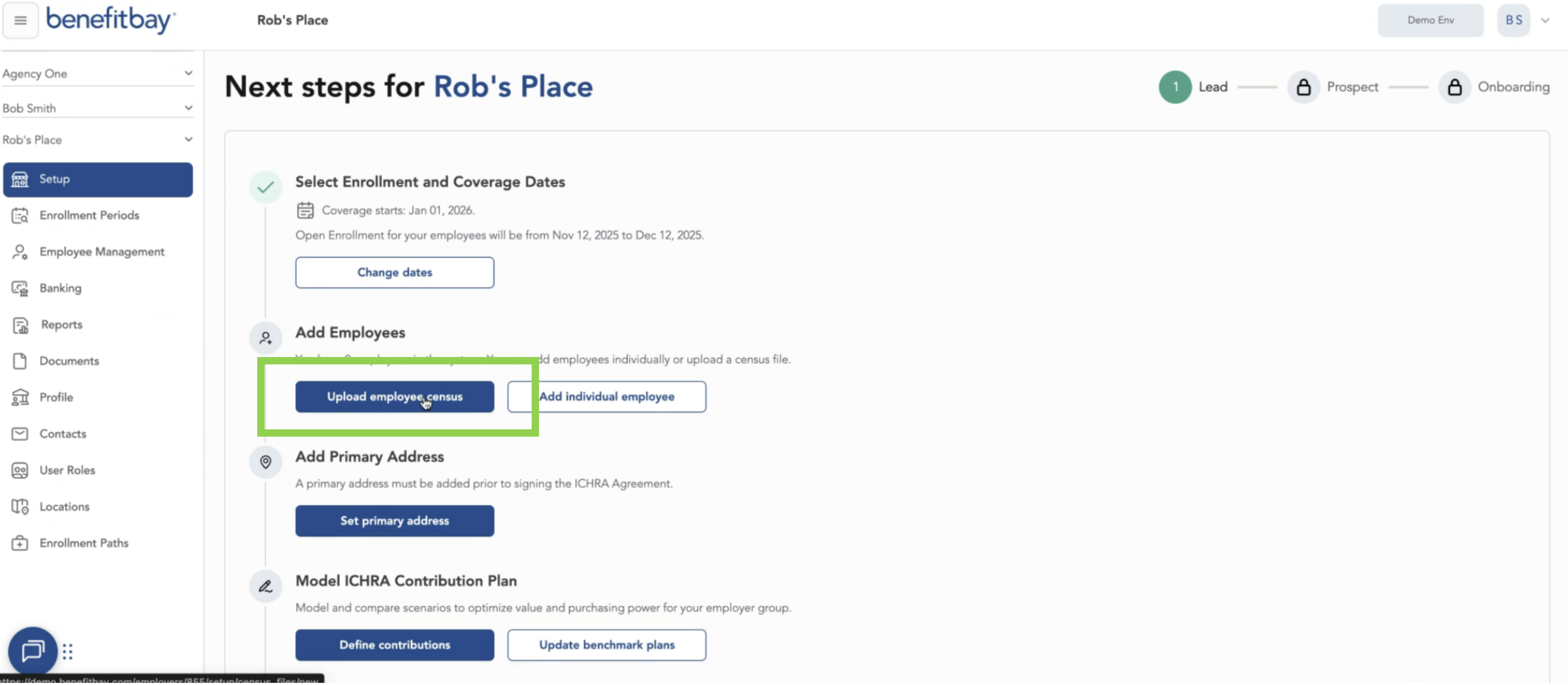
"Add Employer" flow.   Setting coverage dates



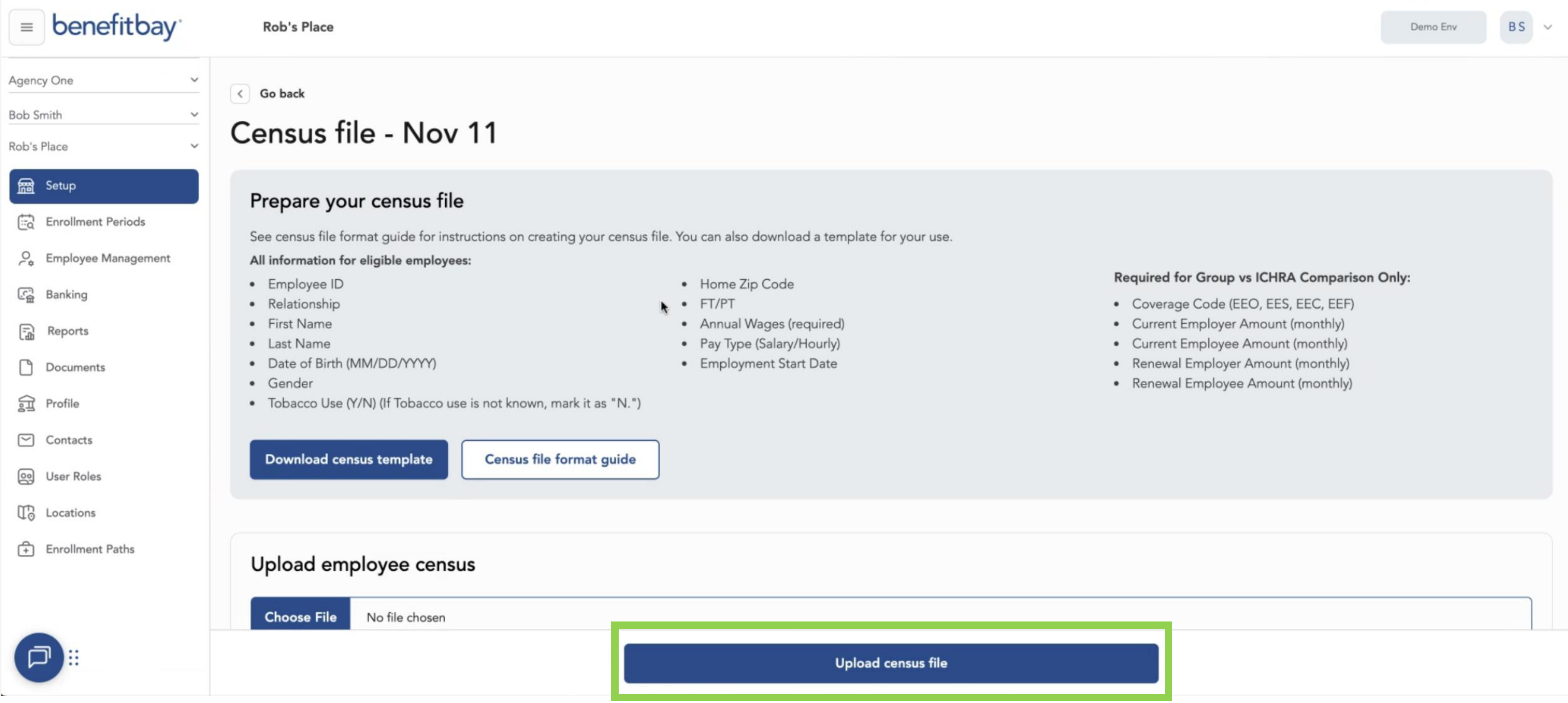
"Add Employer" flow.   The Agent PEPM gets changed a lot after contracts are signed...



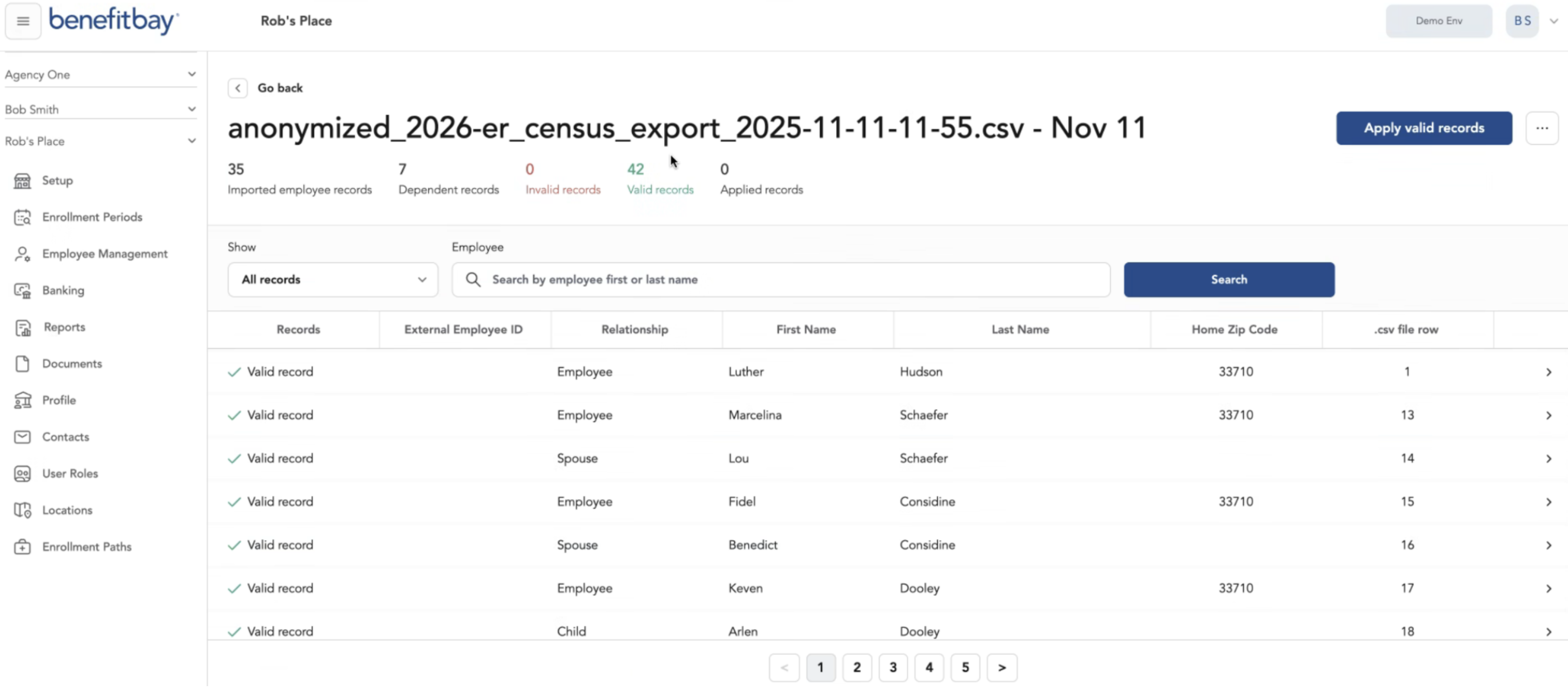
"Onboarding" flow – add employee census



"Onboarding" flow – add employee census



"Onboarding" flow – employee census file shown in real-time (*large files are sent to Kevin or Ryan and we load ahead of time*)



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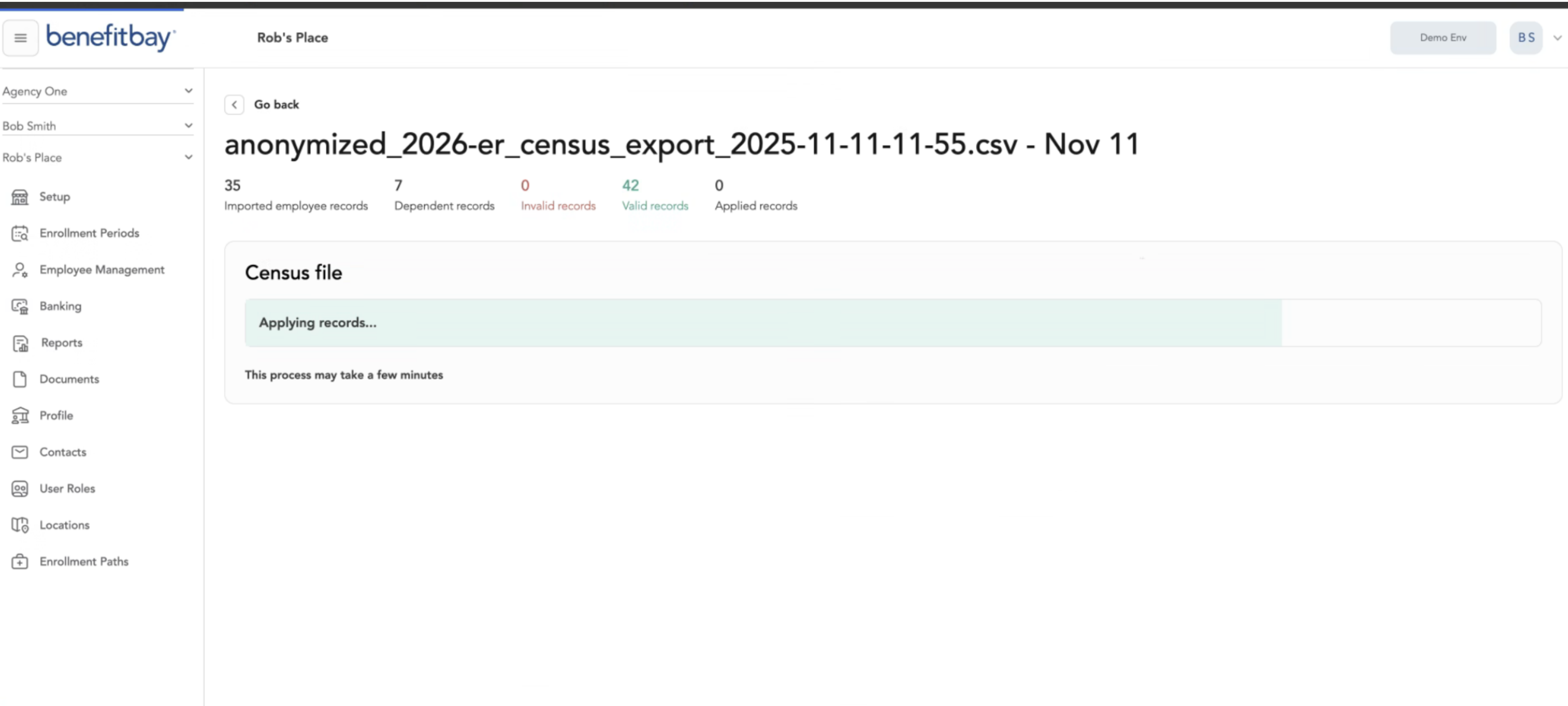

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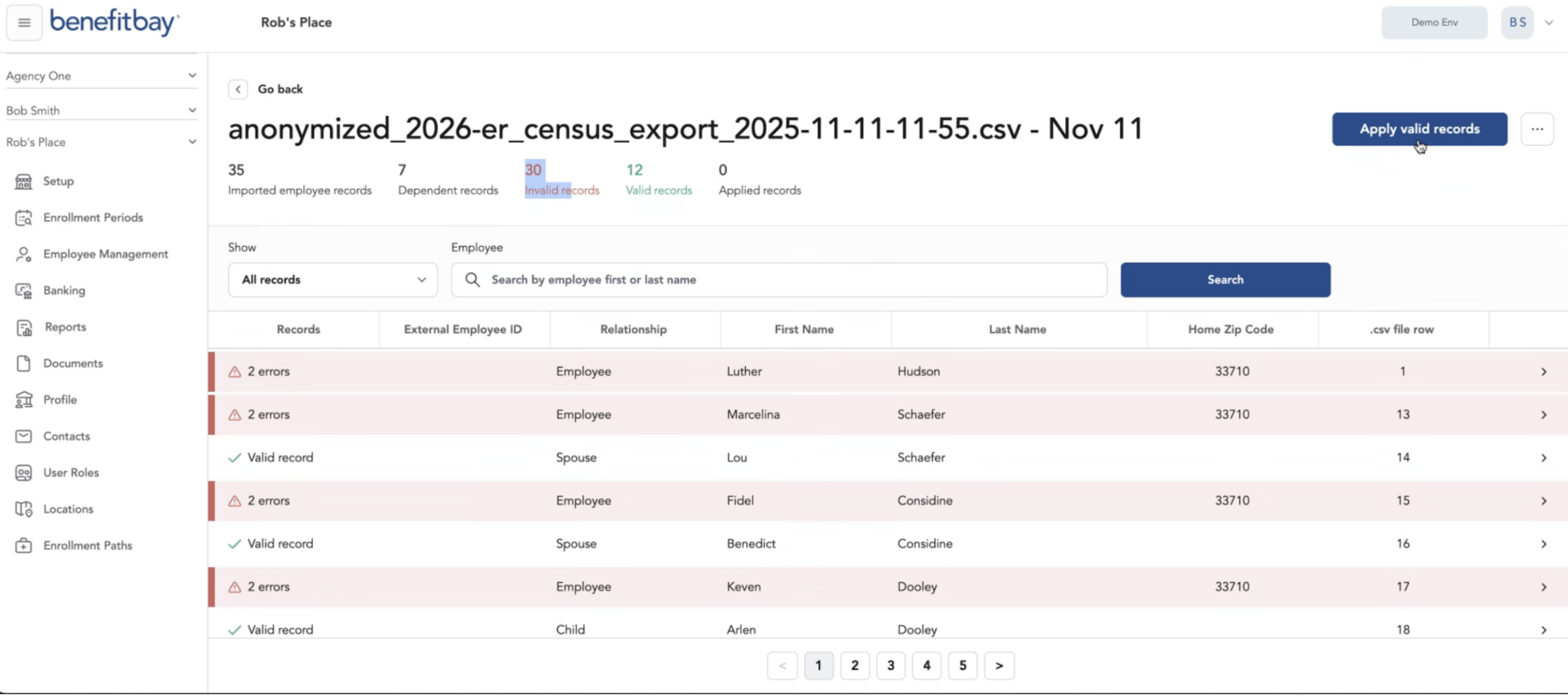

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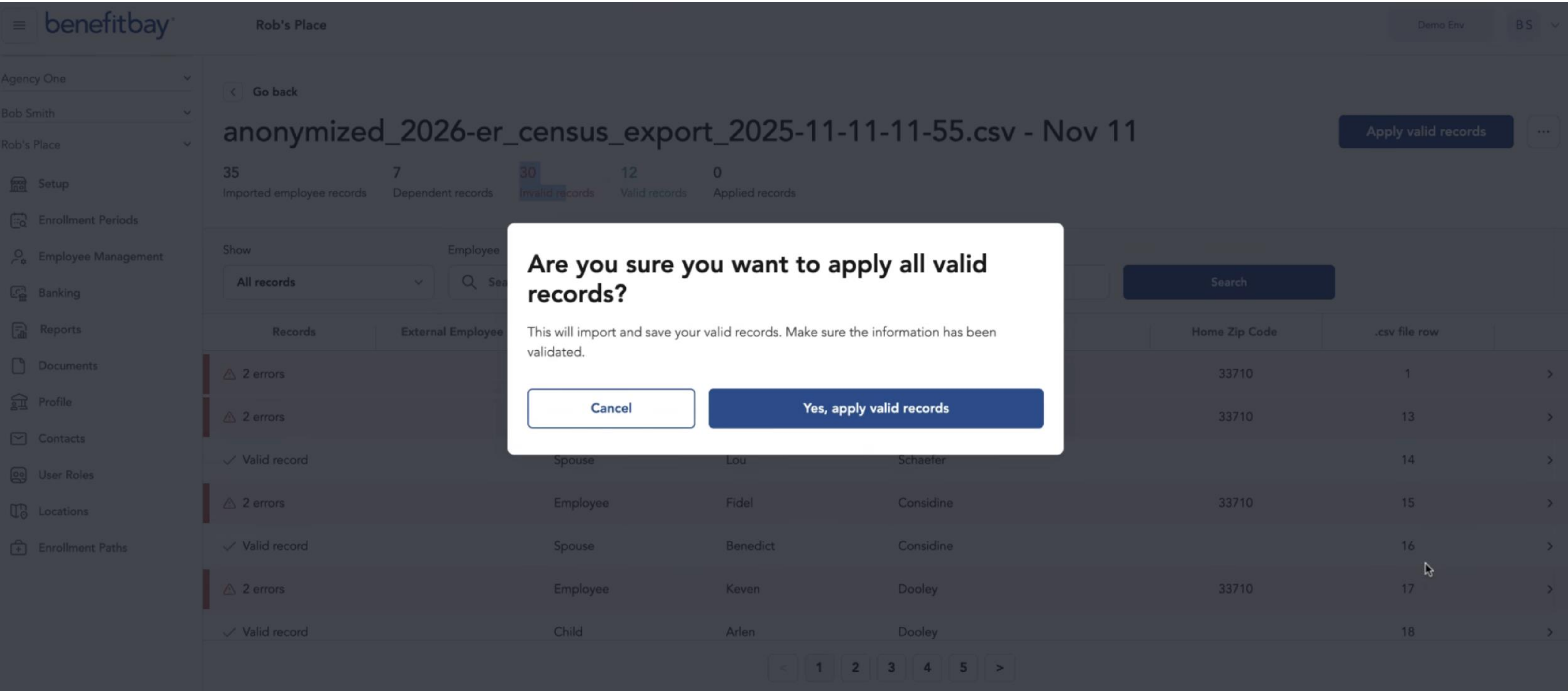

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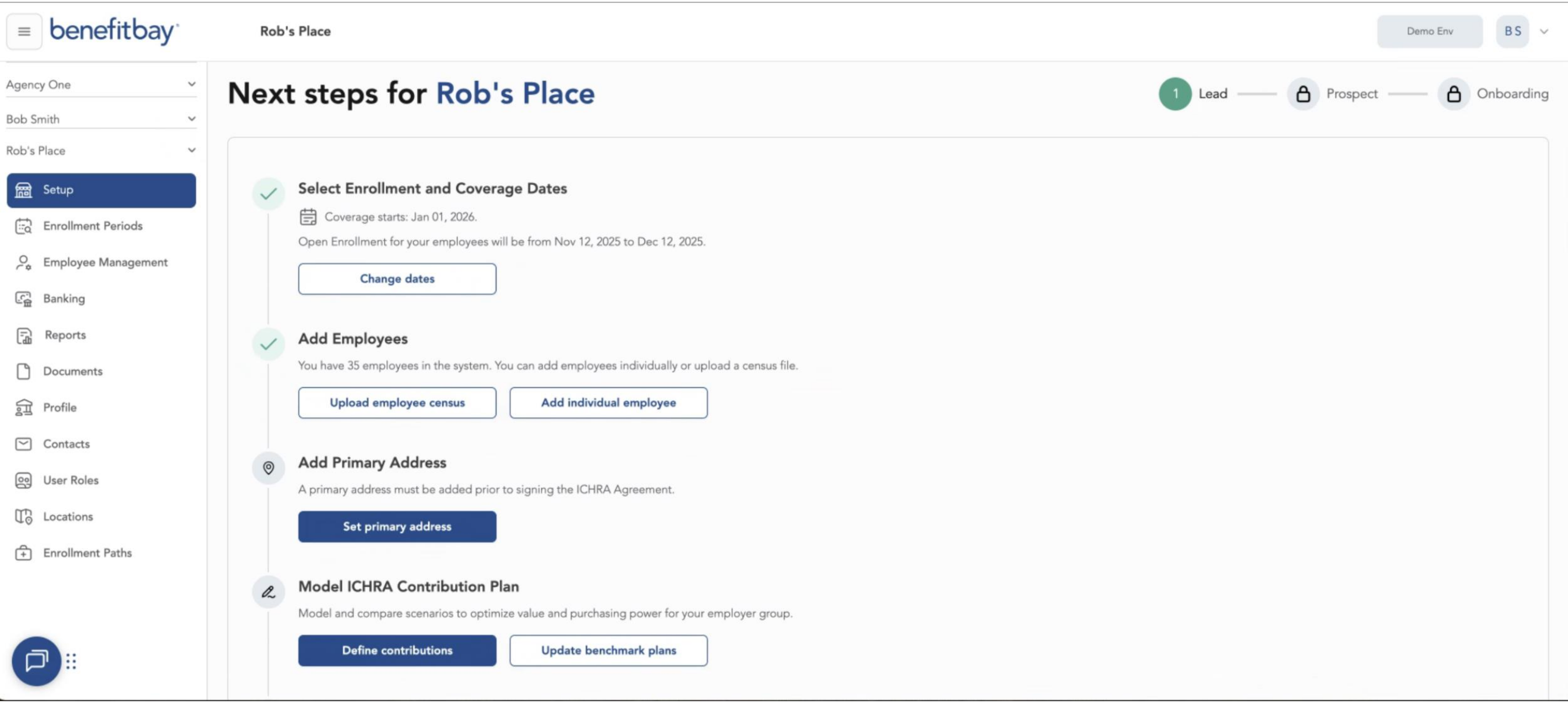
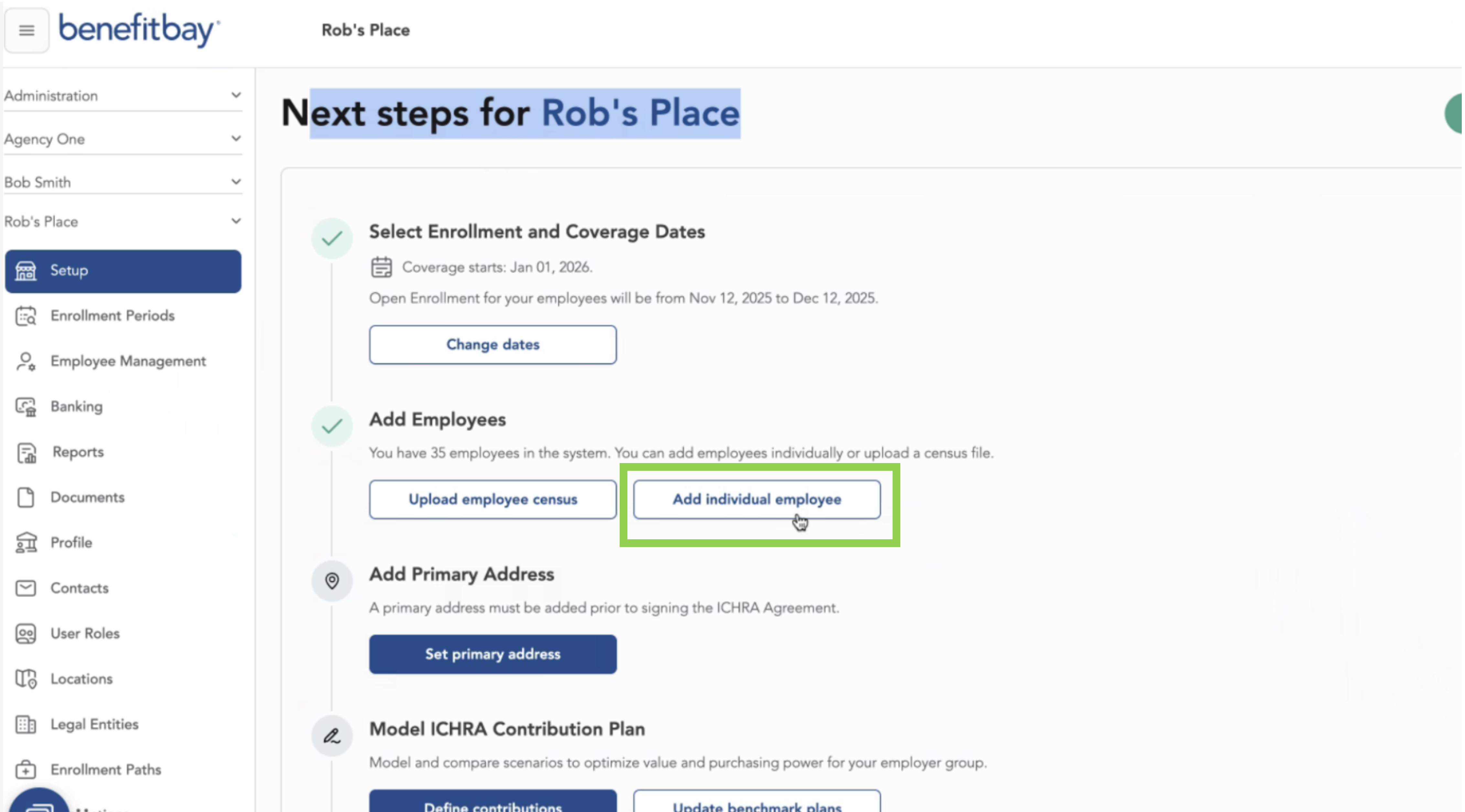
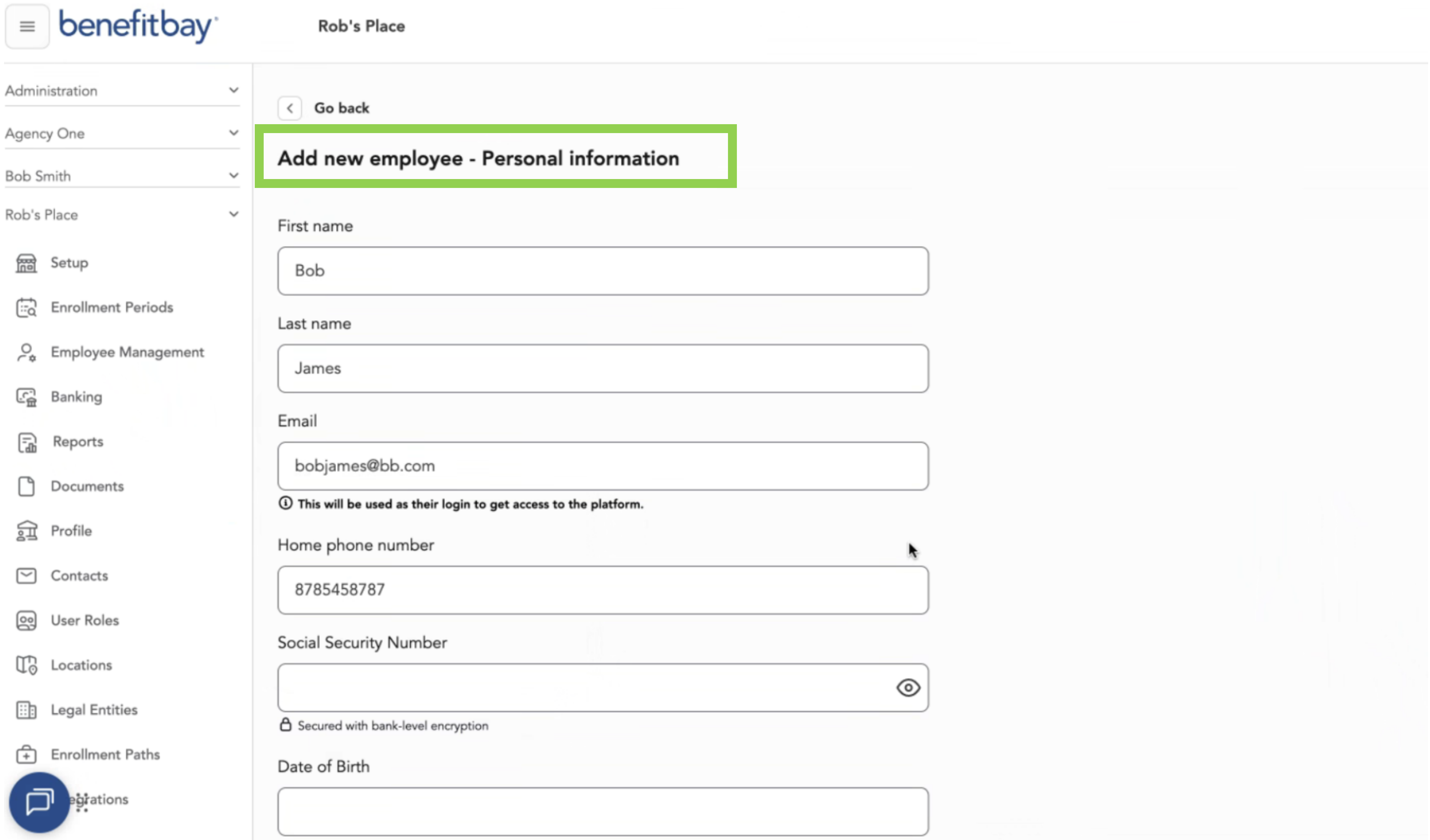


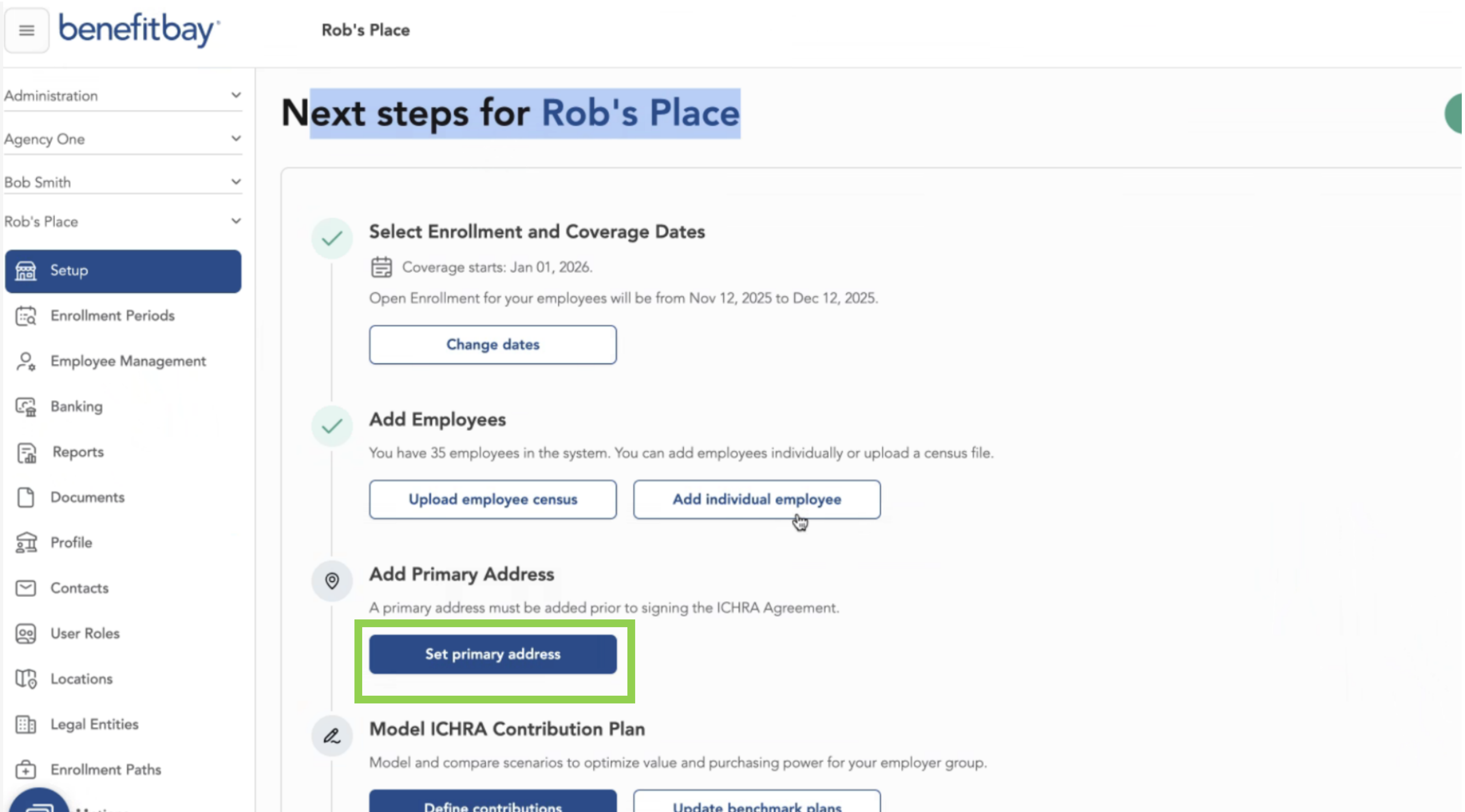
"Onboarding" flow – updating the census to add an individual employee



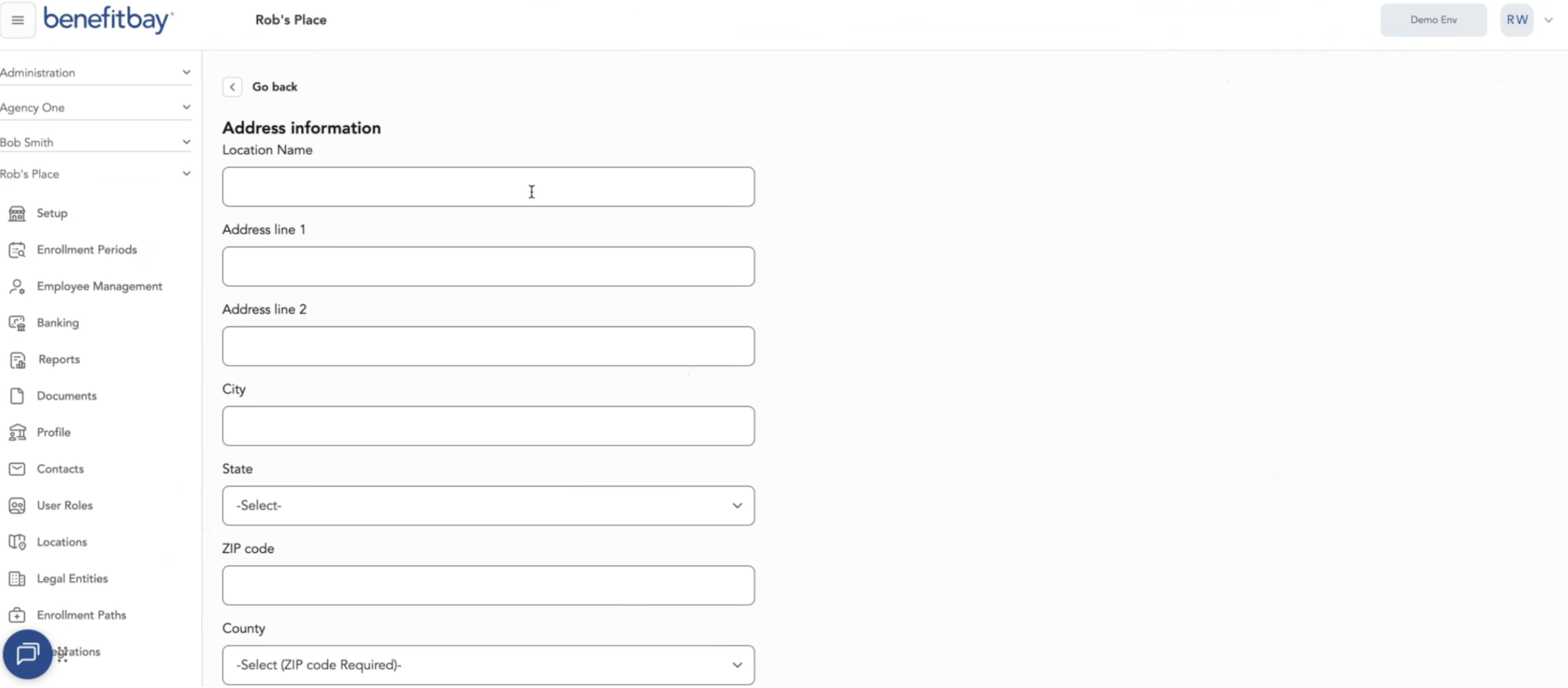
"Onboarding" flow –



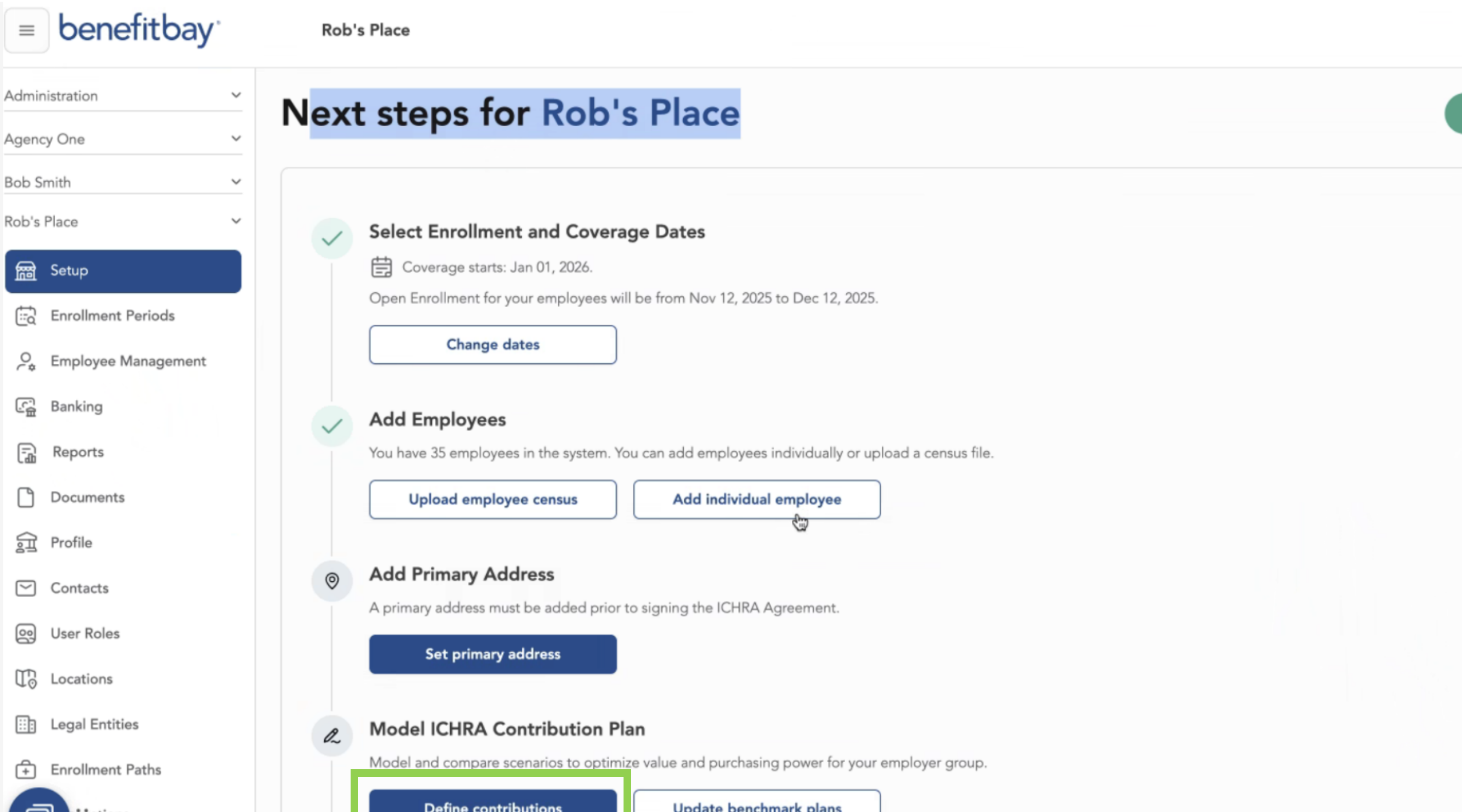
"Onboarding" flow – Setting the primary address



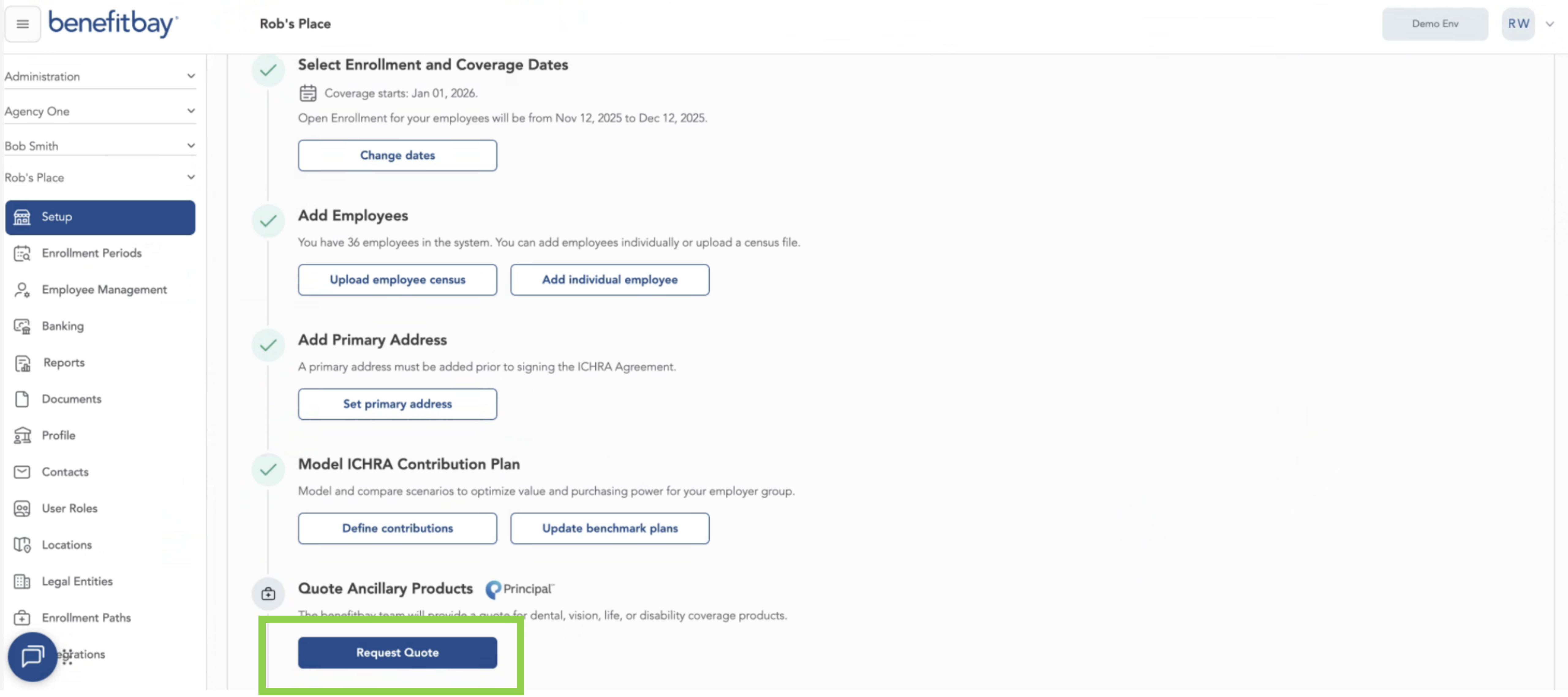
"Onboarding" flow – add the employer's primary address (for documentation



"Onboarding" flow – Modeling the ICHRA contribution; nothing needs to be "done" here...they just need to click into the model (because we don't want them to "lock" the model)

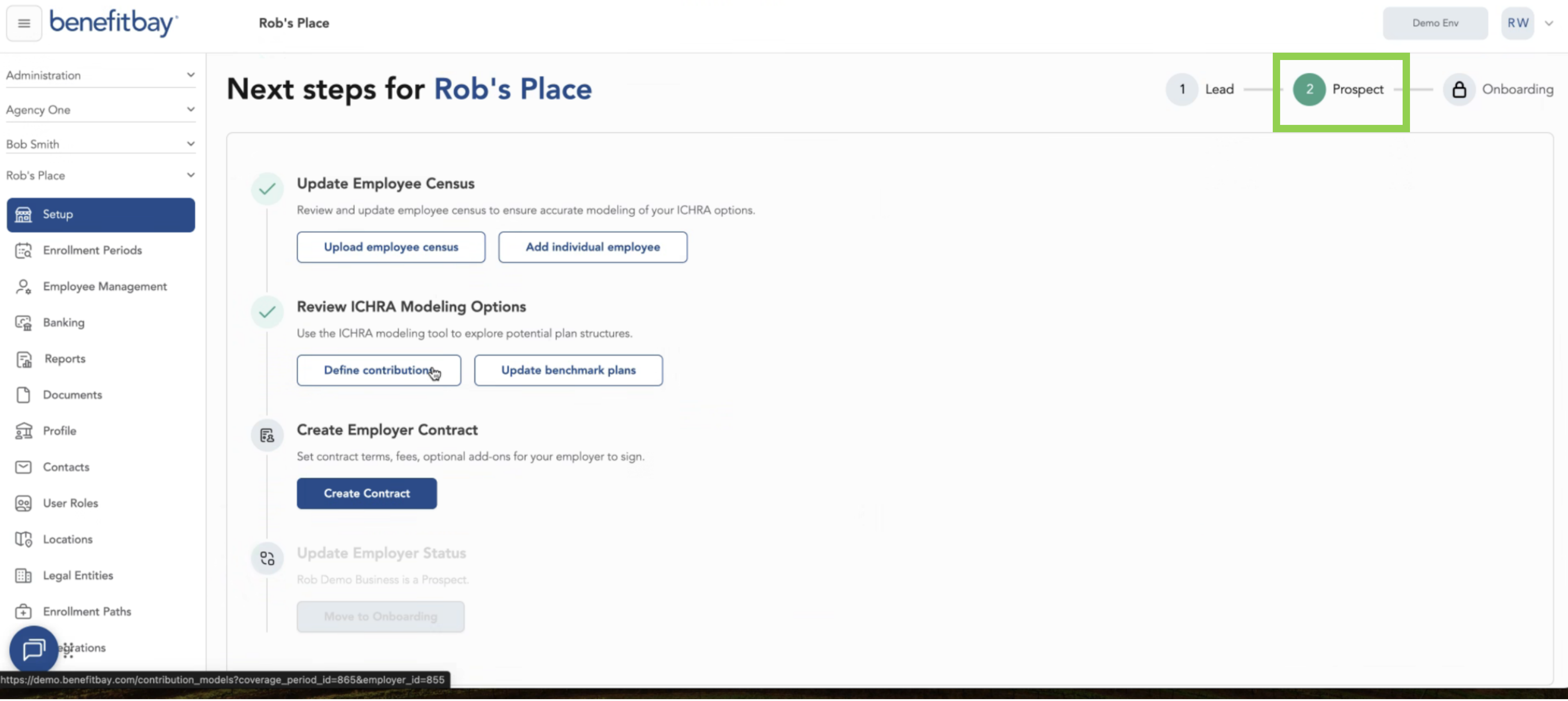


"Onboarding" flow – this creates a Hubspot request to get a quote from Principal (this is optional)

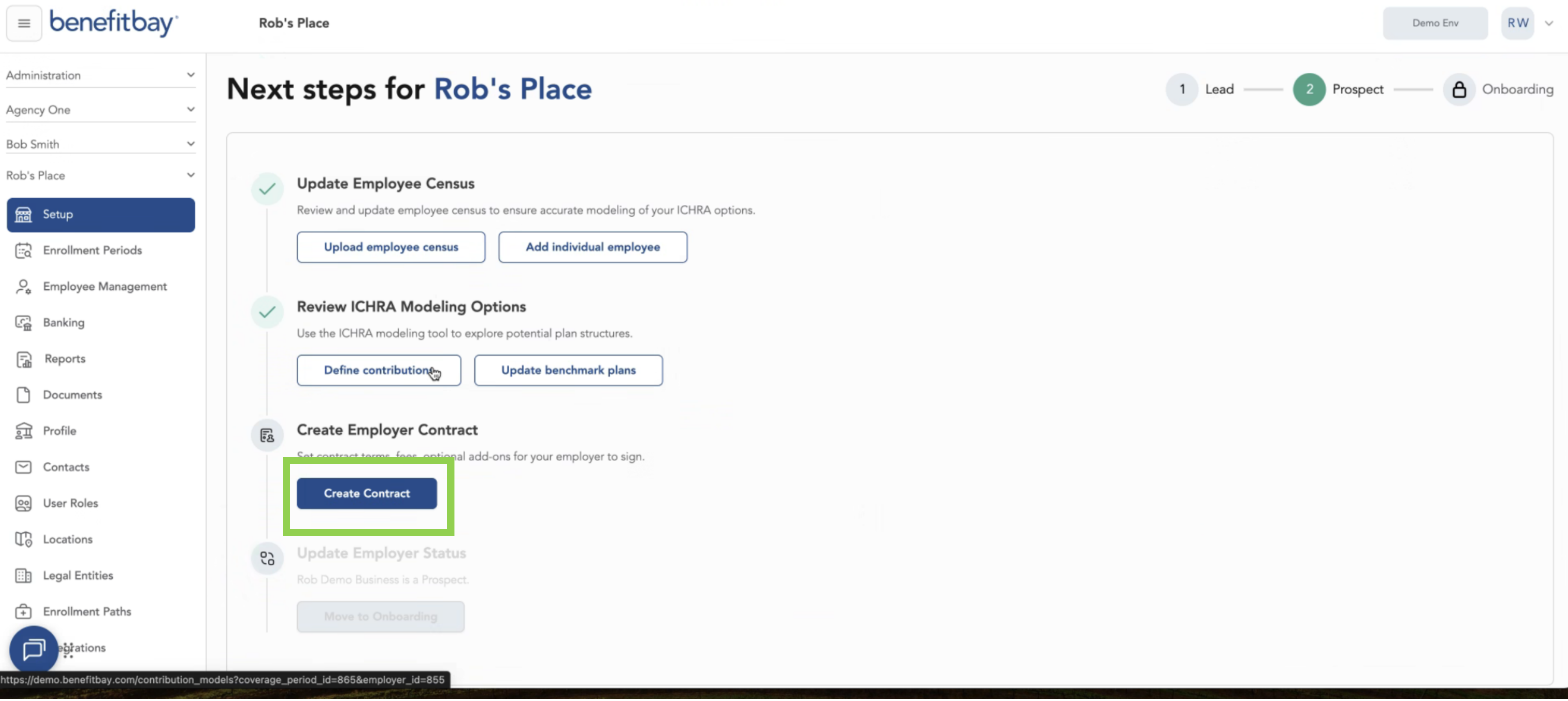


"Onboarding" flow – Rob said our strength is modeling, but ***you have to know what you're doing!***

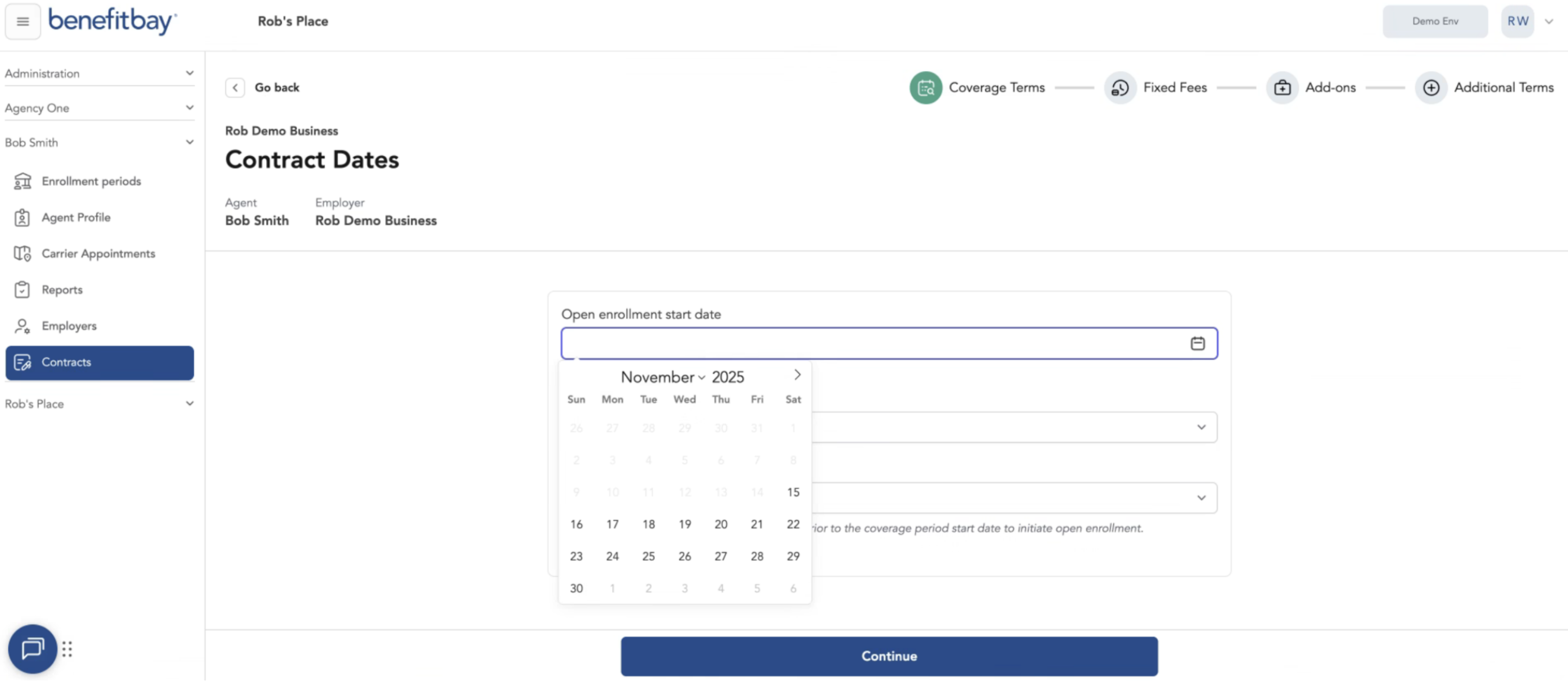
"Onboarding" flow – We move to the "Prospect" section; the first two steps (census and modeling) are the same steps, but we are expecting additional information (like dependent data for the employees)



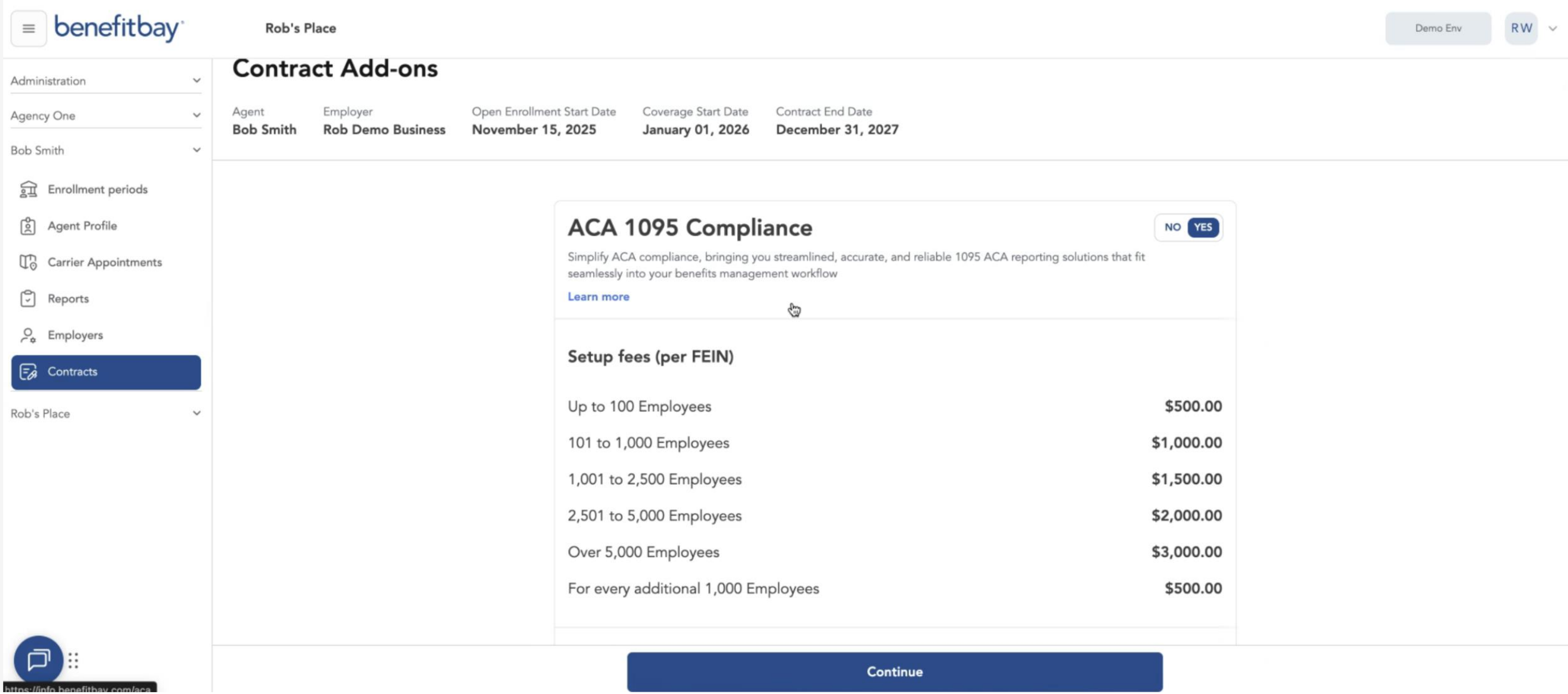
"Onboarding" flow –



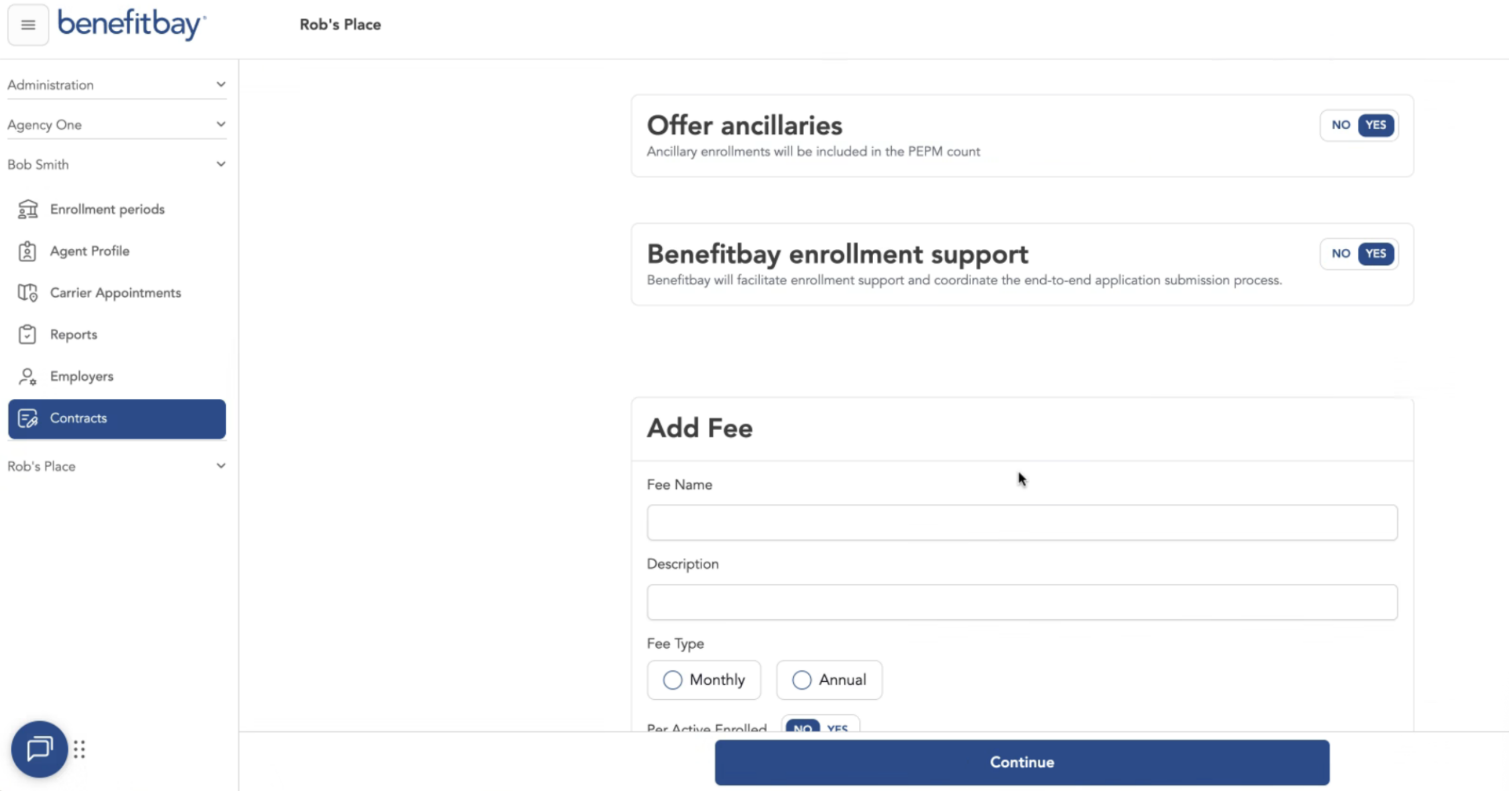
"Onboarding" flow – contracts (this is more complex; Rob said we will need to make adjustments to this after OE; for instance, there's no way to delete one after it's been created – a ticket would have to be created)



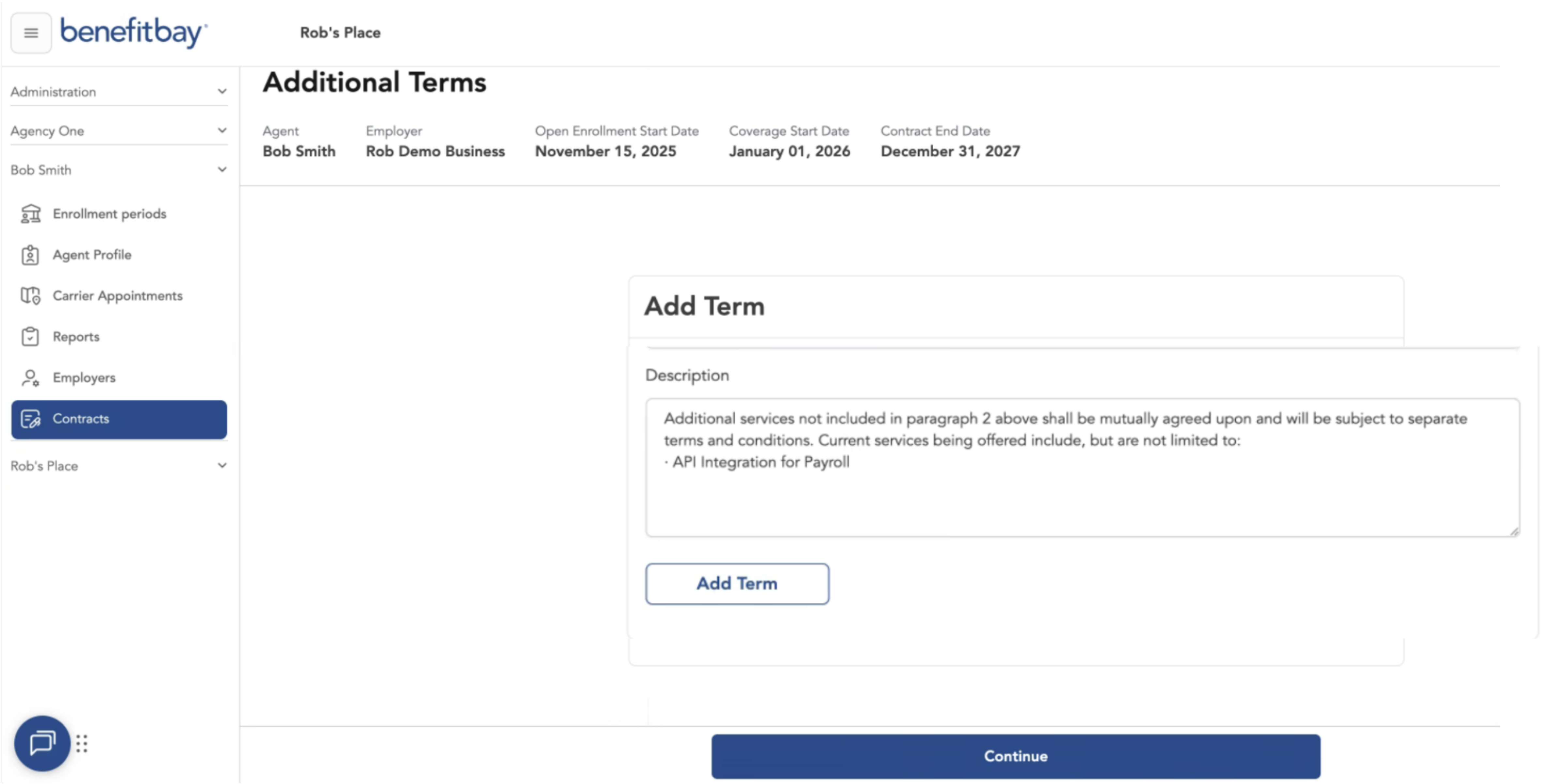
"Onboarding" flow – contracts



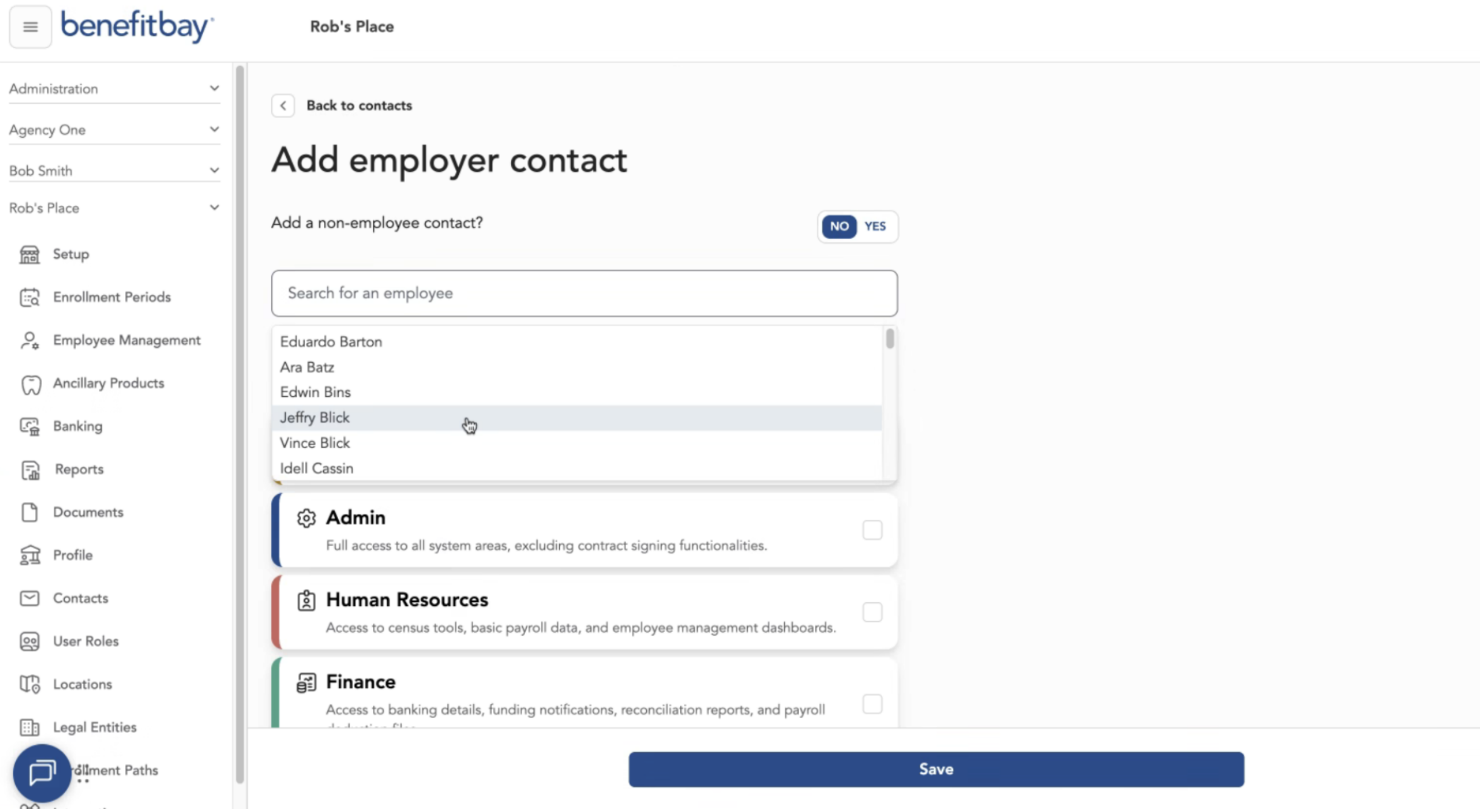
"Onboarding" flow – contracts (continued)



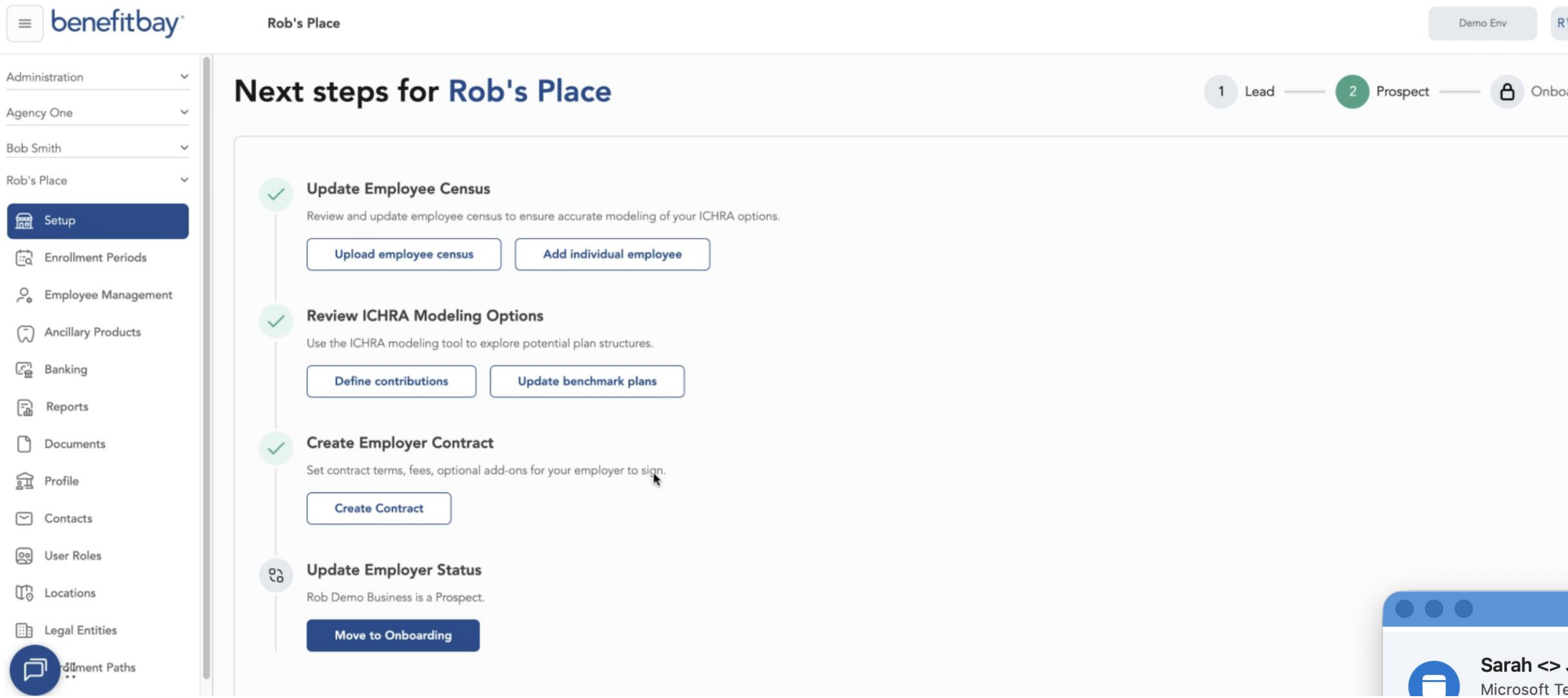
"Onboarding" flow – to allow additional terms (it's optional)



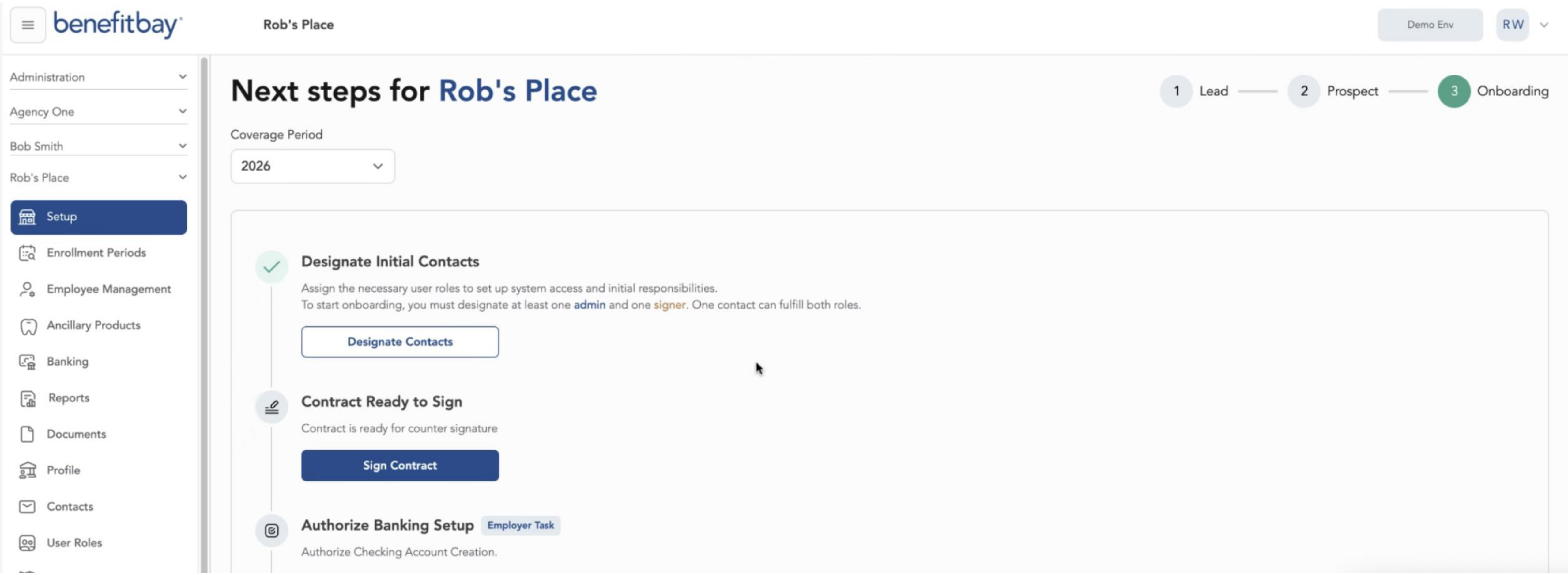
"Onboarding" flow – adding a "signer", Admin, HR, Finance, etc.



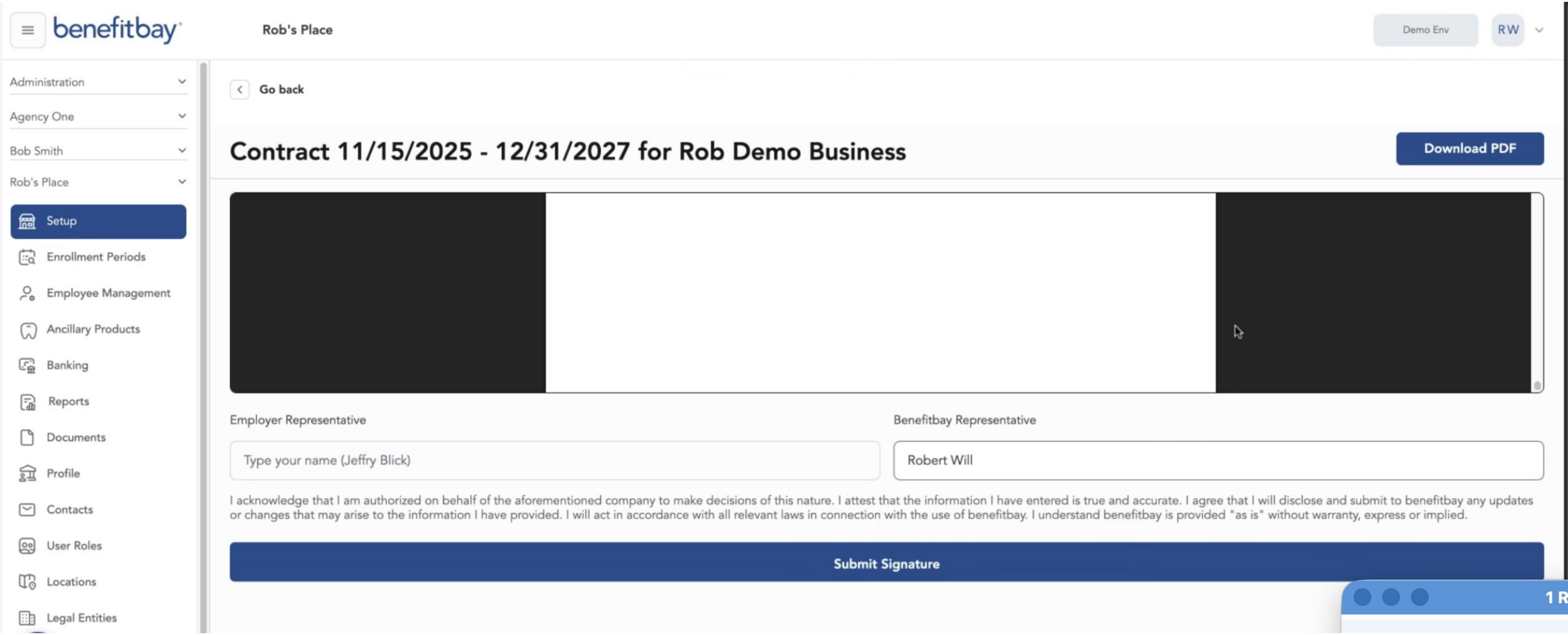
"Onboarding" flow – They're now in "onboarding"...but before these



"Onboarding" flow – They're now in "onboarding"...but the contract needs to be signed before these steps can be completed.



"Onboarding" flow – Here's the signing contract page. There is a very narrow screen to scroll through the contract. There is a "Download PDF" button



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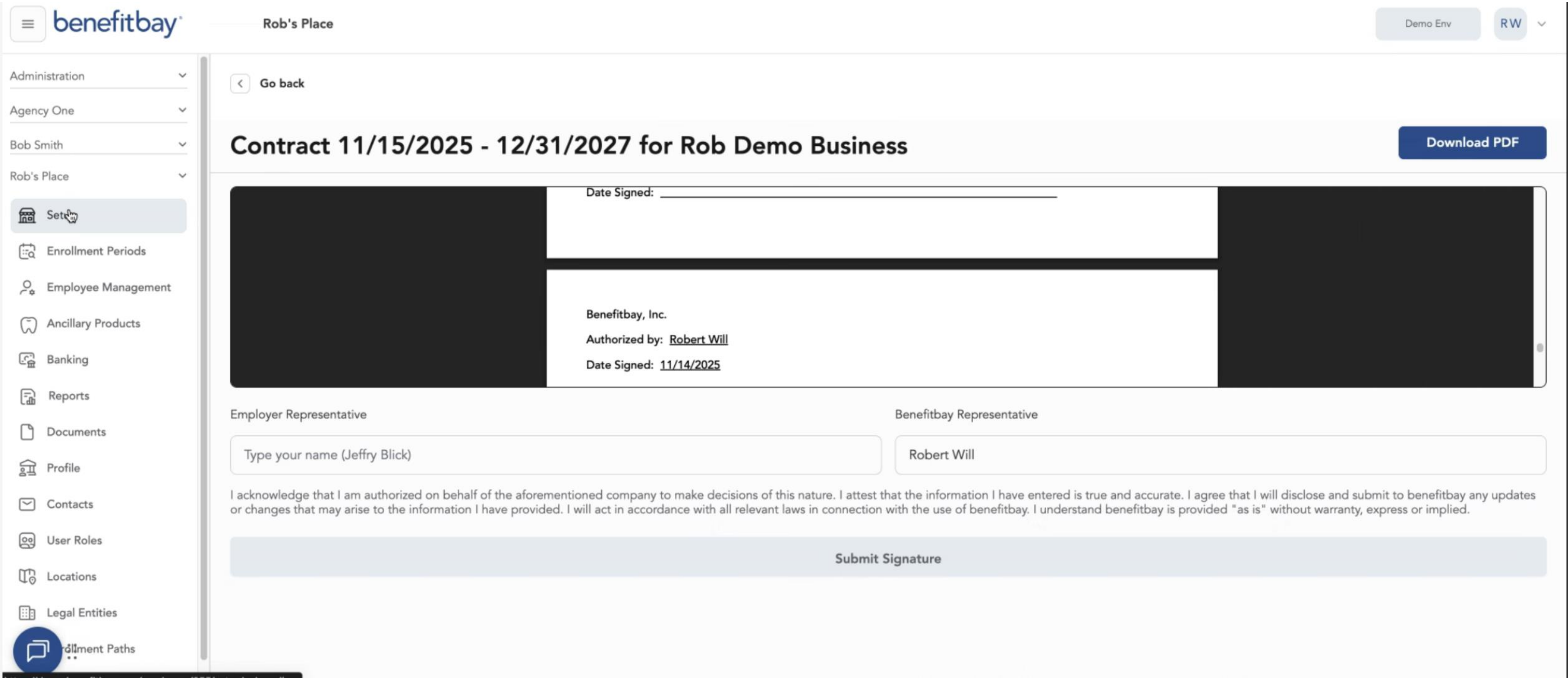


"Onboarding" flow – Here's the email the person who is going to sign the contract will get at first…they setup their password

Hello Jeffry,

Welcome to benefitbay®!

We are so glad you're here and are excited to partner with you in offering personalized benefits to your team. You have been added as a contact for Rob's Place on the benefitbay® personalized benefits platform. When you sign into benefitbay®, you will now have access to the employer admin tools to manage employees, enrollments, reporting and so much more.

To get started, click on the button below to set a password and log in to your account.

Set Password

The benefitbay® team is here for you if you need us! You can reach us by clicking the blue chat bubble located in the bottom right corner on the benefitbay® personalized benefits platform.

Let's get started,

The benefitbay® Team

"Onboarding" flow – Here's the "contract is ready" as the SIGNER role

benefitbay

Hello Jeffry,

We are excited to partner with you and your company in offering personalized benefits to your team. You have been assigned a Signer role for Rob Demo Business on the benefitbay® platform, and you have an action to perform in the benefitbay® platform.

To get started, click on the button below to log in to benefitbay® and complete your assigned task.

Log in to benefitbay®

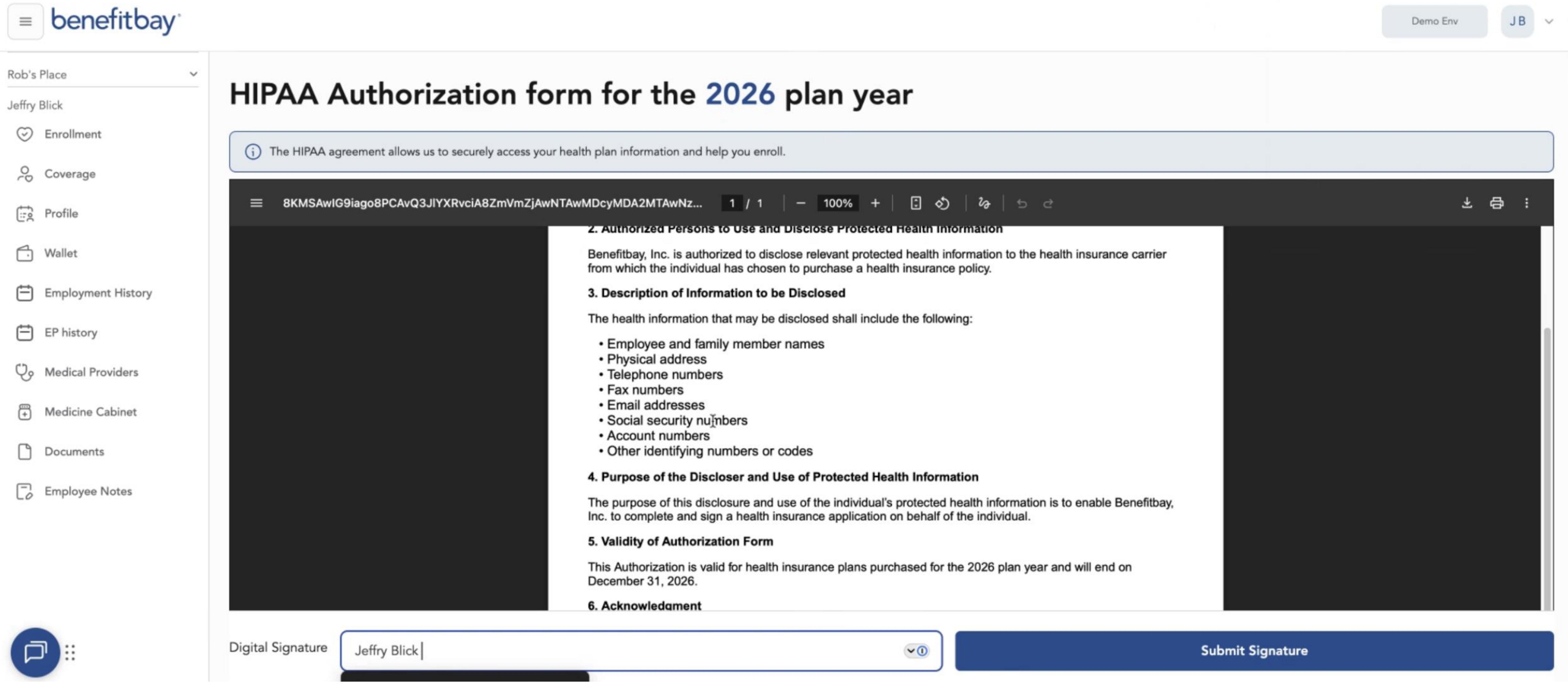
If you are a first-time user, click here to set your password and log into your account.

Need help? Our team is here for you! You can reach us by clicking the blue chat bubble located in the bottom right corner of the benefitbay® platform.

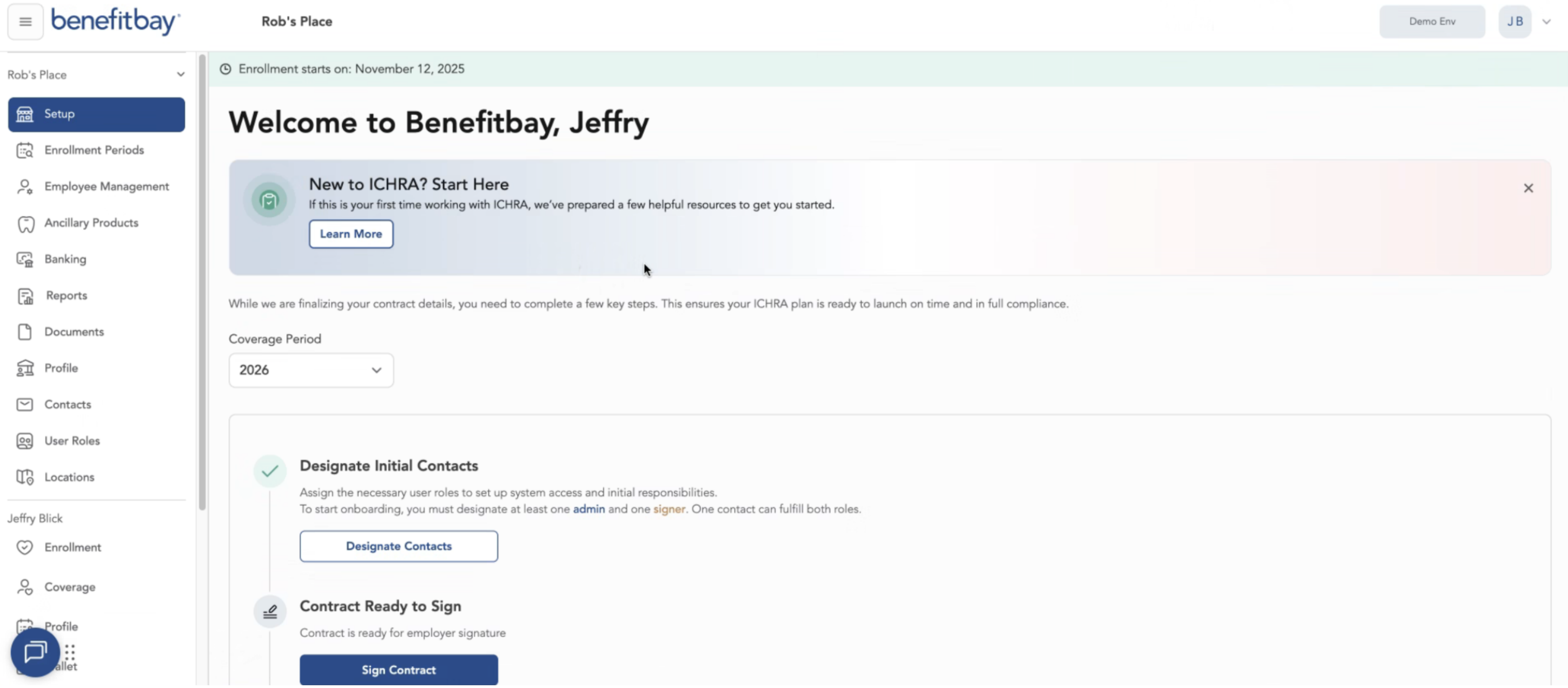
Let's get started,

The benefitbay® Team

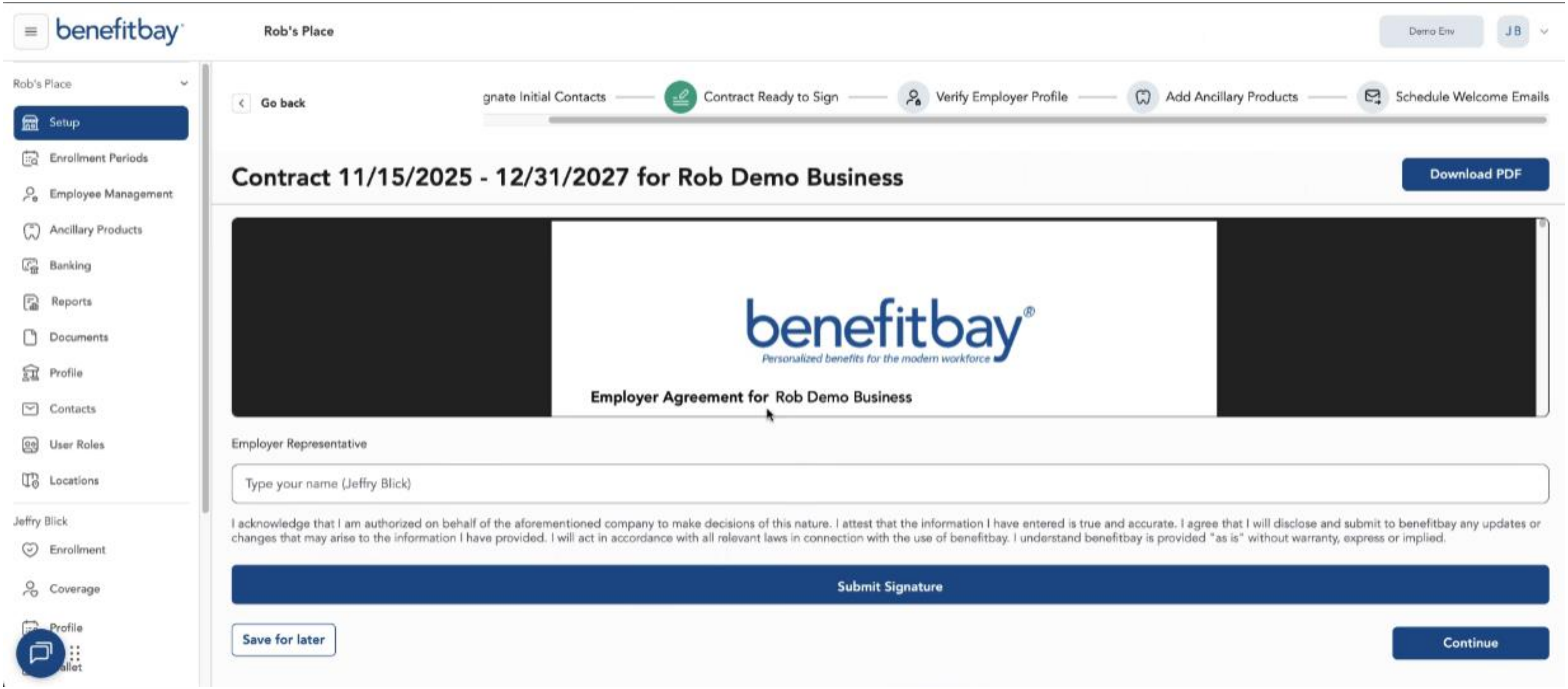
"Onboarding" flow – The SIGNER role (and all people who work for the company), have to sign the HIPPA release form and submit this signature.



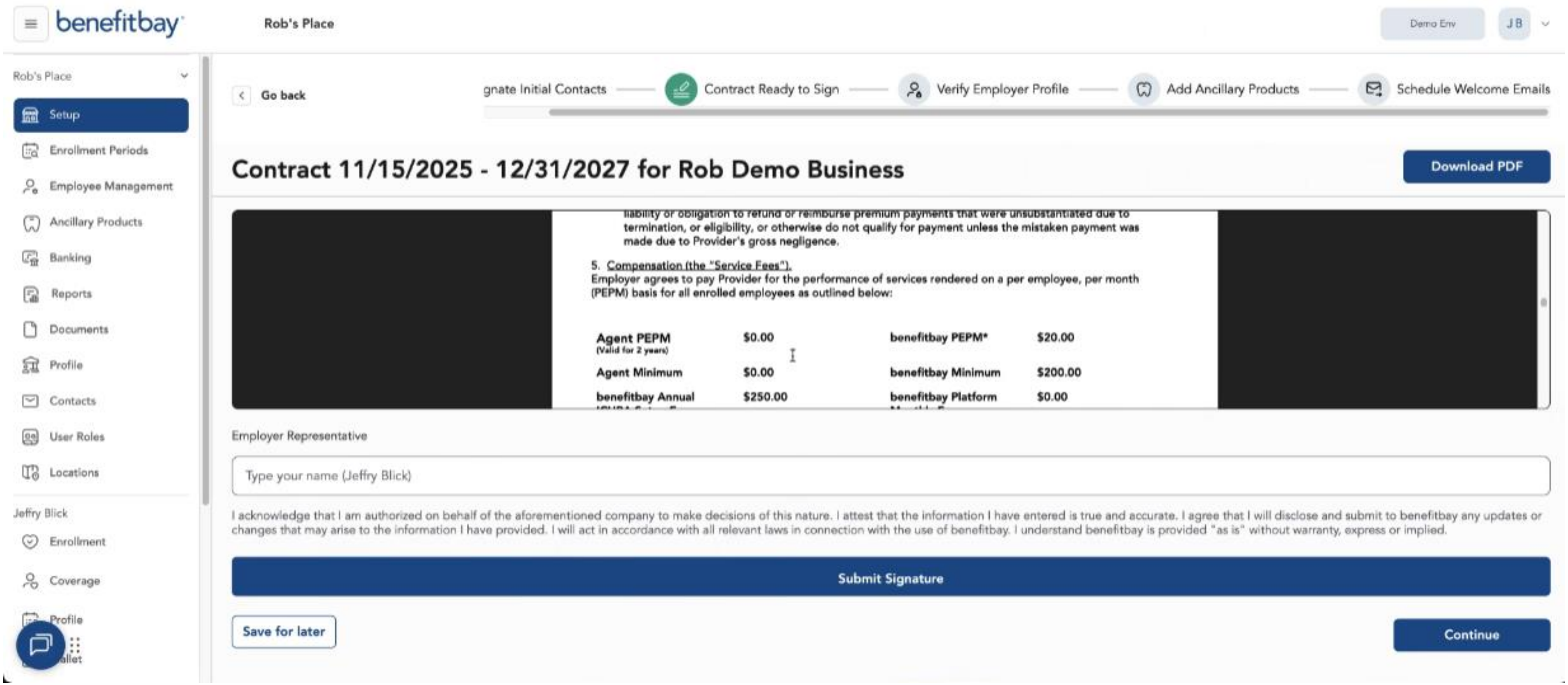
"Onboarding" flow – The SIGNER role get this screen after logging in



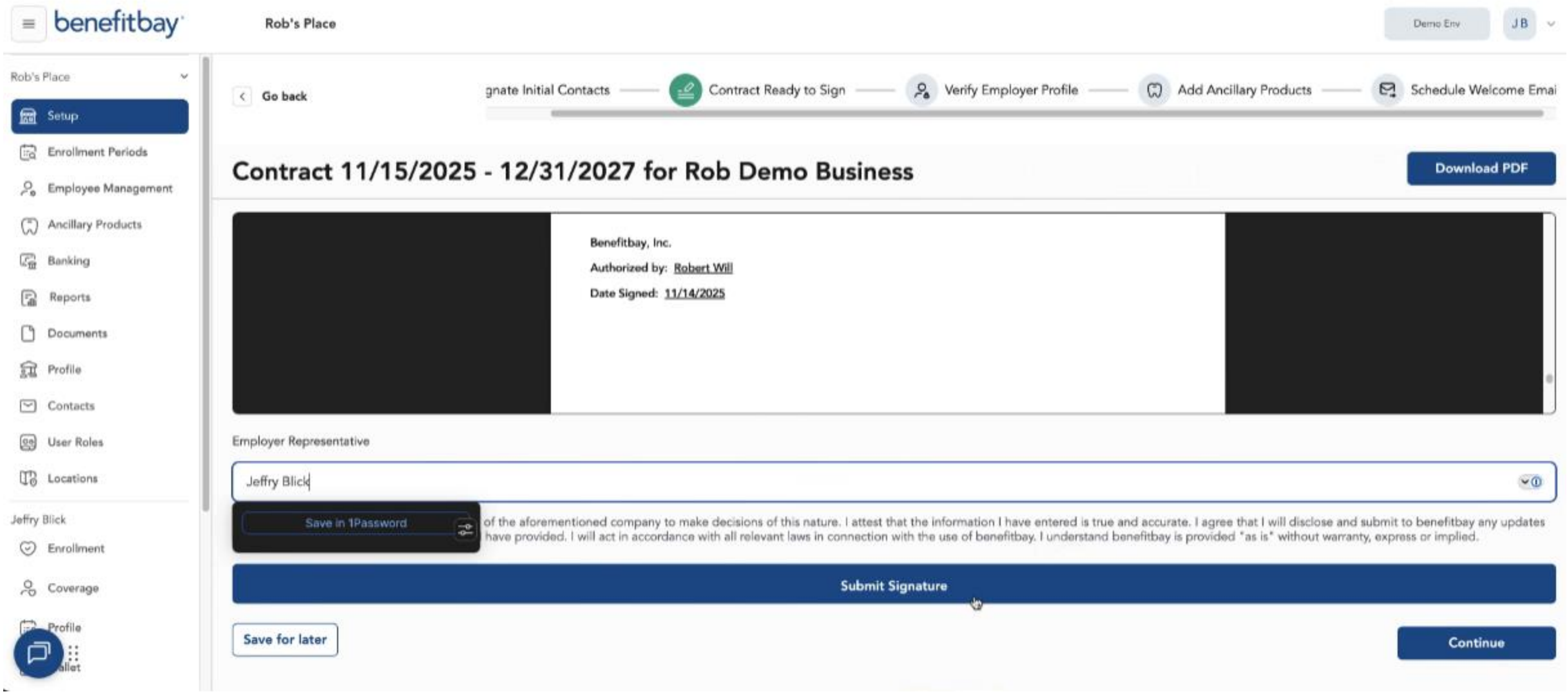
"Onboarding" flow – The SIGNER role get this screen after logging in and clicking the "Sign Contract" button



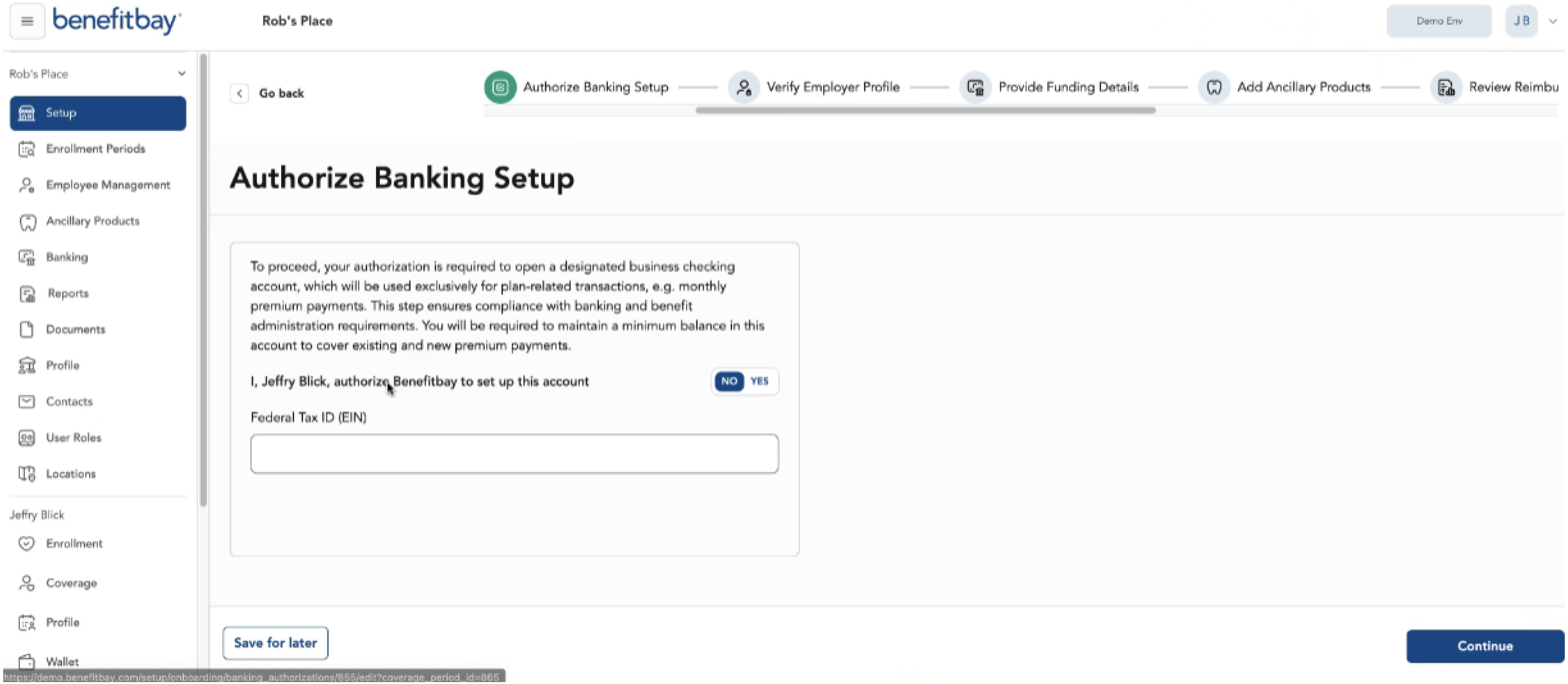
"Onboarding" flow – The SIGNER role get this screen after logging in and clicking the"Sign Contract" button



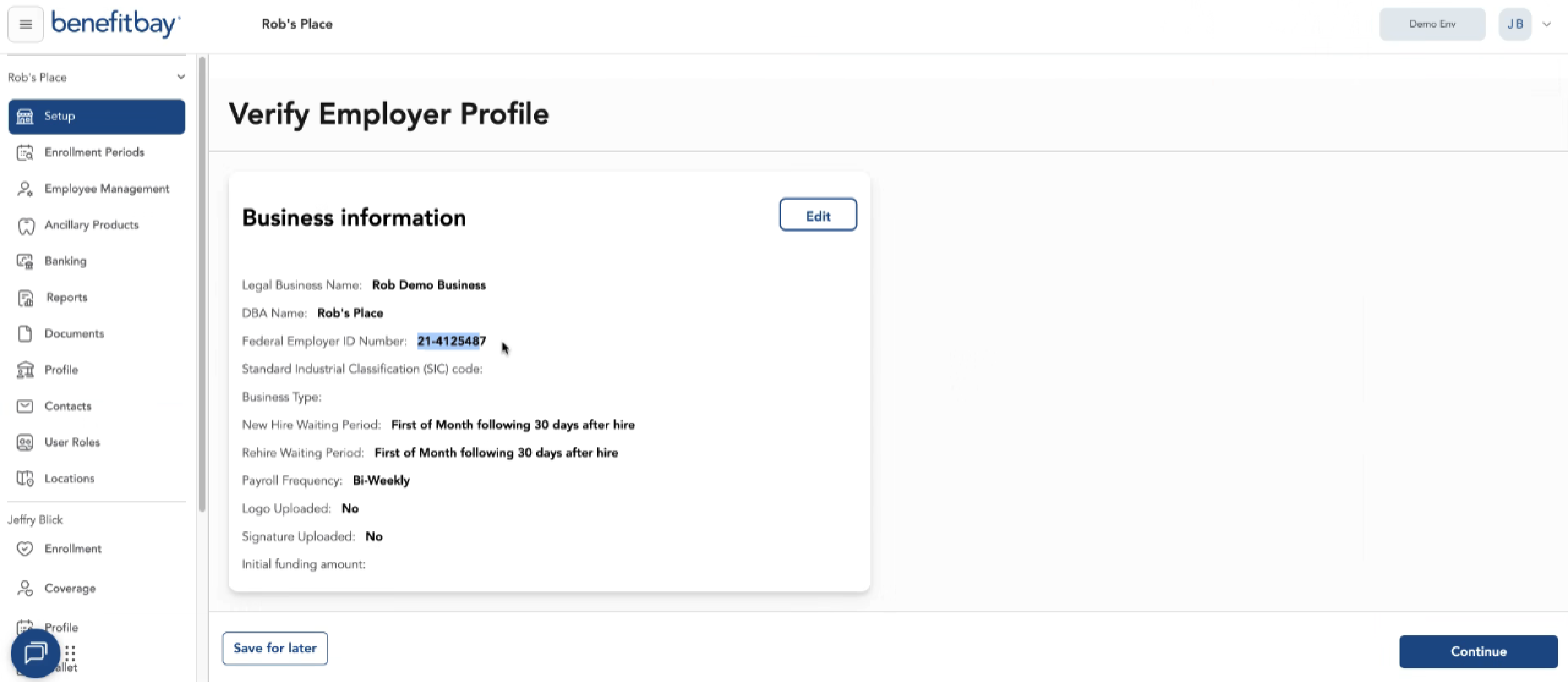
"Onboarding" flow – The SIGNER role get this screen after logging in and clicking the"Sign Contract" button (notice that it's a very thin window to scroll through the contract)



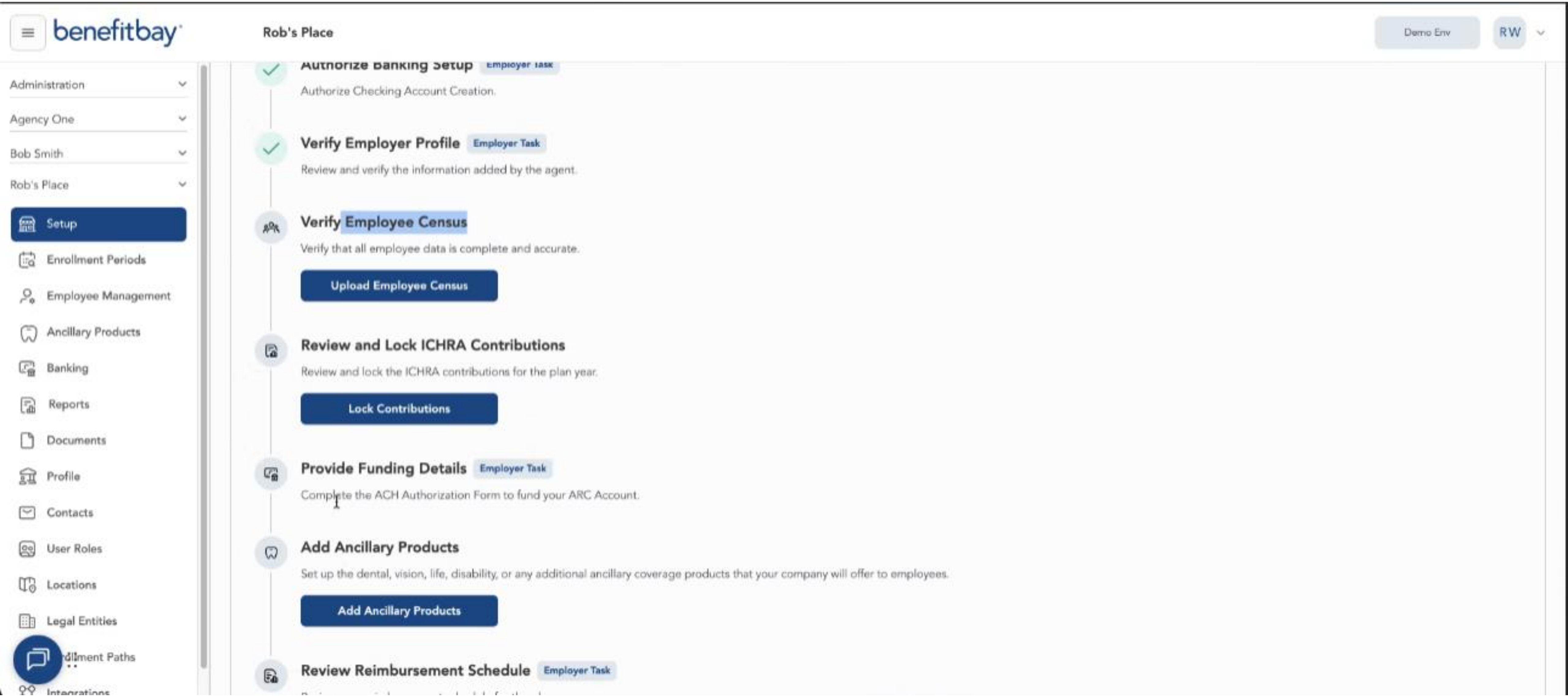
"Onboarding" flow – After a contract is signed, then the user authorized banking; this creates the bank account with First Premier (the ARC account)



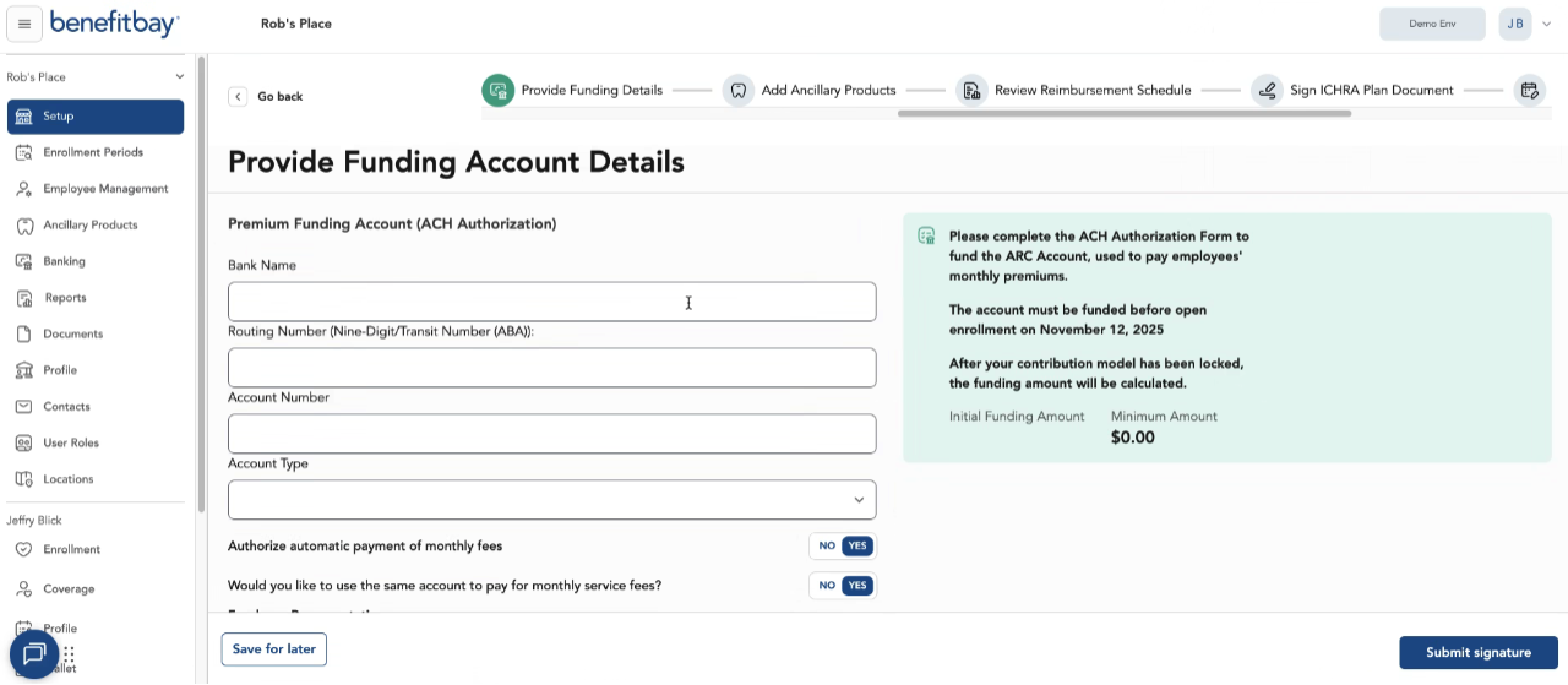
"Onboarding" flow – The next step is confusing. I can't just hit confusing. I have to click Edit and then "Save" to move forward and be able to click Continue. Continue should be grayed-out until the work that's needed is complete.



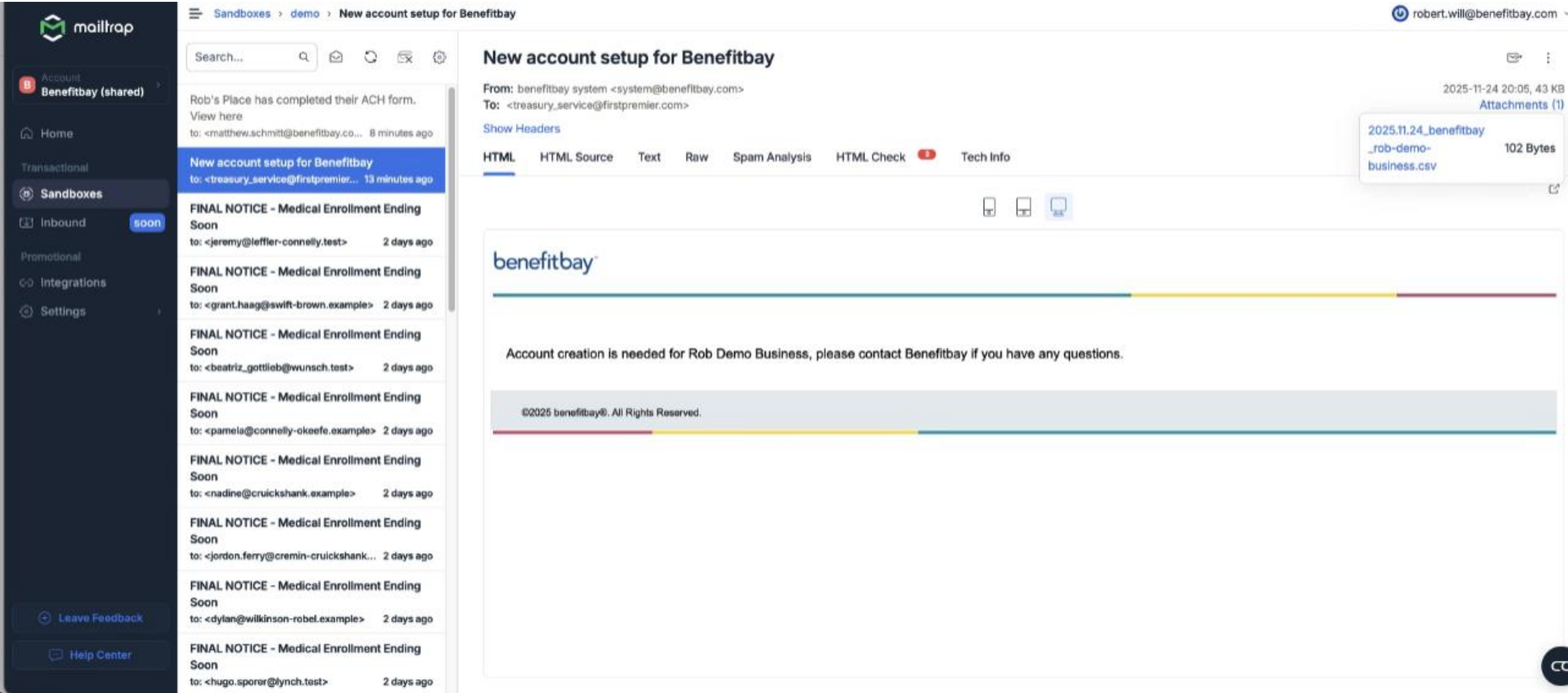
"Onboarding" flow – We get the Employee Census before the Funding Details in order to be able to estimate the ARC contribution



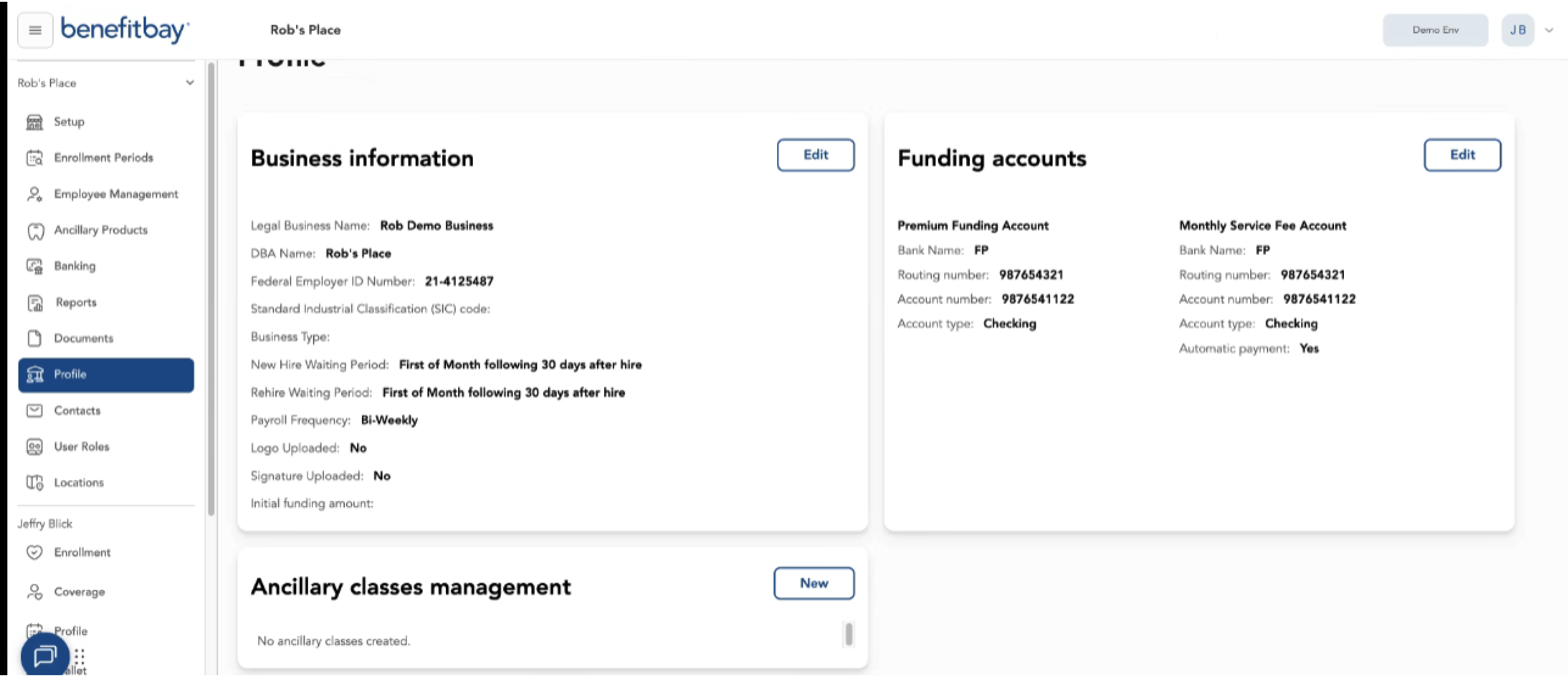
"Onboarding" flow –



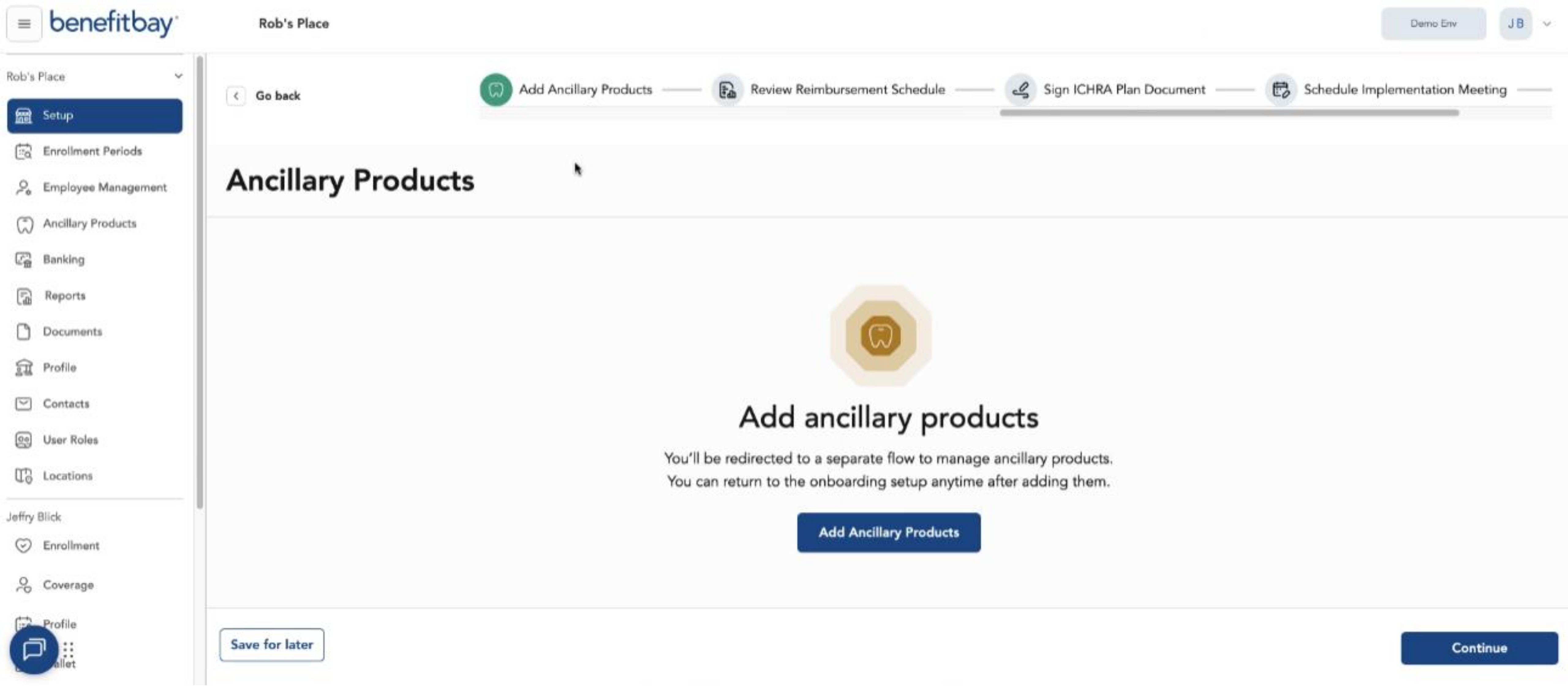
First Premier gets this email after the Funding Details are completed



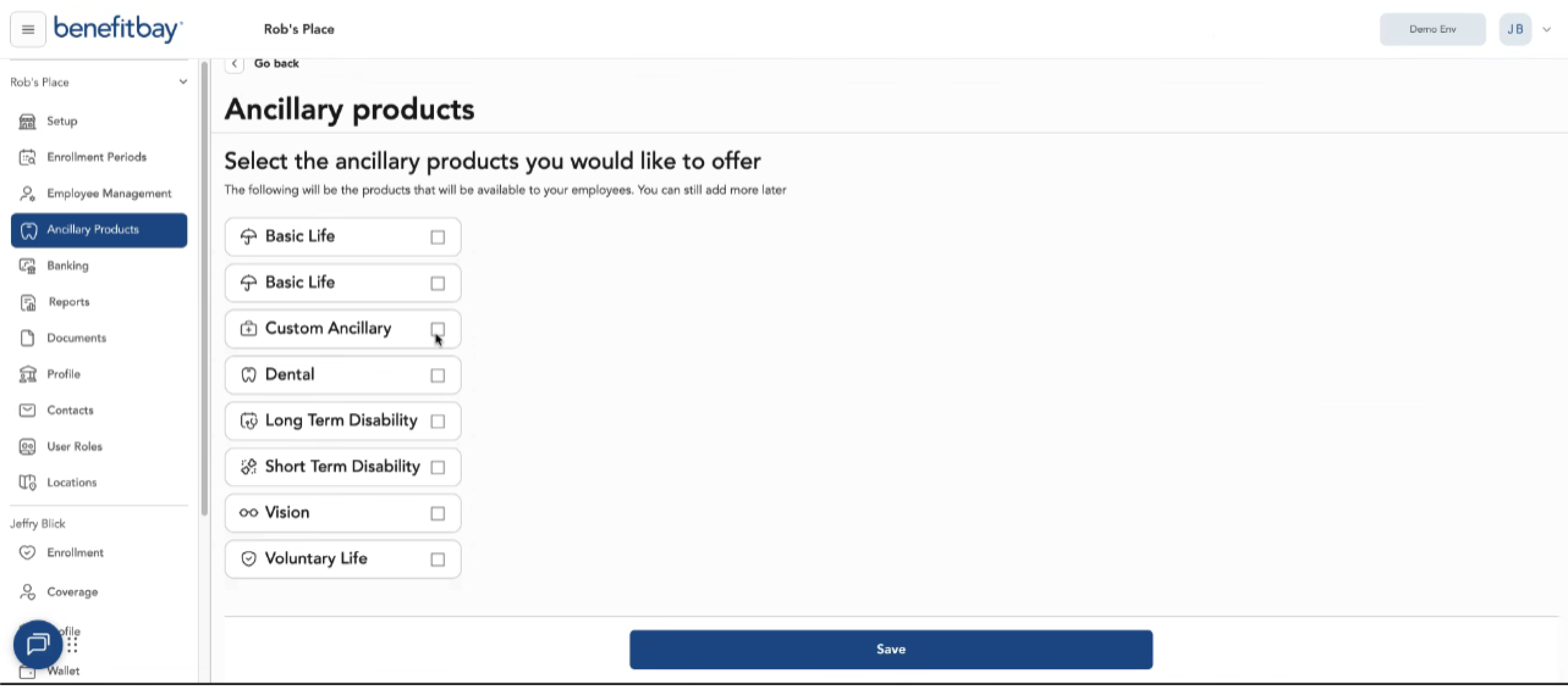
"Onboarding" flow –



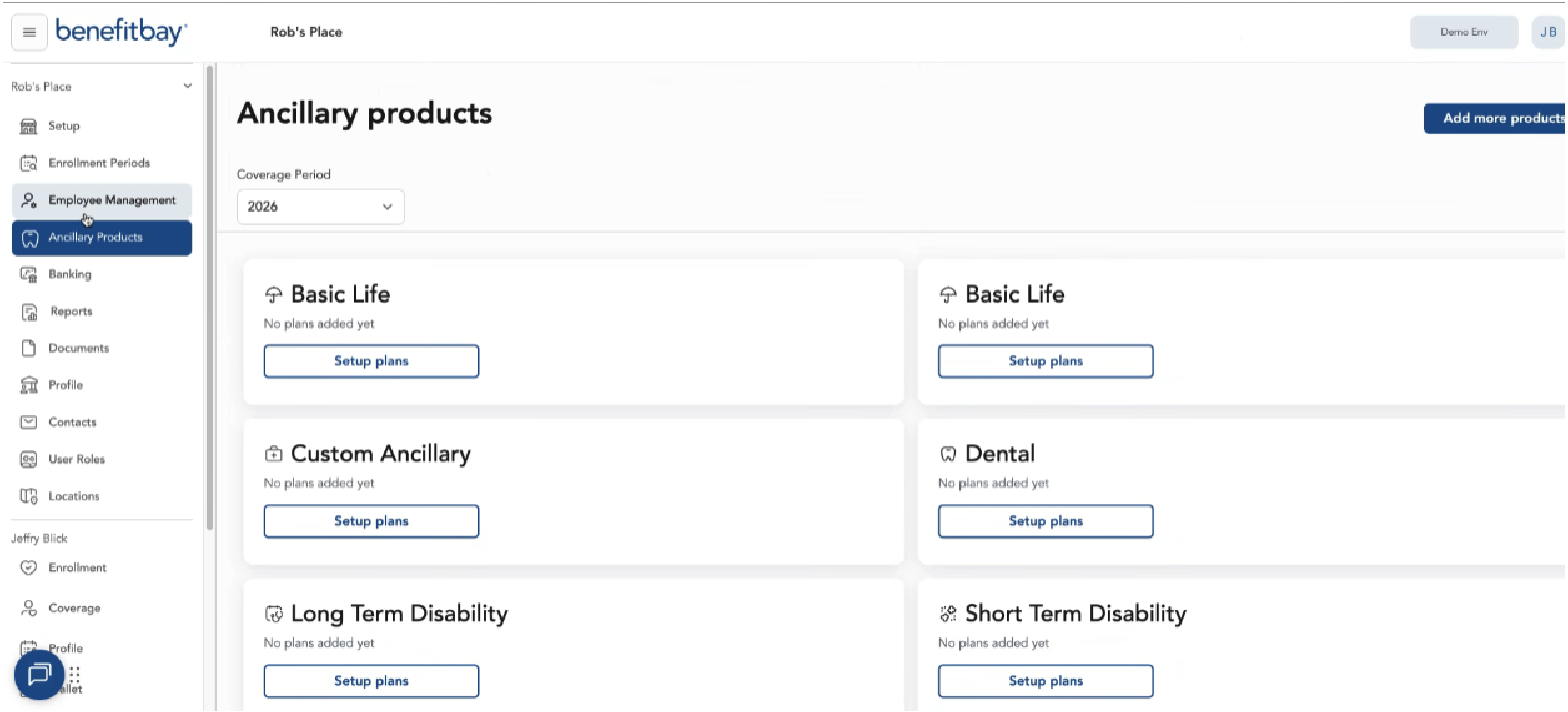
"Onboarding" flow – next is adding ancillary products. Rob said this "needs refinement"



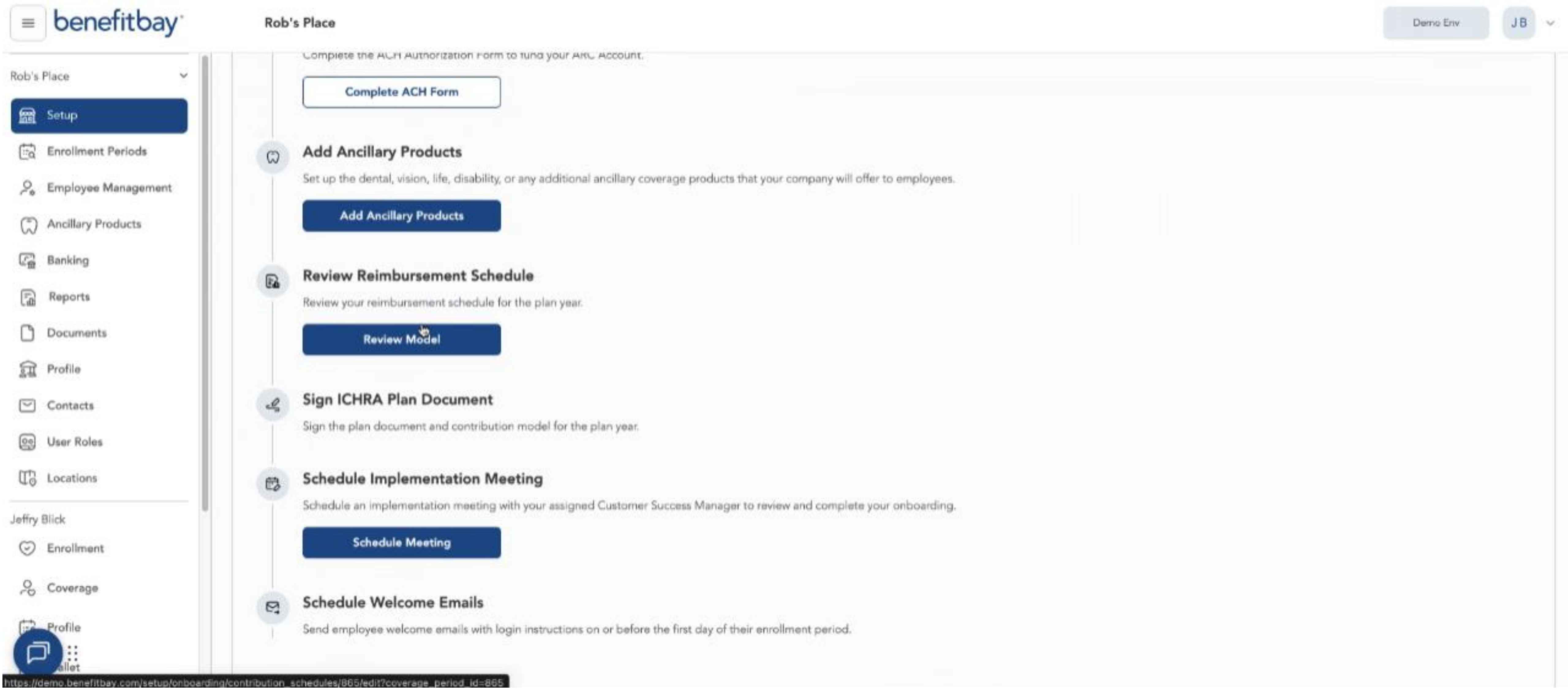
"Onboarding" flow –



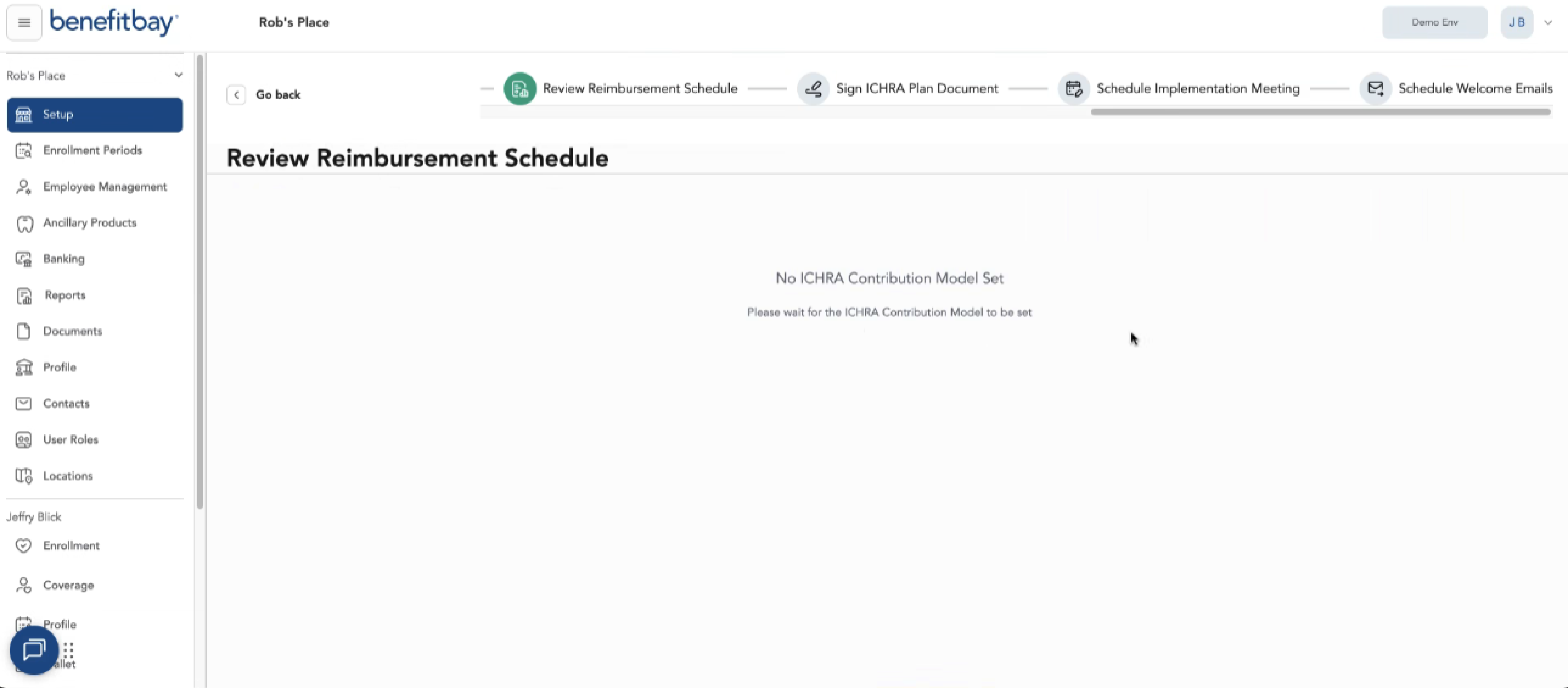
"Onboarding" flow –



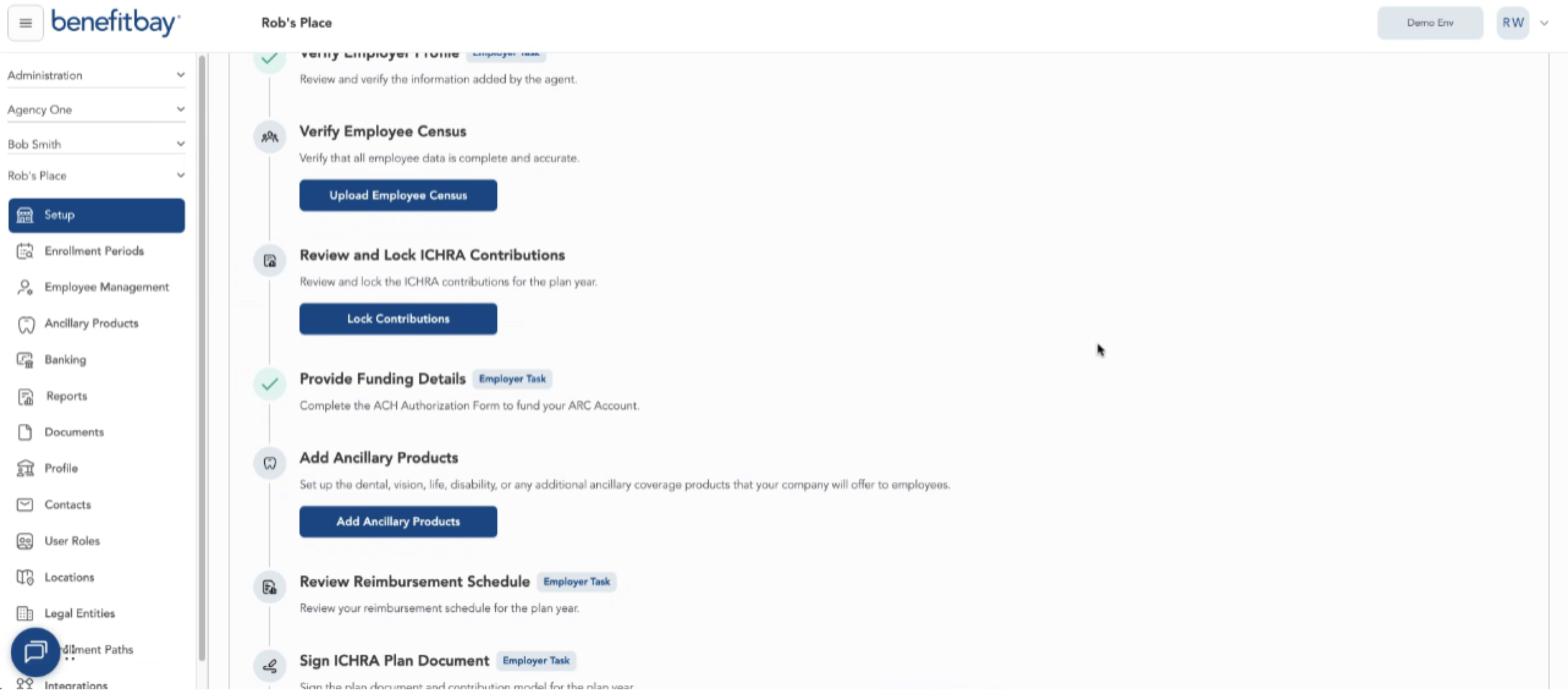
"Onboarding" flow – the next thing to do after setting up ancillary products is to review the locked model



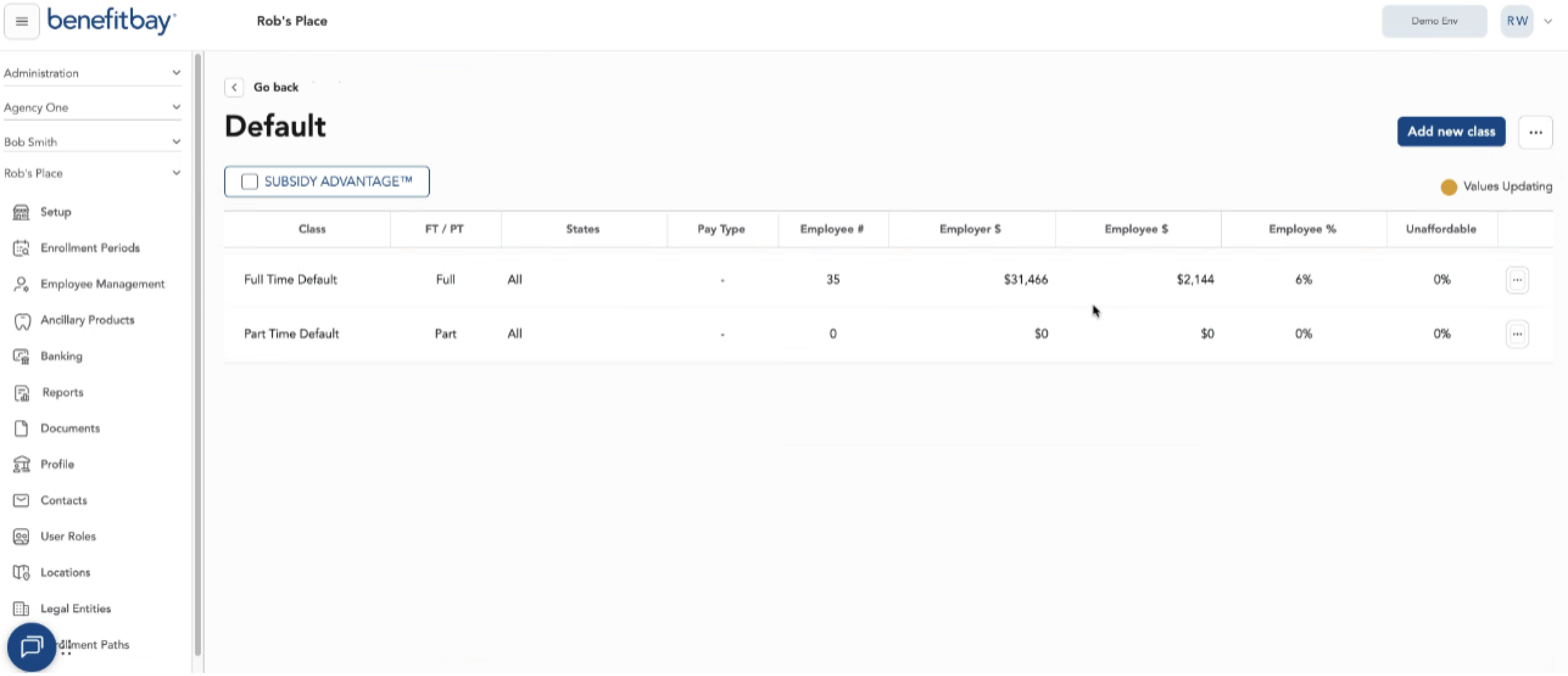
"Onboarding" flow – would be nice to say , "be locked by your agent/broker"



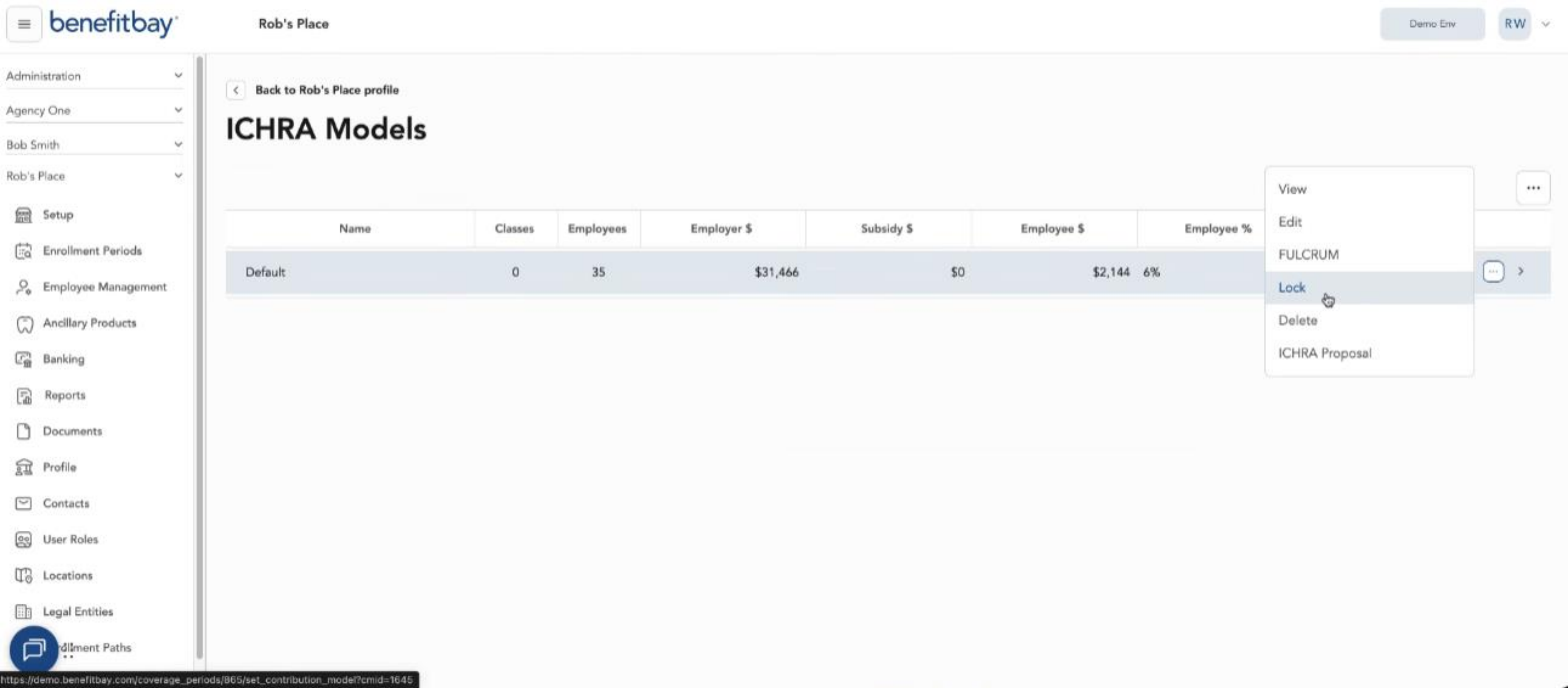
"Onboarding" flow – **Agent locks the model here (from their view)**



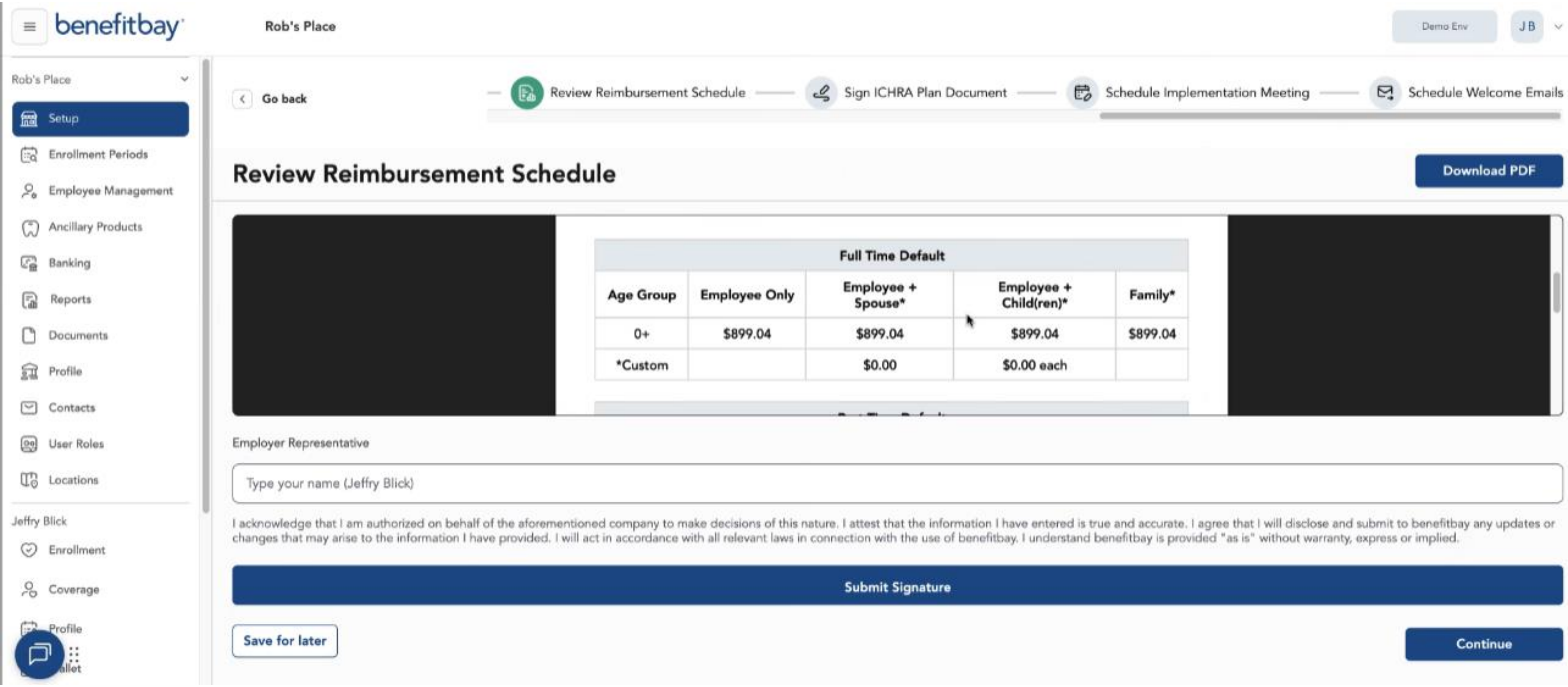
"Onboarding" flow – **Agent locks the model here (from their view)**



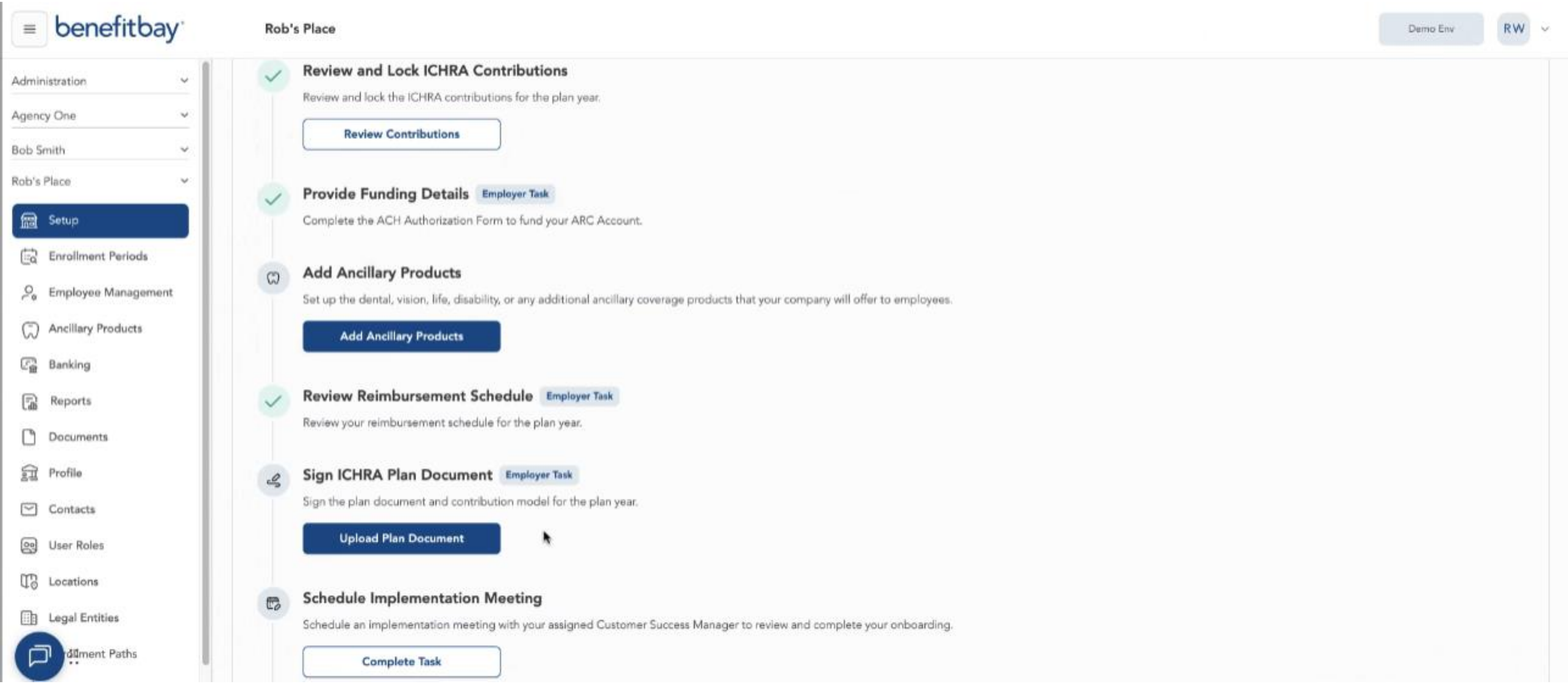
"Onboarding" flow – **How to "lock" the model (aka Reimbursement Schedule)**



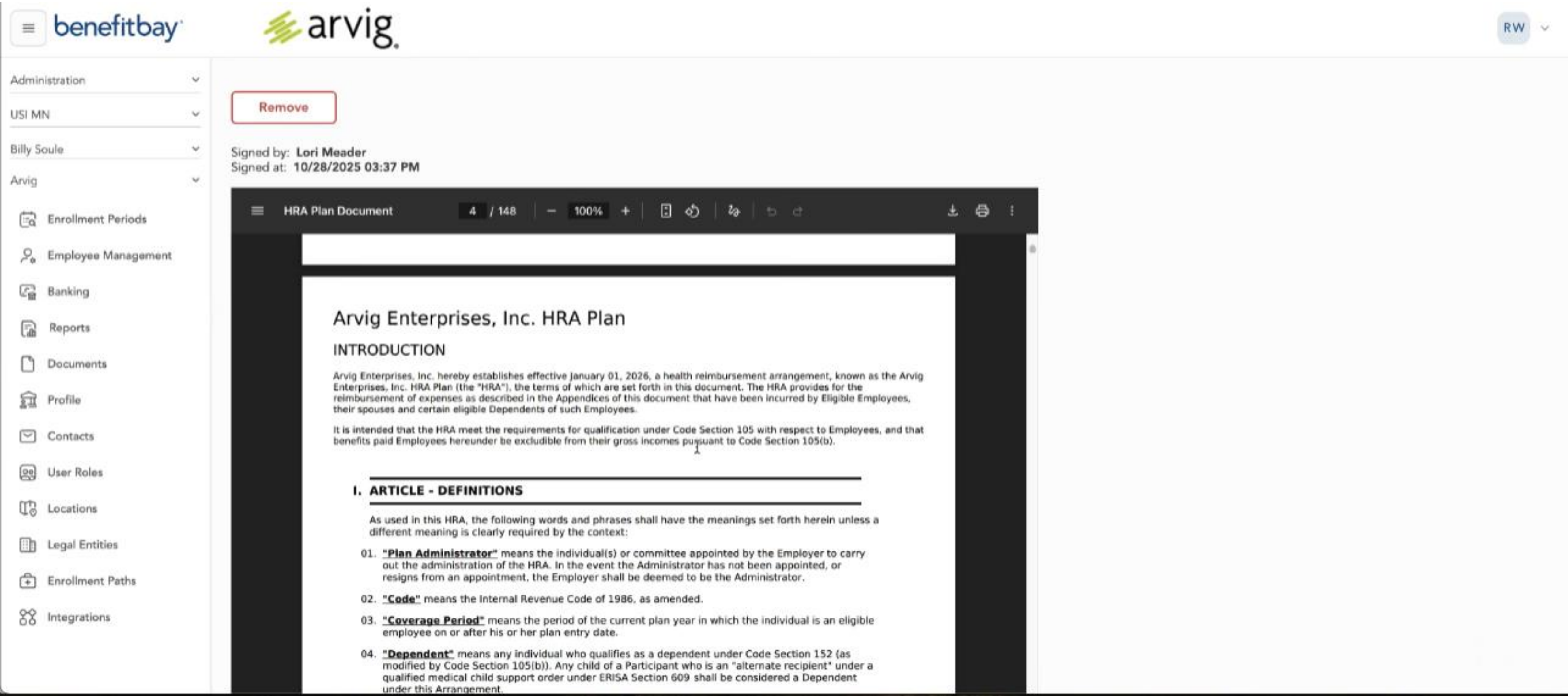
"Onboarding" flow – After the model is locked, then the Employer has to review the reimbursement schedule for their approval / signature. Sometimes this requires the model to be unlocked, model reset, then approved again. This has happened frequently during OE 2025



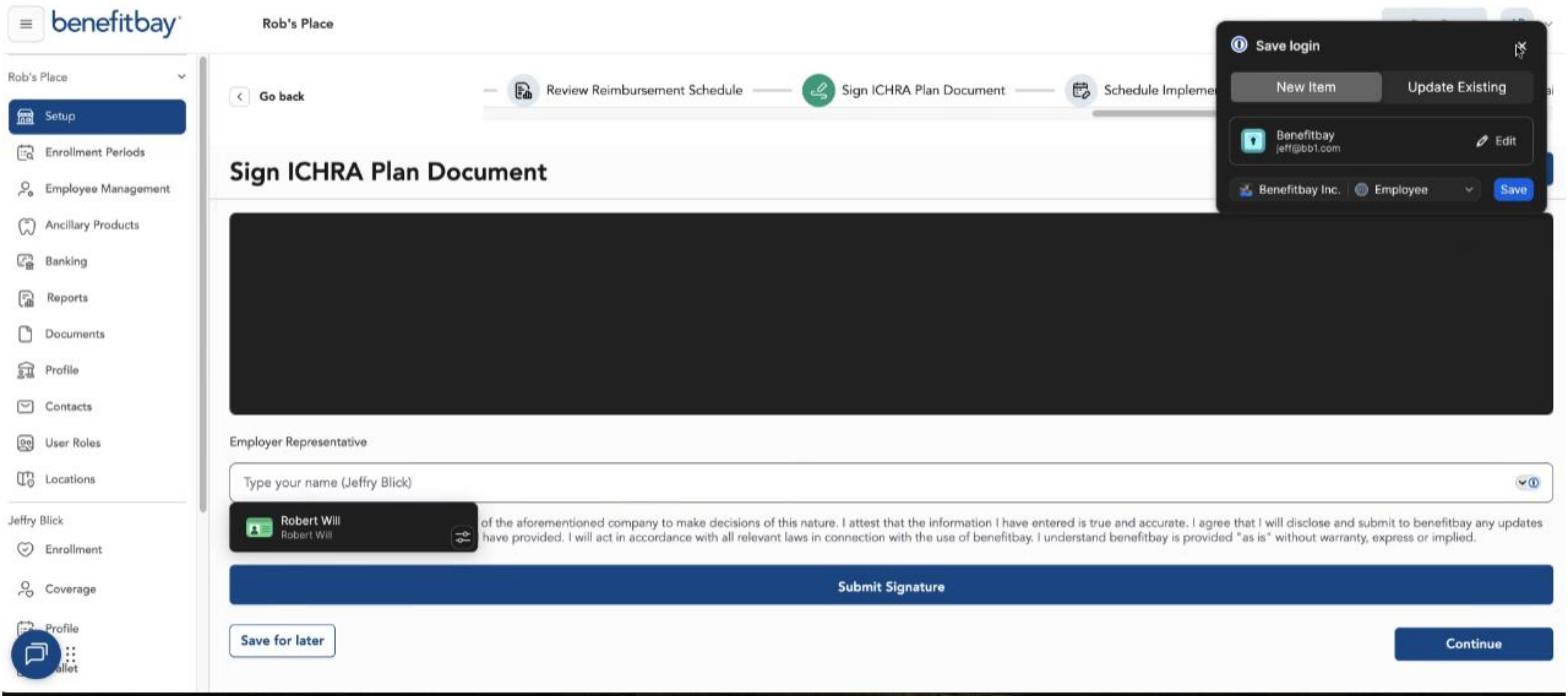
"Onboarding" flow – The next step is to update the "Plan Document", which is separate from the reimbursement schedule. We must have this before OE starts. This isn't used in the employee experience, but more of a CYA for benefitbay



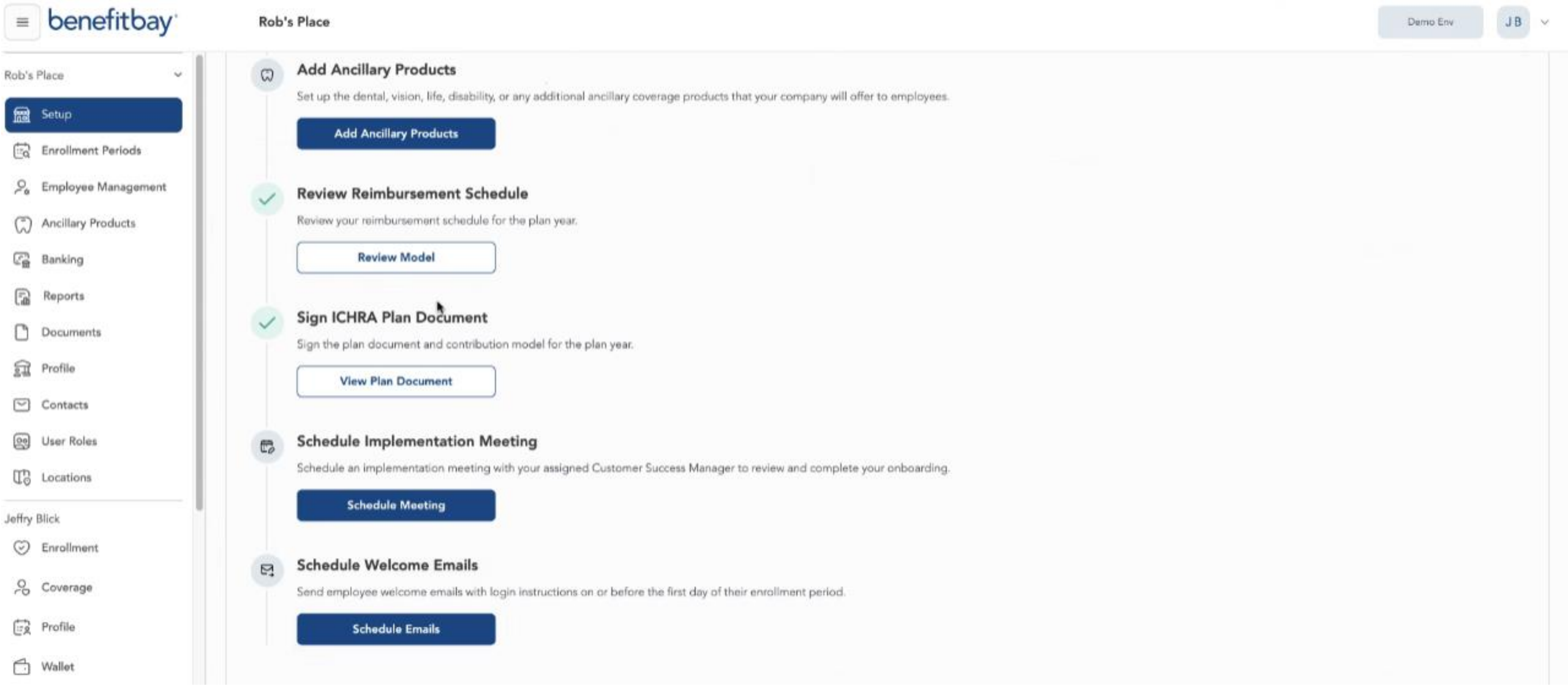
"Onboarding" flow – Sample Plan Document



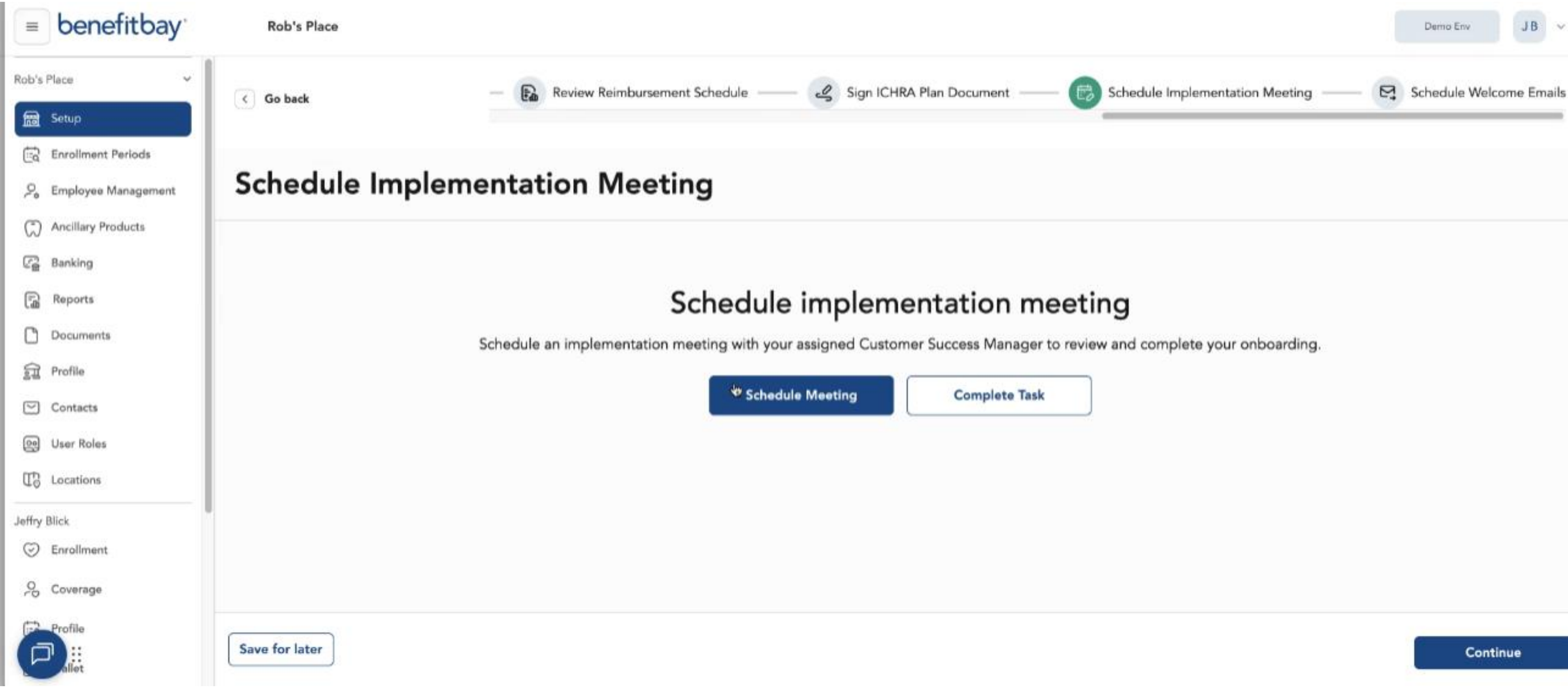
"Onboarding" flow – After uploading, the Plan Document has to be signed



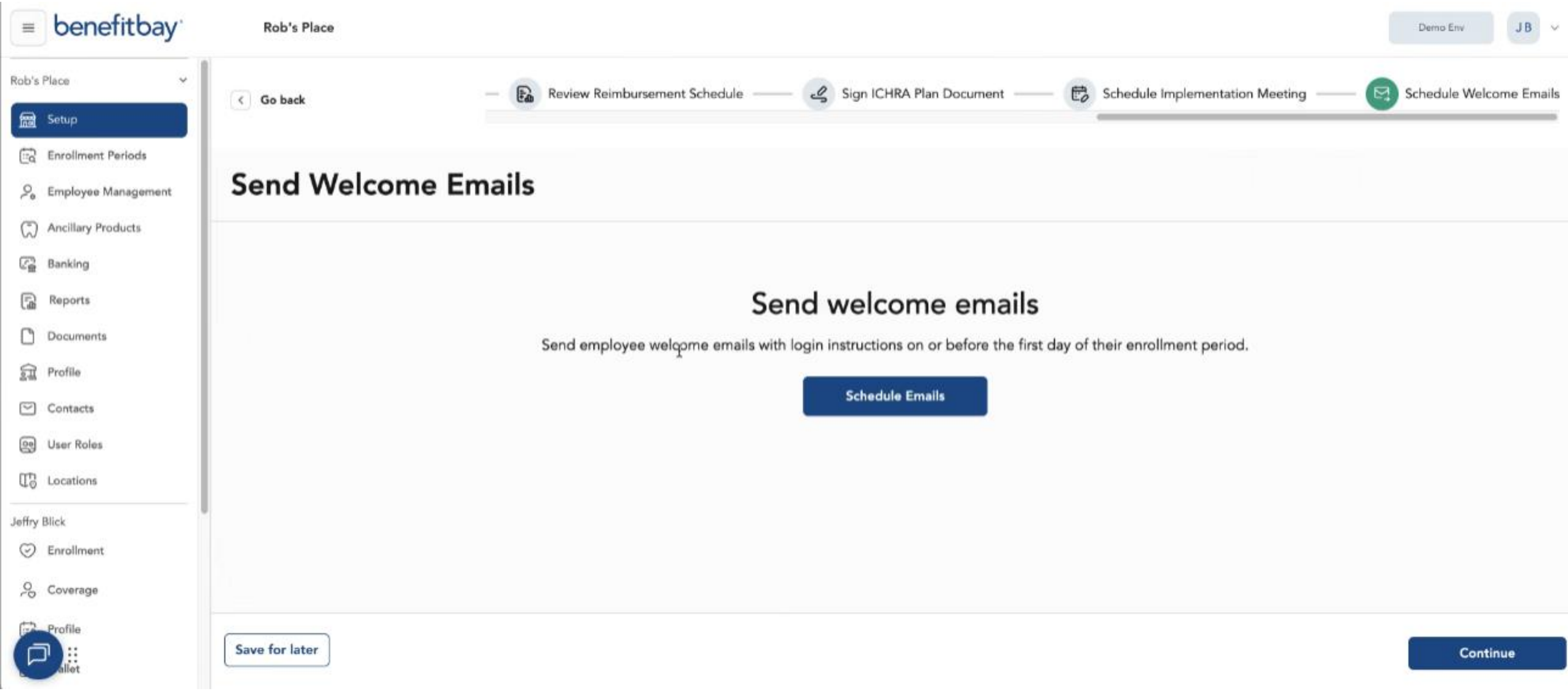
"Onboarding" flow –



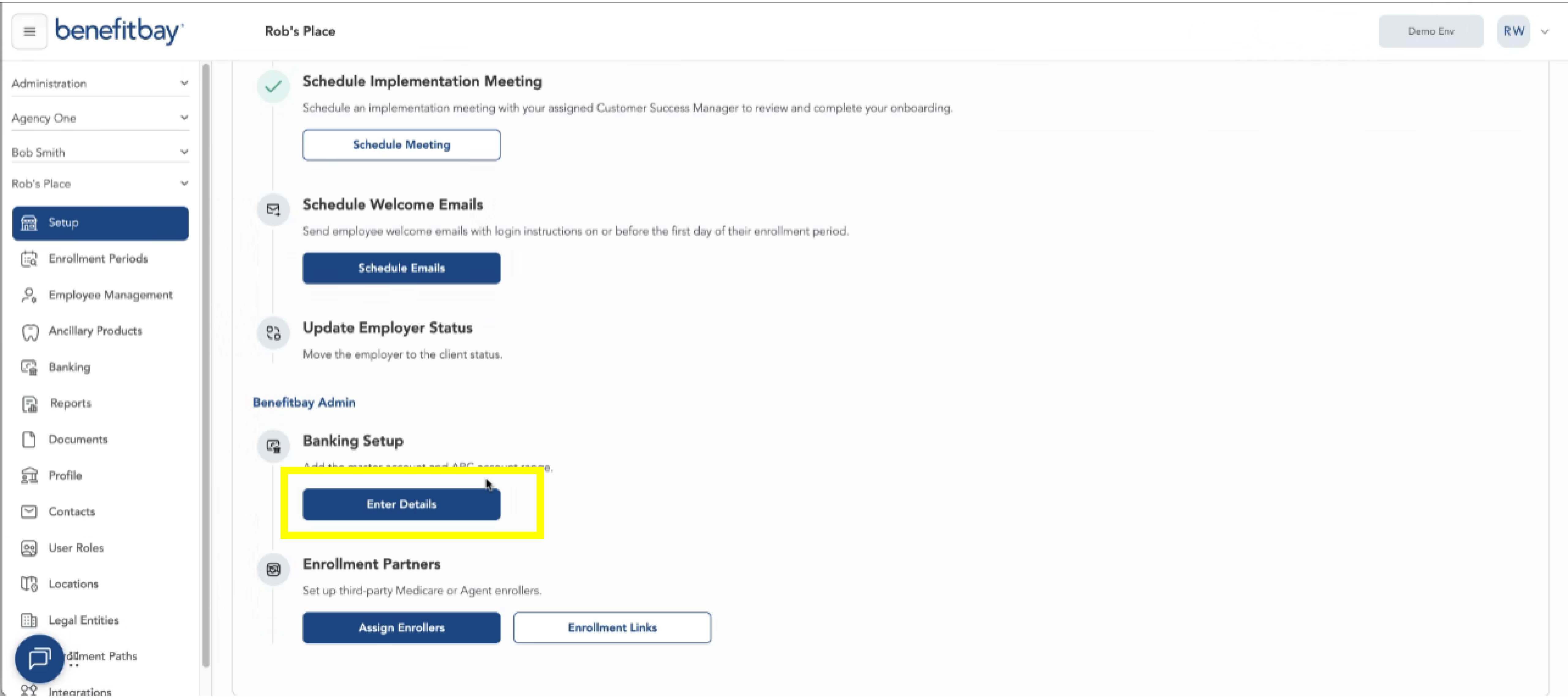
"Onboarding" flow –



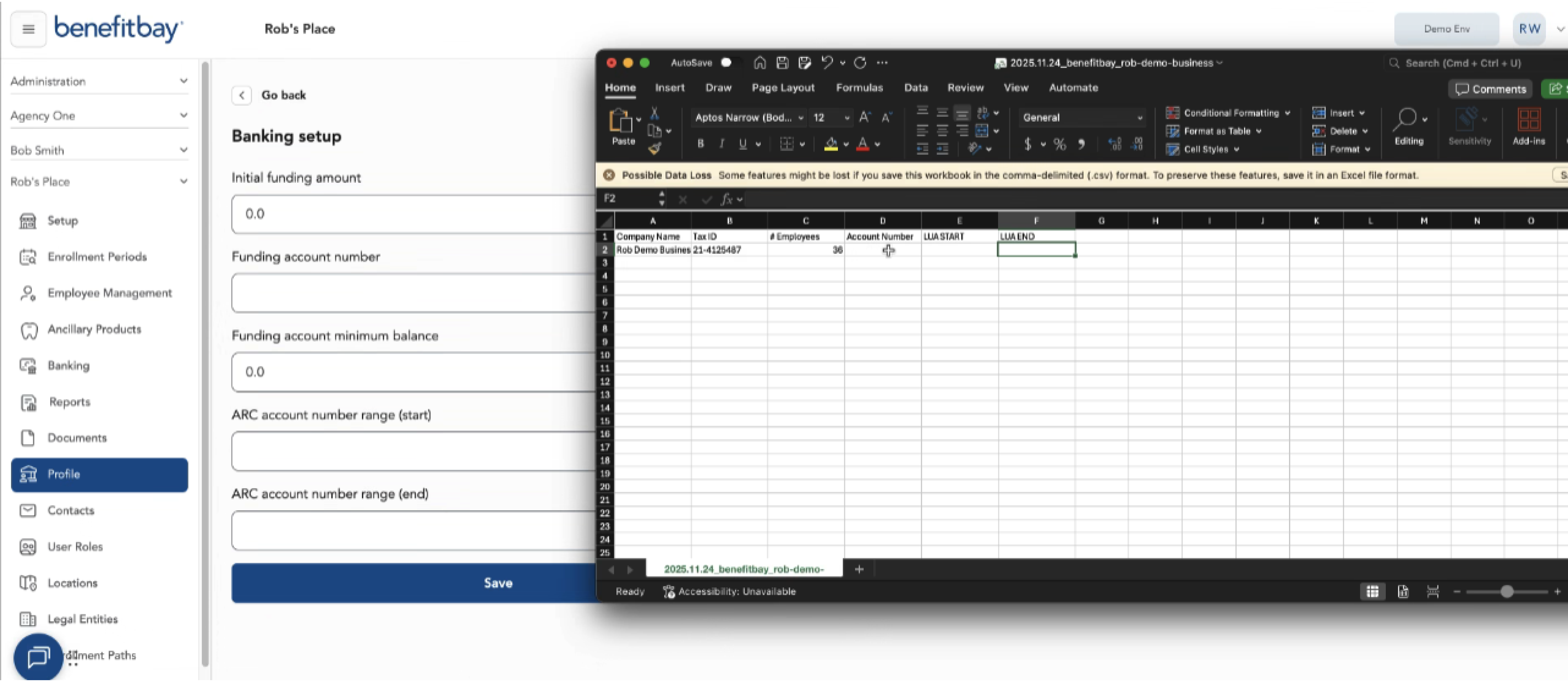
"Onboarding" flow – Schedule the welcome email. The employer may not want us to schedule these / communicate directly with their people. Rob called these "takeover" groups that we've taken from a competitor.



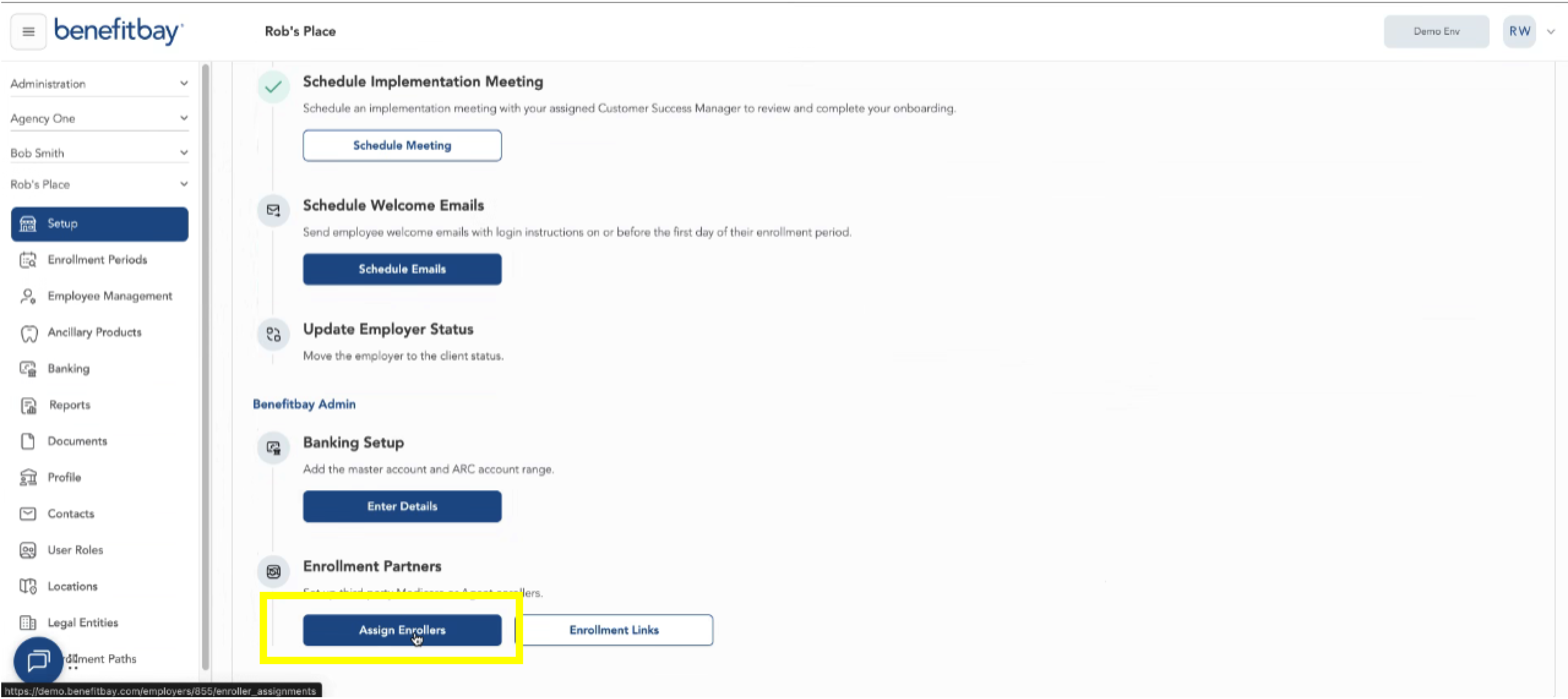
"Onboarding" flow – Last few pieces -



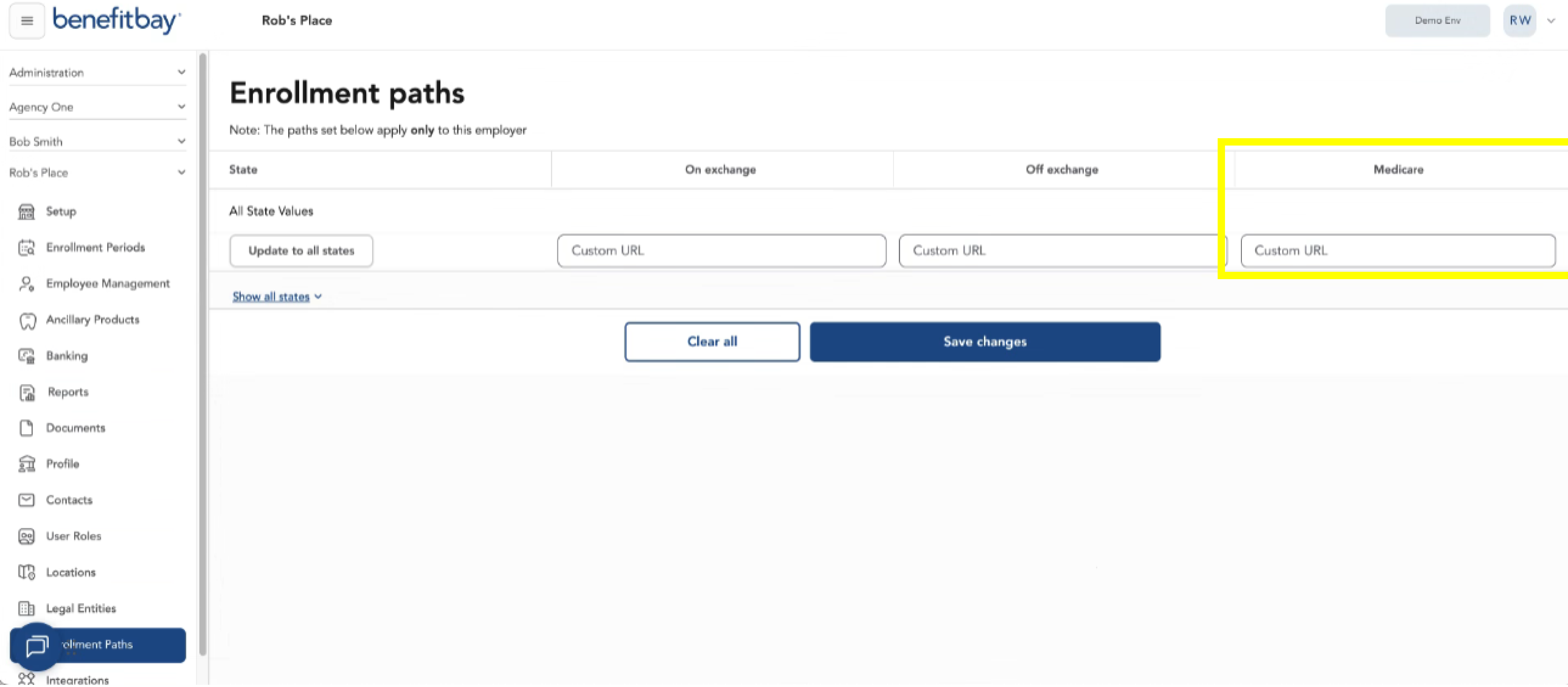
"Onboarding" flow – After the bank file details come back, these are added to the Banking Setup tab (but this is typically a benefitbay employee – like Matt or Rob)



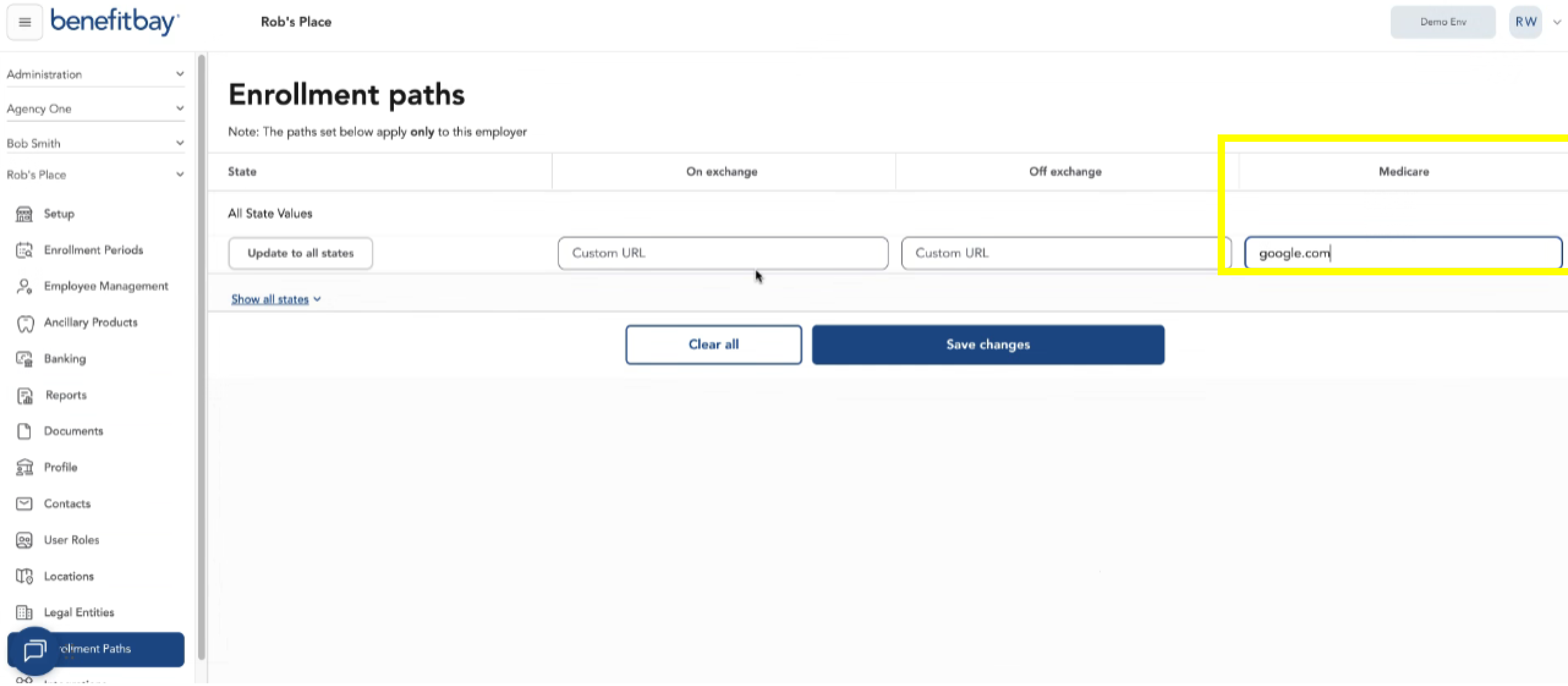
"Onboarding" flow – The enrollment partners section is for Medicare enrollment setup



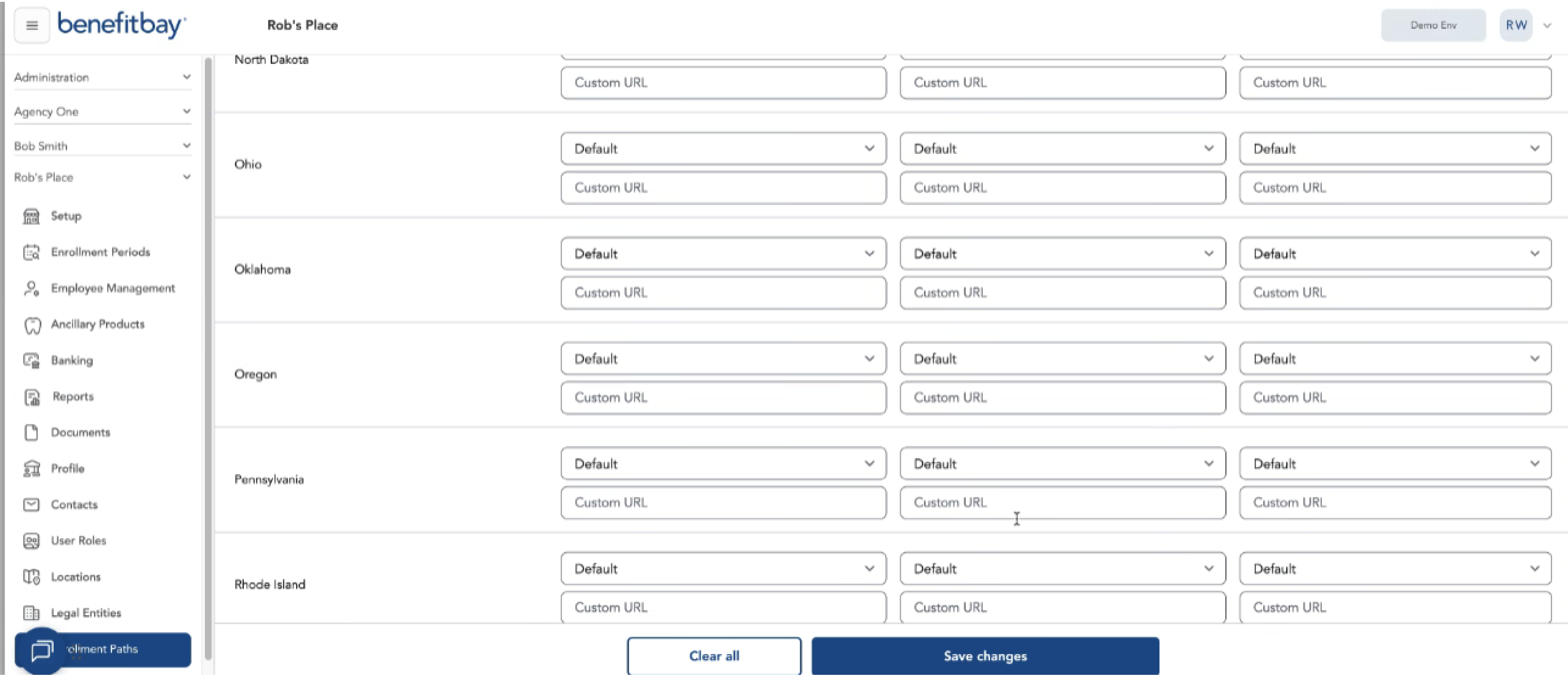
"Onboarding" flow –



"Onboarding" flow –



"Onboarding" flow – The enrollment partner links can vary by State



"Onboarding" flow – FINAL STEP. If they have employees in Massachusetts, then we have to setup HSA data to get those plans