

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

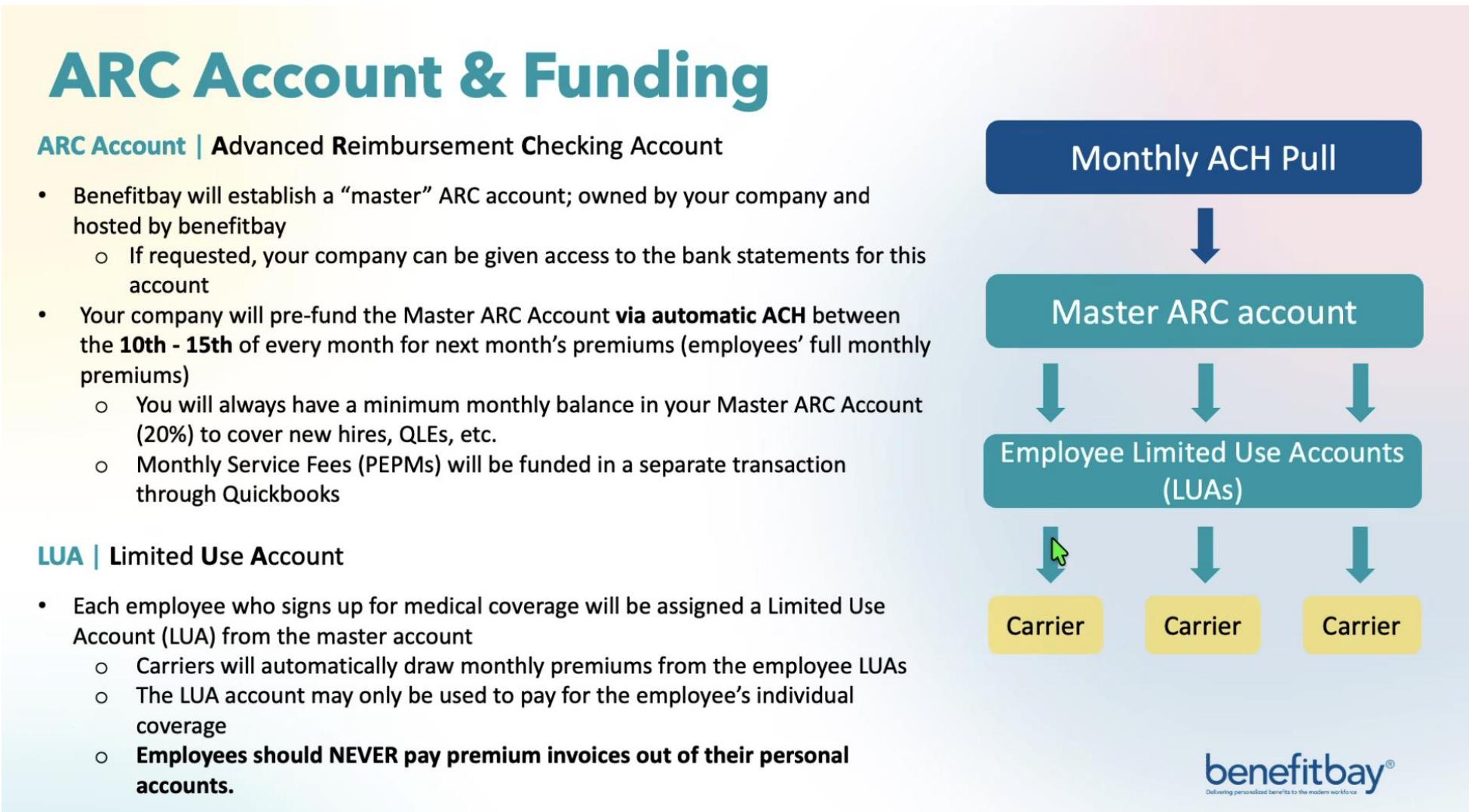
Employer

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



Hercules Fence – Damon example



Payroll Integration

The diagram illustrates the relationship between Payroll, HRIS, and HCM. Payroll is the narrowest component, focused on transactions like payroll calculations and tax filing. HRIS is a mid-range system focusing on data and processes, managing employee lifecycle from recruiting to workforce planning. HCM is the broadest system, encompassing Payroll and HRIS, along with advanced capabilities like performance management, learning & development, and workforce analytics.

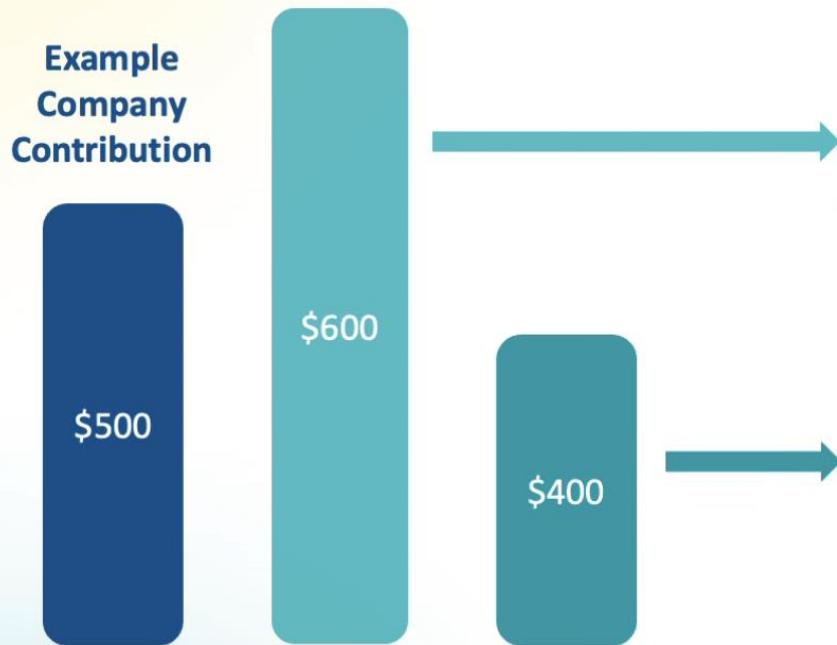
Capability	Payroll	HRIS	HCM
Pay employees & file taxes	✓	—	✓
Store core employee data	—	✓	basic
Onboarding/offboarding	—	—	advanced
Benefits administration	—	✓	robust
Recruiting/ATS	—	—	✓
Performance management	—	✓	✓

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

Hercules Fence – Damon example

Employee Deductions

- Employees who select a plan that is more expensive 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.

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](#)



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 Selected
- Agents
- Employers
- Users
- States
- EE Terms
- ⋮

Agencies

Search 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)



Demo Env

RW

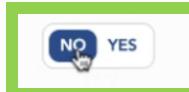
- Administration ▼
 - Home
 - Reports
 - Banking
 - Finance
 - Tools
 - Enrollment
 - Excluded Plans
 - Carriers
 - Parent agencies
 - Agencies
 - Agents
 - Employers
 - Users
 - States
 - EE Terms
- ::

[Back](#)

New Agency

New Agency Information

Set as a new parent agency



NO YES

Legal Agency Name

Federal Tax ID (EIN)

National producer number

Agency Contact Information

Contact role

First name

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

benefitbay

Demo Env RW

Administration

Agency One

Agency Home

Agency Profile

Carrier Appointments

Reports

Enrollment Partners

Profile

Add agency contact

Agency Information

Status: Pending

Agency name: Agency One

Federal Tax ID: 98-9876541

National producer number: 98765432111

Require multi-factor authentication: No

Logo Uploaded: No

Edit

Business Contact

Name: Bob Smith

Email: bobsmithagent@bb.com

Phone number: 3216549878

...

Business address

To complete setting up your profile please add business address.

Add

Correspondence address

To complete setting up your profile please add correspondence address.

Add

Errors and Omissions

Edit

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

The screenshot shows a user interface for creating a business address. At the top left is the benefitbay logo. On the right are navigation buttons for 'Demo Env' and 'RW'. The left sidebar shows 'Administration' and 'Agency One' dropdown menus. The main content area is titled 'Business address information' and contains the following fields:

- Address line 1: 123 QA St
- Address line 2: (empty)
- City: St Pete
- State: Florida (in a dropdown menu)
- ZIP code: 33710

A large blue button at the bottom is labeled 'Save changes'.

At the bottom left is a blue circular icon containing a speech bubble and three vertical dots.

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)

The screenshot shows the benefitbay Admin interface with the following details:

- Header:** benefitbay (with a dropdown menu), Demo Env, RW.
- Left Sidebar (Administration):** Home, Reports, Banking, Finance, Tools, Enrollment, Excluded Plans, Carriers, Parent agencies, Agencies, Agents, Employers, **Users** (selected), States, EE Terms.
- Current Page:** Users
- Search Bar:** Search input field containing "bobsmithagent@bb.com", Role dropdown set to "All Roles", and a blue "Search" button.
- Table Headers:** ID, User Name, Email, Roles, Organization, Hubspot ID.
- Text Prompt:** Enter search information to display results.
- Page URL:** https://demo.benefitbay.com/admin/users

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)

benefbay

Demo Env RW

Administration

- Home
- Reports
- Banking
- Finance
- Tools
- Enrollment
- Excluded Plans
- Carriers
- Parent agencies
- Agencies
- Agents
- Employers
- Users
- States
- EE Terms

https://demo.benefitbay.com/admin/users/13654/edit

Users

Search: bobsmitthagent@bb.com

Role: All Roles

Search

ID	User Name	Email	Roles	Organization
13654	Bob Smith	bobsmitthagent@bb.com	Agent Agency Contact	Agency One

View

Edit

Email Password Reset

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"

Screenshot of the benefitbay platform showing the "Agency Information" page for "Agency One".

The "Status" dropdown menu is open, highlighting the "Active" option, which is currently selected.

Other visible fields include:

- Set as a new parent agency (NO YES)
- Assign to an existing parent agency (No parent)
- Federal Tax ID/EIN (xx-xxxxxx) (98-9876541)
- National producer number (98765432111)
- Require multi-factor authentication (NO YES)
- Agency logo (blue bar)

The left sidebar shows navigation options: Administration, Agency One, Agency Home, Agency Profile, Carrier Appointments, Reports, and Enrollment Partners. The top right corner shows "Demo Env" and "RW" status indicators.

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*)

The screenshot shows the benefitbay software interface. The top navigation bar includes a 'Demo Env' button and a 'RW' dropdown. On the left, a sidebar lists 'Administration', 'Agency One' (selected), 'Agency Home' (highlighted in blue), 'Agency Profile', 'Carrier Appointments', 'Reports', and 'Enrollment Partners'. The main content area is titled 'Agents and account managers'. It features a search bar with 'Status' dropdown set to 'All' and a 'Search for Agents and account managers' input field. Below is a table with columns: Agent, Clients, Prospects, Leads, Employees, Premium, and Actions. Two rows are visible: 'Smith, Bob' (Agency Contact) and 'Totals'. An 'Actions' column for the first row contains a context menu with options: 'Agent dashboard', 'Agent profile', and 'Invite' (which is highlighted with a green border and a cursor icon). The bottom status bar shows the URL: https://demo.benefitbay.com/agents/124/send_agent_welcome.

Agent	Clients	Prospects	Leads	Employees	Premium	Actions
Smith, Bob Agency Contact	0	0	0	0	\$0.00	<ul style="list-style-type: none">Agent dashboardAgent profileInvite
Totals	0	0	0	0	\$0.00	

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

©2025 benefitbay®. All Rights Reserved.

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

The screenshot shows the benefitbay landing page. On the left, there is a sidebar with a navigation menu:

- Agency One (dropdown)
- Bob Smith (dropdown)
 - Enrollment periods
 - Agent Profile
 - Carrier Appointments
 - Employers
 - Contracts

The main content area displays user information: Bob Smith.

Active Enrollments

Employer	Enrollment Period	Type	Employees	Not started	In process	Pending	Submitted	Complete
There are currently no active enrollments.								

Upcoming Enrollments

Employer	EP Name	Dates	Type	Employees
There are currently no upcoming enrollments.				

At the bottom left is a blue circular icon with a white speech bubble and three dots.

At the top right are buttons for "Demo Env" and "BS".

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

benefitbay

Demo Env BS

Agency One

Agency Home

Agency Profile

Carrier Appointments

Reports

Enrollment Partners

Bob Smith

Enrollment periods

Agent Profile

Carrier Appointments

Employers

Contracts

Profile

Add agency contact

...

Agency Information

Agency name: **Agency One**

Federal Tax ID: **98-9876541**

National producer number: **98765432111**

Require multi-factor authentication: **No**

Logo Uploaded: **No**

Edit

Business Contact

Email: **bobsmithagent@bb.com**

Phone number: **3216549878**

Business address

Street address: **123 QA St**

Unit or Suite:

City: **St Pete**

State: **Florida**

Zip code: **33710**

Edit

Correspondence address

To complete setting up your profile please add correspondence address.

Add

Typical flow is to begin with "Carrier Appointments"

The screenshot shows the benefitbay software interface. On the left, there is a sidebar with navigation links: Agency One (selected), Bob Smith, Enrollment periods, Agent Profile, Carrier Appointments (highlighted with a green box), Employers, and Contracts. The main content area displays "Active Enrollments" and "Upcoming Enrollments" tables. The "Active Enrollments" table has columns: Employer, Enrollment Period, Type, Employees, Not started, In process, Pending, Submitted, and Complete. The message "There are currently no active enrollments." is displayed. The "Upcoming Enrollments" table has columns: Employer, EP Name, Dates, Type, and Employees. The message "There are currently no upcoming enrollments." is displayed. At the top right, there are buttons for Demo Env and BS.

benefitbay

Demo Env BS

Agency One

Bob Smith

Enrollment periods

Agent Profile

Carrier Appointments

Employers

Contracts

Active Enrollments

Employer	Enrollment Period	Type	Employees	Not started	In process	Pending	Submitted	Complete
----------	-------------------	------	-----------	-------------	------------	---------	-----------	----------

There are currently no active enrollments.

Upcoming Enrollments

Employer	EP Name	Dates	Type	Employees
----------	---------	-------	------	-----------

There are currently no upcoming enrollments.

New "Carrier Appointment" flow

benefitbay®

Demo Env BS ▾

Agency One: Agency One

User: Bob Smith

[Go back](#)

License

State

Florida

License number

987654321

Expiration date

< November 2025 >

Sun Mon Tue Wed Thu Fri Sat

26	27	28	29	30	31	1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	1	2	3	4	5	6

changes

Message icon

More options icon

License information is captured per State

The screenshot shows the benefitbay Agent Profile interface. On the left, a sidebar lists navigation options: Agency One (selected), Bob Smith, Enrollment periods, Agent Profile (highlighted in blue), Carrier Appointments, Employers, and Contracts. The main content area is titled "Agent Profile". It features two sections: "Business address" and "Correspondence address", each with an "Add" button. Below these is a section titled "Errors and Omissions" with fields for Amount covered per incident, Amount covered in total, Policy number, and Liability insurance carrier, each with an "Edit" button. The "License Information" section contains a table with a single row for Florida, showing License number 987654321 and Expiration date 10/20/2029. An "Add new license" button is located at the top right of this section. A green box highlights the Florida license entry. A blue circular icon with a speech bubble and three dots is in the bottom left corner.

Agency One

Bob Smith

Enrollment periods

Agent Profile

Carrier Appointments

Employers

Contracts

Business address

To complete setting up your profile please add business address.

Add

Correspondence address

To complete setting up your profile please add correspondence address.

Add

Errors and Omissions

Amount covered per incident:

Amount covered in total:

Policy number:

Liability insurance carrier:

Expiration date:

Edit

License Information

Add new license

State	License number	Expiration date
Florida	987654321	10/20/2029

...

License information – example with multiple States / Licenses

benefitbay® RW

Administration

Arthur J. Gallagher

Anthony Murphy

Enrollment periods

Agent Profile

Carrier Appointments

Reports

Employers

Contracts

Zip code: **01760**

Zip code: **01760**

Errors and Omissions

Agency coverage in effect

Amount covered per incident: **\$20,000,000.00**

Amount covered in total: **\$21,000,000.00**

Expiration date: **12/31/2027**

Policy number: **3527685 EO**

Liability insurance carrier: **Utica National Insurance Group**

License Information

Add new license

State	License number	Expiration date
Maine	PRN111410	03/09/2026
Massachusetts	1764334	10/01/2021
Rhode Island	NPN5412374	10/31/2022

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

The screenshot shows the benefitbay software interface. On the left, there is a sidebar with navigation links: Agency One (selected), Bob Smith, Enrollment periods, Agent Profile, Carrier Appointments, Employers (selected), and Contracts. The main content area is titled "Employers". It features a search bar with "Search by employer name or DBA name" and a dropdown for "Status" set to "All". A green box highlights the "Add Employer" button at the top right of the page. Below the search bar is a table header with columns: Employer, Contact info, Status, and PEPM. A message "No records were found." is displayed below the table. At the bottom left, there is a blue circular icon with a white speech bubble and three dots. The URL in the address bar is https://demo.benefitbay.com/agents/124/add_employer.

benefitbay

Demo Env BS

Agency One

Bob Smith

Enrollment periods

Agent Profile

Carrier Appointments

Employers

Contracts

Employers

Status

All

Search by employer name or DBA name

Search

Employer	Contact info	Status	PEPM
----------	--------------	--------	------

No records were found.

https://demo.benefitbay.com/agents/124/add_employer

"Add Employer" flow.

benefitbay®

Demo Env BS

Agency One

Bob Smith

Go back

New Employer Information

Turn on Demo mode?

NO YES

Switch if you wish to create an employer that will only be used for demonstration purposes.

Primary agent

Smith, Bob

Assigned agents / Account managers

Smith, Bob

Legal Business Name

Doing Business As (DBA) Name

Standard Industrial Classification (SIC) code

"Add Employer" flow.

benefitbay®

Demo

Agency One

Bob Smith

Primary agent

Smith, Bob

Assigned agents / Account managers

Smith, Bob

Legal Business Name

Rob Demo Business

Doing Business As (DBA) Name

Rob's Place

Standard Industrial Classification (SIC) code

Payroll Frequency

Bi-Weekly

Company logo

Choose File No file chosen

Save changes



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

The screenshot shows the benefitbay platform interface for the employer "Rob's Place".

Left Sidebar:

- Agency One
- Bob Smith
- Rob's Place
 - Enrollment Periods
 - Employee Management
 - Banking
 - Reports
 - Documents
 - Profile
 - Contacts
 - User Roles
 - Locations
 - Enrollment Paths
- Message icon
- More options icon

Top Bar:

- benefitbay logo
- Rob's Place
- Demo Env
- BS

Header:

Next steps for Rob's Place

Onboarding Progress:

- 1 Lead
- 1 Prospect
- 1 Onboarding

Onboarding Steps:

- Select Enrollment and Coverage Dates**

Specify the enrollment period (start and end dates) and the coverage effective date.

Select dates
- Add Employees**

You have 0 employees in the system. You can add employees individually or upload a census file.

Upload employee census **Add individual employee**
- Add Primary Address**

A primary address must be added prior to signing the ICHRA Agreement.

Set primary address
- Model ICHRA Contribution Plan**

Model and compare scenarios to optimize value and purchasing power for your employer group.

Define contributions **Update benchmark plans**
- Update Employer Status**

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

The screenshot shows the benefitbay software interface. At the top, there is a navigation bar with a menu icon, the brand name "benefitbay", the location "Rob's Place", and environment buttons for "Demo Env" and "BS". On the left, a sidebar lists navigation options: Agency One, Bob Smith, Rob's Place, Enrollment Periods (which is selected and highlighted in blue), Employee Management, Banking, Reports, Documents, Profile, Contacts, User Roles, Locations, and Enrollment Paths. The main content area has a heading "Rob Demo Business - New Enrollment Period". Below it, a text block instructs the user to create an Enrollment Period to add employees and define coverage. A form is provided for entering the details:

- Name for Enrollment Period:** OE
- Type:** Open Enrollment
- Enrollment start date:** 11/12/2025
A note below states: "The first day employees will be able to enroll. Must be tomorrow or later."
- Enrollment end date:** 12/12/2025
A note below states: "The last day enrollment opportunity will be available for this period. Cannot be later than the 12th."

In the bottom-left corner of the main window, there is a blue circular icon with a white speech bubble and three vertical dots.

"Add Employer" flow. Setting coverage dates

benefitbay®

Demo Env BS ▾

Agency One

Bob Smith

Rob's Place

Enrollment Periods

Employee Management

Banking

Reports

Documents

Profile

Contacts

User Roles

Locations

Enrollment Paths

Rob's Place

able to add employees and define the coverage you want to offer. Enter the date range for which you wish to open this enrollment period.

Name for Enrollment Period

OE

Type

Open Enrollment

Enrollment start date

11/12/2025

The first day employees will be able to enroll. Must be tomorrow or later.

Enrollment end date

12/12/2025

The last day enrollment opportunity will be available for this period. Cannot be later than the 12th.

Coverage start date

01/01/2026

Should typically be the first of the month.

Agent PEPM

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

The screenshot shows the benefitbay software interface with the following details:

- Header:** benefitbay, Rob's Place, Demo Env, BS
- Left Sidebar:** Agency One, Bob Smith, Rob's Place, Enrollment Periods (selected), Employee Management, Banking, Reports, Documents, Profile, Contacts, User Roles, Locations, Enrollment Paths.
- Current View:** Enrollment Periods configuration for Rob's Place.
- Fields and Descriptions:**
 - Enrollment start date:** 11/12/2025. Hint: The first day employees will be able to enroll. Must be tomorrow or later.
 - Enrollment end date:** 12/12/2025. Hint: The last day enrollment opportunity will be available for this period. Cannot be later than the 12th.
 - Coverage start date:** 01/01/2026. Hint: Should typically be the first of the month.
 - Agent PEPM:** \$ 20
 - Agent Minimum (leave 0 for no minimum):** \$ 0.00
- Bottom Buttons:** Save changes, Help

"Onboarding" flow – add employee census

benefitbay® Rob's Place Demo Env BS

Agency One
Bob Smith
Rob's Place

Setup Enrollment Periods Employee Management Banking Reports Documents Profile Contacts User Roles Locations Enrollment Paths

Next steps for Rob's Place

1 Lead — Prospect — Onboarding

Select Enrollment and Coverage Dates
Coverage starts: Jan 01, 2026.
Open Enrollment for your employees will be from Nov 12, 2025 to Dec 12, 2025.
Change dates

Add Employees
You can add employees individually or upload a census file.
Upload employee census Add individual employee

Add Primary Address
A primary address must be added prior to signing the ICHRA Agreement.
Set primary address

Model ICHRA Contribution Plan
Model and compare scenarios to optimize value and purchasing power for your employer group.
Define contributions Update benchmark plans

https://demo.benefitbay.com/employers/RE55/setup/census_files/new

"Onboarding" flow – add employee census

benefitbay® Rob's Place Demo Env BS

Agency One
Bob Smith
Rob's Place

Setup Enrollment Periods Employee Management Banking Reports Documents Profile Contacts User Roles Locations Enrollment Paths

Go back

Census file - Nov 11

Prepare your census file

See census file format guide for instructions on creating your census file. You can also download a template for your use.

All information for eligible employees:

- Employee ID
- Relationship
- First Name
- Last Name
- Date of Birth (MM/DD/YYYY)
- Gender
- Tobacco Use (Y/N) (If Tobacco use is not known, mark it as "N.")
- Home Zip Code
- FT/PT
- Annual Wages (required)
- Pay Type (Salary/Hourly)
- Employment Start Date

Required for Group vs ICHRA Comparison Only:

- Coverage Code (EEO, EES, EEC, EEF)
- Current Employer Amount (monthly)
- Current Employee Amount (monthly)
- Renewal Employer Amount (monthly)
- Renewal Employee Amount (monthly)

[Download census template](#) [Census file format guide](#)

Upload employee census

Choose File No file chosen

Upload census file

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

benefitbay® Rob's Place Demo Env BS

Agency One
Bob Smith
Rob's Place

Setup Enrollment Periods Employee Management Banking Reports Documents Profile Contacts User Roles Locations Enrollment Paths

Go back anonymized_2026-er_census_export_2025-11-11-11-55.csv - Nov 11

35 Imported employee records 7 Dependent records 0 Invalid records 42 Valid records 0 Applied records

Show Employee All records Search by employee first or last name Search

Records	External Employee ID	Relationship	First Name	Last Name	Home Zip Code	.csv file row	
✓ Valid record		Employee	Luther	Hudson	33710	1	>
✓ Valid record		Employee	Marcelina	Schaefer	33710	13	>
✓ Valid record		Spouse	Lou	Schaefer		14	>
✓ Valid record		Employee	Fidel	Considine	33710	15	>
✓ Valid record		Spouse	Benedict	Considine		16	>
✓ Valid record		Employee	Keven	Dooley	33710	17	>
✓ Valid record		Child	Arlen	Dooley		18	>

< 1 2 3 4 5 >

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

The screenshot shows the benefitbay software interface. On the left is a sidebar with navigation links: Agency One, Bob Smith, Rob's Place, Setup, Enrollment Periods, Employee Management, Banking, Reports, Documents, Profile, Contacts, User Roles, Locations, and Enrollment Paths. The main area is titled "Rob's Place" and shows a file named "anonymized_2026-er_census_export_2025-11-11-11-55.csv - Nov 11". Below the title, there are five status indicators: Imported employee records (35), Dependent records (7), Invalid records (0), Valid records (42), and Applied records (0). A large green progress bar below the title indicates the process is "Applying records...". A note below the bar says "This process may take a few minutes". In the top right corner, there are buttons for "Demo Env" and "BS".

benefitbay

Rob's Place

Demo Env BS

Agency One

Bob Smith

Rob's Place

Setup

Enrollment Periods

Employee Management

Banking

Reports

Documents

Profile

Contacts

User Roles

Locations

Enrollment Paths

Go back

anonymized_2026-er_census_export_2025-11-11-11-55.csv - Nov 11

35 Imported employee records 7 Dependent records 0 Invalid records 42 Valid records 0 Applied records

Census file

Applying records...

This process may take a few minutes

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

benefitbay Rob's Place Demo Env BS

Agency One
Bob Smith
Rob's Place

Setup Enrollment Periods Employee Management Banking Reports Documents Profile Contacts User Roles Locations Enrollment Paths

Go back anonymized_2026-er_census_export_2025-11-11-11-55.csv - Nov 11

35 Imported employee records 7 Dependent records 30 Invalid records 12 Valid records 0 Applied records

Apply valid records ...

Show Employee All records Search by employee first or last name Search

Records	External Employee ID	Relationship	First Name	Last Name	Home Zip Code	.csv file row	
⚠ 2 errors	Employee	Luther	Hudson		33710	1	>
⚠ 2 errors	Employee	Marcelina	Schaefer		33710	13	>
✓ Valid record	Spouse	Lou	Schaefer			14	>
⚠ 2 errors	Employee	Fidel	Considine		33710	15	>
✓ Valid record	Spouse	Benedict	Considine			16	>
⚠ 2 errors	Employee	Keven	Dooley		33710	17	>
✓ Valid record	Child	Arlen	Dooley			18	>

< 1 2 3 4 5 >

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

The screenshot shows the benefitbay software interface for managing employee census data. The left sidebar contains navigation links for Agency One, Bob Smith, and Rob's Place, along with various setup and management options like Setup, Enrollment Periods, Employee Management, Banking, Reports, Documents, Profile, Contacts, User Roles, Locations, and Enrollment Paths. The main content area displays a file named "anonymized_2026-er_census_export_2025-11-11-11-55.csv - Nov 11". The file summary at the top indicates 35 Imported employee records, 7 Dependent records, 30 Invalid records (highlighted in blue), 12 Valid records, and 0 Applied records. A prominent modal dialog box in the center asks, "Are you sure you want to apply all valid records?", with "Cancel" and "Yes, apply valid records" buttons. Below the modal, the data grid shows rows of employee information with columns for Spouse, Employee, and Considine, along with Home Zip Code and .csv file row numbers. The first few rows show errors (2 errors) and valid records (✓ Valid record). The modal is the primary focus, indicating a critical step in the onboarding process.

benefitbay

Rob's Place

Demo Env BS

Agency One

Bob Smith

Rob's Place

Setup

Enrollment Periods

Employee Management

Banking

Reports

Documents

Profile

Contacts

User Roles

Locations

Enrollment Paths

Go back

anonymized_2026-er_census_export_2025-11-11-11-55.csv - Nov 11

35 Imported employee records 7 Dependent records 30 Invalid records 12 Valid records 0 Applied records

Apply valid records ...

Show All records Employee

Records External Employee

2 errors ✓ Valid record 2 errors ✓ Valid record

Spouse Lou Schaefer

Employee Fidel Considine

Spouse Benedict Considine

Employee Keven Dooley

Child Arlen Dooley

Home Zip Code .csv file row

33710 1 >

33710 13 >

33710 14 >

33710 15 >

33710 16 >

33710 17 >

33710 18 >

Cancel Yes, apply valid records

Are you sure you want to apply all valid records?

This will import and save your valid records. Make sure the information has been validated.

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

The screenshot shows the benefitbay software interface with the following details:

- Header:** benefitbay logo, navigation bar with "Rob's Place", "Demo Env", and "BS" dropdown.
- Left Sidebar:** Agency One dropdown set to "Bob Smith" under "Rob's Place".
 - Setup (selected):** Enrollment Periods, Employee Management, Banking, Reports, Documents, Profile, Contacts, User Roles, Locations, Enrollment Paths.
 - Other:** Chat icon with three dots.
- Main Content:** "Next steps for Rob's Place" title.
 - Select Enrollment and Coverage Dates:** Step completed (green checkmark).
 - Coverage starts: Jan 01, 2026.
 - Open Enrollment for your employees will be from Nov 12, 2025 to Dec 12, 2025.
 - [Change dates](#)
 - Add Employees:** Step completed (green checkmark).
 - You have 35 employees in the system. You can add employees individually or upload a census file.
 - [Upload employee census](#) | [Add individual employee](#)
 - Add Primary Address:** Step in progress (grey outline).
 - A primary address must be added prior to signing the ICHRA Agreement.
 - [Set primary address](#)
 - Model ICHRA Contribution Plan:** Step in progress (grey outline).
 - Model and compare scenarios to optimize value and purchasing power for your employer group.
 - [Define contributions](#) | [Update benchmark plans](#)
- Top Right:** 1 Lead, 1 Prospect, 1 Onboarding.

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

The screenshot shows the benefitbay software interface with the following details:

- Header:** benefitbay, Rob's Place
- Left Sidebar (Administration):** Administration, Agency One, Bob Smith, Rob's Place. The "Setup" option is highlighted in blue.
- Content Area:** "Next steps for Rob's Place" (highlighted in blue box).
 - Select Enrollment and Coverage Dates:** Coverage starts: Jan 01, 2026. Open Enrollment for your employees will be from Nov 12, 2025 to Dec 12, 2025. A "Change dates" button is present.
 - Add Employees:** You have 35 employees in the system. You can add employees individually or upload a census file. Two buttons are shown: "Upload employee census" and "Add individual employee" (this button is highlighted with a green box).
 - Add Primary Address:** A primary address must be added prior to signing the ICHRA Agreement. A "Set primary address" button is present.
 - Model ICHRA Contribution Plan:** Model and compare scenarios to optimize value and purchasing power for your employer group. Two buttons are shown: "Define contributions" and "Update benchmark plans".

"Onboarding" flow –

The screenshot shows a user interface for adding a new employee. The top navigation bar includes the benefitbay logo, a search bar, and a dropdown menu for 'Rob's Place'. The main content area is titled 'Add new employee - Personal information'. A green box highlights the title bar. The form fields include:

- First name: Bob
- Last name: James
- Email: bobjames@bb.com
- Home phone number: 8785458787
- Social Security Number: (Field is empty)
- Date of Birth: (Field is empty)

Annotations:

- A note below the email field states: "① This will be used as their login to get access to the platform."
- A lock icon with the text "Secured with bank-level encryption" is shown next to the Social Security Number field.

"Onboarding" flow – Setting the primary address

The screenshot shows the benefitbay onboarding interface for 'Rob's Place'. The left sidebar lists various setup options like 'Setup', 'Enrollment Periods', and 'Employee Management'. The main area displays a list of tasks:

- Select Enrollment and Coverage Dates**: Shows coverage starting Jan 01, 2026, with a 'Change dates' button.
- Add Employees**: Shows 35 employees, with options to 'Upload employee census' or 'Add individual employee' (the latter is being clicked).
- Add Primary Address**: A step highlighted with a green border, stating a primary address is required before signing the ICHRA Agreement, with a 'Set primary address' button.
- Model ICHRA Contribution Plan**: Allows modeling and comparing scenarios to optimize value and purchasing power.

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

The screenshot shows the benefitbay software interface with the following details:

- Header:** benefitbay, Rob's Place, Demo Env, RW
- Left Sidebar (Administration):**
 - Agency One
 - Bob Smith
 - Rob's Place
 - Setup
 - Enrollment Periods
 - Employee Management
 - Banking
 - Reports
 - Documents
 - Profile
 - Contacts
 - User Roles
 - Locations
 - Legal Entities
 - Enrollment Paths
 - Registrations (highlighted with a blue circle)
- Current Page:** Address information
- Form Fields:**
 - Location Name (empty input field)
 - Address line 1 (empty input field)
 - Address line 2 (empty input field)
 - City (empty input field)
 - State (dropdown menu: -Select-)
 - ZIP code (empty input field)
 - County (dropdown menu: -Select (ZIP code Required)-)
- Buttons:** Go back

"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)

The screenshot shows the benefitbay software interface for 'Rob's Place'. The left sidebar lists various administrative and setup modules. The main content area is titled 'Next steps for Rob's Place' and contains four steps:

- Select Enrollment and Coverage Dates**: Shows coverage starting Jan 01, 2026, with a 'Change dates' button.
- Add Employees**: Shows 35 employees in the system, with options to 'Upload employee census' or 'Add individual employee' (the latter has a cursor icon over it).
- Add Primary Address**: Requires adding a primary address prior to signing the ICHRA Agreement, with a 'Set primary address' button.
- Model ICHRA Contribution Plan**: Allows modeling and comparing scenarios to optimize value and purchasing power, with 'Define contributions' and 'Update benchmark plans' buttons.

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

The screenshot shows the benefitbay onboarding flow for "Rob's Place". The left sidebar lists various setup options: Administration, Agency One, Bob Smith, Rob's Place, Setup (selected), Enrollment Periods, Employee Management, Banking, Reports, Documents, Profile, Contacts, User Roles, Locations, Legal Entities, Enrollment Paths, and Integrations.

The main content area displays a sequential onboarding process:

- Select Enrollment and Coverage Dates**: Coverage starts: Jan 01, 2026. Open Enrollment for your employees will be from Nov 12, 2025 to Dec 12, 2025. Includes a "Change dates" button.
- Add Employees**: You have 36 employees in the system. You can add employees individually or upload a census file. Includes "Upload employee census" and "Add individual employee" buttons.
- Add Primary Address**: A primary address must be added prior to signing the ICHRA Agreement. Includes a "Set primary address" button.
- Model ICHRA Contribution Plan**: Model and compare scenarios to optimize value and purchasing power for your employer group. Includes "Define contributions" and "Update benchmark plans" buttons.
- Quote Ancillary Products**: The benefitbay team will provide a quote for dental, vision, life, or disability coverage products. Includes a "Request Quote" button.

At the top right, there are "Demo Env" and "RW" buttons.

"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)

The screenshot shows the benefitbay software interface. On the left is a sidebar with various menu items: Administration, Agency One, Bob Smith, Rob's Place, Setup (which is selected and highlighted in blue), Enrollment Periods, Employee Management, Banking, Reports, Documents, Profile, Contacts, User Roles, Locations, Legal Entities, Enrollment Paths, and Integrations. The main title is "Rob's Place". Below it is the heading "Next steps for Rob's Place". The top navigation bar has three items: "Lead" (step 1), "Prospect" (step 2, highlighted with a green box), and "Onboarding" (step 3). The "Prospect" step is described as "Rob Demo Business is a Prospect." The main content area lists four steps: "Update Employee Census" (with "Upload employee census" and "Add individual employee" buttons), "Review ICHRA Modeling Options" (with "Define contribution" and "Update benchmark plans" buttons), "Create Employer Contract" (with a "Create Contract" button), and "Update Employer Status" (with a "Move to Onboarding" button).

benefitbay

Rob's Place

Demo Env RW

Administration

Agency One

Bob Smith

Rob's Place

Setup

Enrollment Periods

Employee Management

Banking

Reports

Documents

Profile

Contacts

User Roles

Locations

Legal Entities

Enrollment Paths

Integrations

Next steps for Rob's Place

1 Lead

2 Prospect

3 Onboarding

Update Employee Census

Review and update employee census to ensure accurate modeling of your ICHRA options.

Upload employee census

Add individual employee

Review ICHRA Modeling Options

Use the ICHRA modeling tool to explore potential plan structures.

Define contribution

Update benchmark plans

Create Employer Contract

Set contract terms, fees, optional add-ons for your employer to sign.

Create Contract

Update Employer Status

Rob Demo Business is a Prospect.

Move to Onboarding

https://demo.benefitbay.com/contribution_models?coverage_period_id=865&employer_id=855

"Onboarding" flow –

The screenshot shows the benefitbay software interface with the following details:

- Header:** benefitbay logo, Rob's Place workspace, Demo Env, RW, and a navigation bar with 1 Lead, 2 Prospect, and Onboarding.
- Left Sidebar:** Administration, Agency One, Bob Smith, Rob's Place, and a list of navigation items:
 - Setup** (selected)
 - Enrollment Periods
 - Employee Management
 - Banking
 - Reports
 - Documents
 - Profile
 - Contacts
 - User Roles
 - Locations
 - Legal Entities
 - Enrollment Paths
 - Communications
- Section Header:** Next steps for Rob's Place
- Flow Steps:**
 - Update Employee Census:** Review and update employee census to ensure accurate modeling of your ICHRA options.
 - [Upload employee census](#)
 - [Add individual employee](#)
 - Review ICHRA Modeling Options:** Use the ICHRA modeling tool to explore potential plan structures.
 - [Define contribution](#)
 - [Update benchmark plans](#)
 - Create Employer Contract:** Set contract terms for optional add-ons for your employer to sign.
 - [Create Contract](#) (button highlighted with a green border)
 - Update Employer Status:** Rob Demo Business is a Prospect.
 - [Move to Onboarding](#)
- Page URL:** https://demo.benefitbay.com/contribution_models?coverage_period_id=865&employer_id=855

"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)

The screenshot shows the benefitbay software interface for managing contracts. The left sidebar includes navigation links for Administration, Agency One, Bob Smith, Enrollment periods, Agent Profile, Carrier Appointments, Reports, Employers, and Contracts, with Contracts being the active tab. The main header shows "Rob's Place" and the current environment "Demo Env". The top right corner has a "RW" status indicator.

The main content area displays "Rob Demo Business" and "Contract Dates" for Agent "Bob Smith" and Employer "Rob Demo Business". A "Go back" button is available. To the right, there are tabs for Coverage Terms, Fixed Fees, Add-ons, and Additional Terms.

A modal window titled "Open enrollment start date" is open, showing a calendar for November 2025. The calendar highlights the 15th as the selected date. Below the calendar, a note states: "Select a date at least 14 days prior to the coverage period start date to initiate open enrollment." A "Continue" button is located at the bottom of the modal.

"Onboarding" flow – contracts

benefitbay® Rob's Place Demo Env RW ▾

Administration Agency One Bob Smith

Enrollment periods Agent Bob Smith Employer Rob Demo Business Open Enrollment Start Date November 15, 2025 Coverage Start Date January 01, 2026 Contract End Date December 31, 2027

Carrier Appointments Reports Employers Contracts

Rob's Place

ACA 1095 Compliance NO YES

Simplify ACA compliance, bringing you streamlined, accurate, and reliable 1095 ACA reporting solutions that fit seamlessly into your benefits management workflow.

Learn more

Setup fees (per FEIN)

Up to 100 Employees	\$500.00
101 to 1,000 Employees	\$1,000.00
1,001 to 2,500 Employees	\$1,500.00
2,501 to 5,000 Employees	\$2,000.00
Over 5,000 Employees	\$3,000.00
For every additional 1,000 Employees	\$500.00

Continue

https://info.benefitbay.com/aca

"Onboarding" flow – contracts (continued)

The screenshot shows the benefitbay software interface with the following details:

- Header:** benefitbay
- Top Navigation:** Rob's Place
- Left Sidebar:** Administration, Agency One, Bob Smith, Enrollment periods, Agent Profile, Carrier Appointments, Reports, Employers, Contracts (highlighted in blue).
- Main Content:**
 - Offer ancillaries:** Ancillary enrollments will be included in the PEPM count. Buttons: NO (white), YES (blue).
 - Benefitbay enrollment support:** Benefitbay will facilitate enrollment support and coordinate the end-to-end application submission process. Buttons: NO (white), YES (blue).
 - Add Fee:** Form fields include:
 - Fee Name: Input field.
 - Description: Input field.
 - Fee Type: Radio buttons for Monthly (selected) and Annual.Text at the bottom: Per Active Enrolled... NO YES.- Bottom Buttons:** Continue (blue button).

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

The screenshot shows the benefitbay platform interface. On the left, there is a sidebar with navigation links: Administration, Agency One, Bob Smith, Enrollment periods, Agent Profile, Carrier Appointments, Reports, Employers, and Contracts. The Contracts link is highlighted with a blue background. The main content area is titled "Rob's Place" and shows the "Additional Terms" section. It displays the following information:

Agent	Employer	Open Enrollment Start Date	Coverage Start Date	Contract End Date
Bob Smith	Rob Demo Business	November 15, 2025	January 01, 2026	December 31, 2027

A modal window titled "Add Term" is open in the center. It has a "Description" field containing the text: "Additional services not included in paragraph 2 above shall be mutually agreed upon and will be subject to separate terms and conditions. Current services being offered include, but are not limited to:" followed by a bullet point: "- API Integration for Payroll". At the bottom of the modal is a "Add Term" button.

At the bottom right of the main content area is a "Continue" button. In the bottom left corner of the page is a circular icon with a speech bubble and three dots.

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

The screenshot shows the benefitbay software interface. The top navigation bar includes a logo, a user icon, and the text "Rob's Place". The left sidebar contains a navigation menu with sections like Administration, Agency One, Bob Smith, and Rob's Place, each with dropdown arrows. Below these are various icons and labels: Setup, Enrollment Periods, Employee Management, Ancillary Products, Banking, Reports, Documents, Profile, Contacts, User Roles, Locations, Legal Entities, and Enrollment Paths. The main content area is titled "Add employer contact" and includes a sub-header "Add a non-employee contact?". A "NO" button is highlighted in blue, while "YES" is in white. Below this is a search bar labeled "Search for an employee" containing names: Eduardo Barton, Ara Batz, Edwin Bins, Jeffry Blick (with a cursor icon), Vince Blick, and Idell Cassin. A modal window displays three user role options: "Admin" (blue background), "Human Resources" (red background), and "Finance" (green background). Each role has a description and an unchecked checkbox. At the bottom right is a large blue "Save" button.

Rob's Place

Back to contacts

Add employer contact

Add a non-employee contact?

NO YES

Search for an employee

- Eduardo Barton
- Ara Batz
- Edwin Bins
- Jeffry Blick
- Vince Blick
- Idell Cassin

Admin
Full access to all system areas, excluding contract signing functionalities.

Human Resources
Access to census tools, basic payroll data, and employee management dashboards.

Finance
Access to banking details, funding notifications, reconciliation reports, and payroll

Save

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

The screenshot shows the benefitbay software interface. On the left is a navigation sidebar with a tree view:

- Administration
- Agency One
- Bob Smith
- Rob's Place
 - Setup (highlighted)
 - Enrollment Periods
 - Employee Management
 - Ancillary Products
 - Banking
 - Reports
 - Documents
 - Profile
 - Contacts
 - User Roles
 - Locations
 - Legal Entities
 - Benefit Paths

The main content area is titled "Next steps for Rob's Place". It displays a vertical list of tasks with green checkmarks and corresponding buttons:

- Update Employee Census**
Review and update employee census to ensure accurate modeling of your ICHRA options.
[Upload employee census](#) [Add individual employee](#)
- Review ICHRA Modeling Options**
Use the ICHRA modeling tool to explore potential plan structures.
[Define contributions](#) [Update benchmark plans](#)
- Create Employer Contract**
Set contract terms, fees, optional add-ons for your employer to sign.
[Create Contract](#)
- Update Employer Status**
Rob Demo Business is a Prospect.
[Move to Onboarding](#)

At the top right, there are status indicators: "1 Lead" (gray), "2 Prospect" (green, highlighted), and "0 Onboarded" (gray). At the bottom right, there is a blue bar with a user icon and the text "Sarah < Microsoft Team".

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

The screenshot shows the benefitbay platform's Onboarding flow for 'Rob's Place'. The top navigation bar includes the benefitbay logo, the account name 'Rob's Place', and environment buttons for 'Demo Env' and 'RW'. A vertical sidebar on the left lists navigation items: Administration, Agency One, Bob Smith, Rob's Place, Setup (selected), Enrollment Periods, Employee Management, Ancillary Products, Banking, Reports, Documents, Profile, Contacts, and User Roles. The main content area is titled 'Next steps for Rob's Place' and displays a three-step process:

- Designate Initial Contacts**: Step 1, indicated by a green checkmark icon. Description: Assign the necessary user roles to set up system access and initial responsibilities. To start onboarding, you must designate at least one **admin** and one **signer**. One contact can fulfill both roles. Action button: **Designate Contacts**.
- Contract Ready to Sign**: Step 2, indicated by a blue document icon. Description: Contract is ready for counter signature. Action button: **Sign Contract**.
- Authorize Banking Setup** (Employer Task): Step 3, indicated by a blue square icon. Description: Authorize Checking Account Creation.

A progress bar at the top right shows the steps: 1 Lead, 2 Prospect, and 3 Onboarding (the current step, highlighted in green).

"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

The screenshot shows the benefitbay software interface. On the left is a vertical navigation sidebar with a menu icon and the brand name "benefitbay". The main menu items are: Administration, Agency One, Bob Smith, Rob's Place, Setup (which is highlighted in blue), Enrollment Periods, Employee Management, Ancillary Products, Banking, Reports, Documents, Profile, Contacts, User Roles, Locations, and Legal Entities. The current page title is "Rob's Place". A breadcrumb trail shows "Go back" to the previous screen. The main content area displays a large, redacted document titled "Contract 11/15/2025 - 12/31/2027 for Rob Demo Business". To the right of the document is a "Download PDF" button. Below the document, there are two input fields: "Employer Representative" with placeholder text "Type your name (Jeffry Blick)" and "Benefitbay Representative" with placeholder text "Robert Will". A central text block contains a legal acknowledgment statement. At the bottom is a large blue "Submit Signature" button. The bottom right corner of the screen shows a small blue status bar with three dots and the text "1 R".

Administration

Agency One

Bob Smith

Rob's Place

Setup

Enrollment Periods

Employee Management

Ancillary Products

Banking

Reports

Documents

Profile

Contacts

User Roles

Locations

Legal Entities

Rob's Place

Go back

Contract 11/15/2025 - 12/31/2027 for Rob Demo Business

Download PDF

Employer Representative

Type your name (Jeffry Blick)

Benefitbay Representative

Robert Will

I acknowledge that I am authorized on behalf of the aforementioned company to make decisions of this nature. I attest that the information I have entered is true and accurate. I agree that I will disclose and submit to benefitbay any updates or changes that may arise to the information I have provided. I will act in accordance with all relevant laws in connection with the use of benefitbay. I understand benefitbay is provided "as is" without warranty, express or implied.

Submit Signature

1 R

"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

The screenshot shows the benefitbay software interface. The top navigation bar includes the benefitbay logo, a user dropdown for "Rob's Place", and buttons for "Demo Env" and "RW". The left sidebar contains a navigation menu with items like "Administration", "Agency One", "Bob Smith", "Rob's Place", and various settings and management options. The main content area displays a "Contract 11/15/2025 - 12/31/2027 for Rob Demo Business". A "Download PDF" button is located in the top right of this section. Below the contract title, there is a placeholder for a signature or stamp, followed by fields for "Date Signed" (with a redacted value), "Benefitbay, Inc.", "Authorized by: Robert Will", and the date "Date Signed: 11/14/2025". The interface is divided into sections for "Employer Representative" (with a text input field for "Type your name (Jeffry Blick)") and "Benefitbay Representative" (with a text input field for "Robert Will"). A large disclaimer at the bottom states: "I acknowledge that I am authorized on behalf of the aforementioned company to make decisions of this nature. I attest that the information I have entered is true and accurate. I agree that I will disclose and submit to benefitbay any updates or changes that may arise to the information I have provided. I will act in accordance with all relevant laws in connection with the use of benefitbay. I understand benefitbay is provided "as is" without warranty, express or implied." A "Submit Signature" button is located at the bottom of the signature section.

Go back

Contract 11/15/2025 - 12/31/2027 for Rob Demo Business

Date Signed: _____

Benefitbay, Inc.
Authorized by: Robert Will
Date Signed: 11/14/2025

Employer Representative

Type your name (Jeffry Blick)

Benefitbay Representative

Robert Will

I acknowledge that I am authorized on behalf of the aforementioned company to make decisions of this nature. I attest that the information I have entered is true and accurate. I agree that I will disclose and submit to benefitbay any updates or changes that may arise to the information I have provided. I will act in accordance with all relevant laws in connection with the use of benefitbay. I understand benefitbay is provided "as is" without warranty, express or implied.

Submit Signature

"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.

benefitbay

Demo Env JB

Rob's Place

Jeffry Blick

Enrollment

Coverage

Profile

Wallet

Employment History

EP history

Medical Providers

Medicine Cabinet

Documents

Employee Notes

HIPAA Authorization form for the 2026 plan year

(i) The HIPAA agreement allows us to securely access your health plan information and help you enroll.

8KMSAwIg9iago8PCAvQ3JIYXRvciA8ZmVmZjAwNTAwMDcyMDA2MTAwNz... 1 / 1 - 100% + ≡ ↶ ↷ ↶ ↷

2. Authorized Persons to Use and Disclose Protected Health Information

Benefitbay, Inc. is authorized to disclose relevant protected health information to the health insurance carrier from which the individual has chosen to purchase a health insurance policy.

3. Description of Information to be Disclosed

The health information that may be disclosed shall include the following:

- Employee and family member names
- Physical address
- Telephone numbers
- Fax numbers
- Email addresses
- Social security numbers
- Account numbers
- Other identifying numbers or codes

4. Purpose of the Discloser and Use of Protected Health Information

The purpose of this disclosure and use of the individual's protected health information is to enable Benefitbay, Inc. to complete and sign a health insurance application on behalf of the individual.

5. Validity of Authorization Form

This Authorization is valid for health insurance plans purchased for the 2026 plan year and will end on December 31, 2026.

6. Acknowledgment

Digital Signature Jeffry Blick ⌄ (i) Submit Signature

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

The screenshot shows the Benefitbay platform interface for a user named Jeffry. The top navigation bar includes the benefitbay logo, the workspace name "Rob's Place", and environment switches for "Demo Env" and "JB". The left sidebar lists various workspace management options like Setup, Enrollment Periods, Employee Management, Ancillary Products, Banking, Reports, Documents, Profile, Contacts, User Roles, and Locations. A user profile section for Jeffry Blick is also present. The main content area displays a welcome message for Jeffry and information about the ICHRA onboarding process. It highlights the need to designate initial contacts and sign the contract. A sidebar on the right provides a summary of completed steps.

benefbay® Rob's Place Demo Env JB

Rob's Place

Setup

Enrollment Periods

Employee Management

Ancillary Products

Banking

Reports

Documents

Profile

Contacts

User Roles

Locations

Jeffry Blick

Enrollment

Coverage

Profile

Wallet

Enrollment starts on: November 12, 2025

Welcome to Benefitbay, Jeffry

New to ICHRA? Start Here

If this is your first time working with ICHRA, we've prepared a few helpful resources to get you started.

Learn More

While we are finalizing your contract details, you need to complete a few key steps. This ensures your ICHRA plan is ready to launch on time and in full compliance.

Coverage Period

2026

Designate Initial Contacts

Assign the necessary user roles to set up system access and initial responsibilities.
To start onboarding, you must designate at least one **admin** and one **signer**. One contact can fulfill both roles.

Designate Contacts

Contract Ready to Sign

Contract is ready for employer signature

Sign Contract

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

The screenshot shows the benefitbay sign-on interface for the user 'Rob's Place'. The top navigation bar includes the benefitbay logo, the account name 'Rob's Place', and user initials 'JB'. A progress bar at the top indicates the current step: 'Contract Ready to Sign'.

The main content area displays a large banner for a contract starting '11/15/2025 - 12/31/2027 for Rob Demo Business'. Below the banner is the benefitbay logo and the text 'Employer Agreement for Rob Demo Business'. To the left of the banner is a placeholder for a signature or stamp, and to the right is another blacked-out section.

The left sidebar contains a vertical list of navigation links:

- Setup (selected)
- Enrollment Periods
- Employee Management
- Ancillary Products
- Banking
- Reports
- Documents
- Profile
- Contacts
- User Roles
- Locations

Below the sidebar, under the heading 'Jeffry Blick', are links for 'Enrollment' and 'Coverage'.

The right side of the page includes a 'Download PDF' button and two large blue buttons at the bottom: 'Save for later' and 'Continue'.

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

The screenshot shows the benefitbay software interface for the "SIGNER" role. The top navigation bar includes the benefitbay logo, a user dropdown for "Rob's Place" (labeled "JB"), and links for "Demo Env", "Go back", "Contract Ready to Sign", "Verify Employer Profile", "Add Ancillary Products", and "Schedule Welcome Emails".

The main content area displays a "Contract 11/15/2025 - 12/31/2027 for Rob Demo Business". On the right, there is a "Download PDF" button. The central part of the screen contains several sections of text and tables, with large black redaction boxes on either side.

Text and Tables:

- A section about liability or obligation to refund or reimburse premium payments.
- A section titled "5. Compensation (the "Service Fees")." It states: "Employer agrees to pay Provider for the performance of services rendered on a per employee, per month (PEPM) basis for all enrolled employees as outlined below:"
- A table comparing Agent PEPM, benefitbay PEPM*, Agent Minimum, benefitbay Minimum, benefitbay Annual, and benefitbay Platform rates.

Agent PEPM (Valid for 2 years)	\$0.00	benefitbay PEPM*	\$20.00
Agent Minimum	\$0.00	benefitbay Minimum	\$200.00
benefitbay Annual	\$250.00	benefitbay Platform	\$0.00

Employer Representative:

Type your name (Jeffry Blick)

Signature Acknowledgment:

I acknowledge that I am authorized on behalf of the aforementioned company to make decisions of this nature. I attest that the information I have entered is true and accurate. I agree that I will disclose and submit to benefitbay any updates or changes that may arise to the information I have provided. I will act in accordance with all relevant laws in connection with the use of benefitbay. I understand benefitbay is provided "as is" without warranty, express or implied.

Buttons:

- Submit Signature (Large blue button)
- Save for later (Small button)
- Continue (Small 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)

The screenshot shows the Benefitbay platform interface for a user named 'Rob's Place'. The top navigation bar includes links for 'Demo Env.' and 'JB'. On the left, a sidebar menu lists various sections: Rob's Place (selected), Setup (highlighted in blue), Enrollment Periods, Employee Management, Ancillary Products, Banking, Reports, Documents, Profile, Contacts, User Roles, Locations, Jeffry Blick (selected), Enrollment, Coverage, Profile, and Wallet.

The main content area is titled 'Contract Ready to Sign' and displays the following information:

- Contract Details:** Contract 11/15/2025 - 12/31/2027 for Rob Demo Business
- Signatory Information:** Benefitbay, Inc. Authorized by: Robert Will Date Signed: 11/14/2025
- Employer Representative:** Jeffry Blick
- Signature Action Buttons:** Save in 1Password, Submit Signature, Save for later, Continue

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

The screenshot shows the 'Authorize Banking Setup' step in the Benefitbay Onboarding process. The top navigation bar includes 'Rob's Place' (selected), 'Go back', and a series of steps: Authorize Banking Setup, Verify Employer Profile, Provide Funding Details, Add Ancillary Products, and Review Reimbu. The left sidebar lists various management functions like Setup, Enrollment Periods, Employee Management, Ancillary Products, Banking, Reports, Documents, Profile, Contacts, User Roles, and Locations. Under the Jeffry Blick profile, there are links for Enrollment, Coverage, Profile, and Wallet. At the bottom, there are 'Save for later' and 'Continue' buttons.

benefbay

Rob's Place

Go back

Authorize Banking Setup

Verify Employer Profile

Provide Funding Details

Add Ancillary Products

Review Reimbu

Setup

Enrollment Periods

Employee Management

Ancillary Products

Banking

Reports

Documents

Profile

Contacts

User Roles

Locations

Jeffry Blick

Enrollment

Coverage

Profile

Wallet

Save for later

Continue

To proceed, your authorization is required to open a designated business checking account, which will be used exclusively for plan-related transactions, e.g. monthly premium payments. This step ensures compliance with banking and benefit administration requirements. You will be required to maintain a minimum balance in this account to cover existing and new premium payments.

I, Jeffry Blick, authorize Benefitbay to set up this account

NO YES

Federal Tax ID (EIN)

https://demo.benefitbay.com/setup/onboarding/banking_authorizations/855/edit?coverage_period_id=865

"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.

The screenshot shows the benefitbay interface for 'Rob's Place'. The left sidebar lists various setup options like Setup, Enrollment Periods, Employee Management, etc. The main title is 'Verify Employer Profile' under 'Business information'. A modal window is open, containing fields for Legal Business Name (Rob Demo Business), DBA Name (Rob's Place), Federal Employer ID Number (21-4125487), Standard Industrial Classification (SIC) code, Business Type, New Hire Waiting Period (First of Month following 30 days after hire), Rehire Waiting Period (First of Month following 30 days after hire), Payroll Frequency (Bi-Weekly), Logo Uploaded (No), Signature Uploaded (No), and Initial funding amount. There are 'Edit' and 'Save for later' buttons at the bottom of the modal. The 'Continue' button is visible at the bottom right of the main page.

benefbay

Rob's Place

Demo Env JB

Rob's Place

Setup

Enrollment Periods

Employee Management

Ancillary Products

Banking

Reports

Documents

Profile

Contacts

User Roles

Locations

Jeffry Blick

Enrollment

Coverage

Profile

Save for later

Continue

Verify Employer Profile

Business information

Legal Business Name: **Rob Demo Business**

DBA Name: **Rob's Place**

Federal Employer ID Number: **21-4125487**

Standard Industrial Classification (SIC) code:

Business Type:

New Hire Waiting Period: **First of Month following 30 days after hire**

Rehire Waiting Period: **First of Month following 30 days after hire**

Payroll Frequency: **Bi-Weekly**

Logo Uploaded: **No**

Signature Uploaded: **No**

Initial funding amount:

Edit

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

The screenshot shows the benefitbay software interface with a navigation sidebar on the left and a main workflow area on the right.

Navigation Sidebar:

- Administration
- Agency One
- Bob Smith
- Rob's Place
- Setup** (selected)
- Enrollment Periods
- Employee Management
- Ancillary Products
- Banking
- Reports
- Documents
- Profile
- Contacts
- User Roles
- Locations
- Legal Entities
- Workflow Paths
- Integrations

Main Workflow Area:

The workflow is titled "Rob's Place" and consists of the following steps:

- Authorize Banking Setup** (Employer Task): Authorize Checking Account Creation. Status: Complete (green checkmark).
- Verify Employer Profile** (Employer Task): Review and verify the information added by the agent. Status: Complete (green checkmark).
- Verify Employee Census** (Employer Task): Verify that all employee data is complete and accurate.
 - Upload Employee Census** button.
- Review and Lock ICHRA Contributions** (Employer Task): Review and lock the ICHRA contributions for the plan year.
 - Lock Contributions** button.
- Provide Funding Details** (Employer Task): Complete the ACH Authorization Form to fund your ARC Account.
- Add Ancillary Products**: Set up the dental, vision, life, disability, or any additional ancillary coverage products that your company will offer to employees.
 - Add Ancillary Products** button.
- Review Reimbursement Schedule** (Employer Task): Review the reimbursement schedule for employees.

Top right corner: Demo Env, RW, and a dropdown menu.

"Onboarding" flow –

The screenshot shows a user interface for onboarding a new organization, "Rob's Place". The top navigation bar includes the BenefitBay logo, the organization name "Rob's Place", and links for "Demo Env" and "JB". The left sidebar lists various setup options: Setup (selected), Enrollment Periods, Employee Management, Ancillary Products, Banking, Reports, Documents, Profile, Contacts, User Roles, and Locations. Below this, under "Jeffry Blick", are Enrollment and Coverage options, along with Profile and Wallet links.

The main content area is titled "Provide Funding Account Details". It features a breadcrumb navigation with five steps: "Provide Funding Details" (current), "Add Ancillary Products", "Review Reimbursement Schedule", "Sign ICHRA Plan Document", and "Finalize Onboarding".

The "Provide Funding Details" step contains the following fields:

- Premium Funding Account (ACH Authorization)**
- Bank Name:** An input field with a placeholder icon.
- Routing Number (Nine-Digit/Transit Number (ABA)):** An input field.
- Account Number:** An input field.
- Account Type:** A dropdown menu.
- Authorize automatic payment of monthly fees:** A toggle switch with "NO" and "YES" buttons.
- Would you like to use the same account to pay for monthly service fees?** A toggle switch with "NO" and "YES" buttons.

A callout box provides instructions: "Please complete the ACH Authorization Form to fund the ARC Account, used to pay employees' monthly premiums. The account must be funded before open enrollment on November 12, 2025. After your contribution model has been locked, the funding amount will be calculated." It also specifies "Initial Funding Amount: \$0.00" and "Minimum Amount: \$0.00".

At the bottom are "Save for later" and "Submit signature" buttons.

First Premier gets this email after the Funding Details are completed

The screenshot shows the Mailtrap interface with the following details:

- Account:** Benefitbay (shared)
- Sandbox:** demo
- Subject:** New account setup for Benefitbay
- From:** benefitbay system <system@benefitbay.com>
- To:** <treasury_service@firstpremier.com>
- Date:** 2025-11-24 20:05
- Size:** 43 KB
- Attachments:** 1 (2025.11.24_benefitbay_rob-demo-business.csv, 102 Bytes)

The email content includes:

- A header section with "benefitbay" logo.
- A message: "Account creation is needed for Rob Demo Business, please contact Benefitbay if you have any questions."
- A footer: "©2025 benefitbay®. All Rights Reserved."

The left sidebar of the Mailtrap interface lists other recent emails under the "Sandbox" category, such as "FINAL NOTICE - Medical Enrollment Ending Soon" and "New account setup for Benefitbay".

"Onboarding" flow –

The screenshot shows the benefitbay platform interface for managing business profiles. The top navigation bar includes the benefitbay logo, the current profile ('Rob's Place'), and environment settings ('Demo Env' and 'JB'). The left sidebar lists various management categories: Setup, Enrollment Periods, Employee Management, Ancillary Products, Banking, Reports, Documents, Profile (selected), Contacts, User Roles, and Locations. Below this is a section for 'Jeffry Blick' with Enrollment and Coverage options. The main content area is divided into two main sections: 'Business information' and 'Funding accounts'. The 'Business information' section contains fields for Legal Business Name ('Rob Demo Business'), DBA Name ('Rob's Place'), Federal Employer ID Number ('21-4125487'), Standard Industrial Classification (SIC) code, Business Type, New Hire Waiting Period ('First of Month following 30 days after hire'), Rehire Waiting Period ('First of Month following 30 days after hire'), Payroll Frequency ('Bi-Weekly'), Logo Uploaded ('No'), Signature Uploaded ('No'), and Initial funding amount. The 'Funding accounts' section displays details for a 'Premium Funding Account' (Bank Name: FP, Routing number: 987654321, Account number: 9876541122, Account type: Checking) and a 'Monthly Service Fee Account' (Bank Name: FP, Routing number: 987654321, Account number: 9876541122, Account type: Checking, Automatic payment: Yes). A third section, 'Ancillary classes management', indicates 'No ancillary classes created.' with a 'New' button.

benefbay · Rob's Place · Demo Env · JB

Rob's Place

Setup

Enrollment Periods

Employee Management

Ancillary Products

Banking

Reports

Documents

Profile

Contacts

User Roles

Locations

Jeffry Blick

Enrollment

Coverage

Profile

Wallet

Business information

Legal Business Name: **Rob Demo Business**

DBA Name: **Rob's Place**

Federal Employer ID Number: **21-4125487**

Standard Industrial Classification (SIC) code:

Business Type:

New Hire Waiting Period: **First of Month following 30 days after hire**

Rehire Waiting Period: **First of Month following 30 days after hire**

Payroll Frequency: **Bi-Weekly**

Logo Uploaded: **No**

Signature Uploaded: **No**

Initial funding amount:

Funding accounts

Premium Funding Account

Bank Name: **FP**

Routing number: **987654321**

Account number: **9876541122**

Account type: **Checking**

Monthly Service Fee Account

Bank Name: **FP**

Routing number: **987654321**

Account number: **9876541122**

Account type: **Checking**

Automatic payment: **Yes**

Ancillary classes management

No ancillary classes created.

New

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

The screenshot shows a web-based onboarding interface for 'Rob's Place' on the 'benefitbay' platform. The left sidebar contains a navigation menu with items like 'Setup' (highlighted in blue), 'Enrollment Periods', 'Employee Management', 'Ancillary Products' (selected), 'Banking', 'Reports', 'Documents', 'Profile', 'Contacts', 'User Roles', and 'Locations'. Below this is a section for 'Jeffry Blick' with 'Enrollment' and 'Coverage' options. At the bottom are 'Save for later' and 'Continue' buttons.

The main content area has a breadcrumb navigation: 'Go back' → 'Add Ancillary Products' → 'Review Reimbursement Schedule' → 'Sign ICHRA Plan Document' → 'Schedule Implementation Meeting'. The current step is 'Add Ancillary Products', indicated by a green circular icon with a white tooth symbol. The page title is 'Ancillary Products'. In the center, there is a large yellow hexagonal icon containing a white tooth icon. Below it is the text 'Add ancillary products'. A note states: 'You'll be redirected to a separate flow to manage ancillary products. You can return to the onboarding setup anytime after adding them.' A blue button labeled 'Add Ancillary Products' is centered below the note. At the bottom right is a blue button labeled 'Continue'.

"Onboarding" flow –

The screenshot shows the benefitbay platform interface for configuring ancillary products. The left sidebar shows navigation links for Rob's Place, including Setup, Enrollment Periods, Employee Management, Ancillary Products (selected), Banking, Reports, Documents, Profile, Contacts, User Roles, and Locations. Below this is a user section for Jeffry Blick with Enrollment and Coverage options. The main content area is titled "Ancillary products" and displays a list of products with checkboxes. The "Custom Ancillary" checkbox is currently selected (indicated by a cursor icon). Other products listed are Basic Life (x2), Dental, Long Term Disability, Short Term Disability, Vision, and Voluntary Life. A "Save" button is at the bottom.

benefitbay® Rob's Place Demo Env JB

Rob's Place

Setup

Enrollment Periods

Employee Management

Ancillary Products

Banking

Reports

Documents

Profile

Contacts

User Roles

Locations

Jeffry Blick

Enrollment

Coverage

Wallet

Go back

Ancillary products

Select the ancillary products you would like to offer

The following will be the products that will be available to your employees. You can still add more later

- Basic Life
- Basic Life
- Custom Ancillary
- Dental
- Long Term Disability
- Short Term Disability
- Vision
- Voluntary Life

Save

"Onboarding" flow –

The screenshot shows the benefitbay software interface for managing ancillary products. The top navigation bar includes the benefitbay logo, the organization name "Rob's Place", and user initials "JB". A "Demo Env" button is also present.

The left sidebar contains a navigation menu with the following items:

- Setup
- Enrollment Periods
- Employee Management** (selected)
- Ancillary Products** (selected)
- Banking
- Reports
- Documents
- Profile
- Contacts
- User Roles
- Locations

Below the sidebar, under "Employee Management", there are sections for "Basic Life", "Custom Ancillary", "Long Term Disability", and "Short Term Disability", each with a "Setup plans" button. The "Basic Life" section is highlighted with a blue border. The "Coverage Period" dropdown is set to "2026". A "Add more products" button is located in the top right corner of the main content area.

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

The screenshot shows the benefitbay software interface with a navigation bar on the left and a main content area on the right.

Navigation Bar:

- Logo: benefitbay
- User: Rob's Place
- Environment: Demo Env
- User ID: JB

Left Sidebar (Rob's Place):

- Setup (selected)
- Enrollment Periods
- Employee Management
- Ancillary Products
- Banking
- Reports
- Documents
- Profile
- Contacts
- User Roles
- Locations

Jeffry Blick:

- Enrollment
- Coverage
- Profile
- Wallet

Main Content Area (Rob's Place):

Complete the ACH Authorization Form to fund your AML Account.

Complete ACH Form

Add Ancillary Products
Set up the dental, vision, life, disability, or any additional ancillary coverage products that your company will offer to employees.

Add Ancillary Products

Review Reimbursement Schedule
Review your reimbursement schedule for the plan year.

Review Model

Sign ICHRA Plan Document
Sign the plan document and contribution model for the plan year.

Schedule Implementation Meeting
Schedule an implementation meeting with your assigned Customer Success Manager to review and complete your onboarding.

Schedule Meeting

Schedule Welcome Emails
Send employee welcome emails with login instructions on or before the first day of their enrollment period.

https://demo.benefitbay.com/setup/onboarding/contribution_schedules/B85/edit?coverage_period_id=865

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

The screenshot shows a software application window titled "Rob's Place" from the "benefitbay" platform. The left sidebar contains a navigation menu with various options like Setup, Enrollment Periods, Employee Management, Ancillary Products, Banking, Reports, Documents, Profile, Contacts, User Roles, and Locations. Below this is a section for "Jeffry Blick" with Enrollment, Coverage, and Profile/Coverage links. A blue button labeled "Setup" is highlighted in the sidebar.

The main content area is titled "Review Reimbursement Schedule". At the top, there is a breadcrumb navigation: "Go back" → "Review Reimbursement Schedule" → "Sign ICHRA Plan Document" → "Schedule Implementation Meeting" → "Schedule Welcome Emails".

The "Review Reimbursement Schedule" page displays a message: "No ICHRA Contribution Model Set" and "Please wait for the ICHRA Contribution Model to be set". There is a large, light-gray rectangular area below this message.

At the top right of the screen, there are buttons for "Demo Env" and "JB".

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

The screenshot shows the benefitbay software interface with a navigation bar on the left and a main content area on the right.

Navigation Bar:

- BenefitBay logo
- Administration
- Agency One
- Bob Smith
- Rob's Place
- Setup** (selected)
- Enrollment Periods
- Employee Management
- Ancillary Products
- Banking
- Reports
- Documents
- Profile
- Contacts
- User Roles
- Locations
- Legal Entities
- Migration Paths
- Integrations

Main Content Area:

Rob's Place

Verify Employee Details Employer Task

Review and verify the information added by the agent.

Verify Employee Census

Verify that all employee data is complete and accurate.

Upload Employee Census

Review and Lock ICHRA Contributions

Review and lock the ICHRA contributions for the plan year.

Lock Contributions

Provide Funding Details Employer Task

Complete the ACH Authorization Form to fund your ARC Account.

Add Ancillary Products

Set up the dental, vision, life, disability, or any additional ancillary coverage products that your company will offer to employees.

Add Ancillary Products

Review Reimbursement Schedule Employer Task

Review your reimbursement schedule for the plan year.

Sign ICHRA Plan Document Employer Task

Sign the plan document and contribution model for the plan year.

Demo Env RW

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

benefitbay

Rob's Place

Demo Env RW

Administration

Agency One

Bob Smith

Rob's Place

Setup

Enrollment Periods

Employee Management

Ancillary Products

Banking

Reports

Documents

Profile

Contacts

User Roles

Locations

Legal Entities

Enrollment Paths

Go back

Default

SUBSIDY ADVANTAGE™ Values Updating

Class	FT / PT	States	Pay Type	Employee #	Employer \$	Employee \$	Employee %	Unaffordable	...
Full Time Default	Full	All	-	35	\$31,466	\$2,144	6%	0%	
Part Time Default	Part	All	-	0	\$0	\$0	0%	0%	

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

The screenshot shows the benefitbay software interface. The top navigation bar includes the benefitbay logo, a user dropdown, and environment buttons for "Demo Env" and "RW". The left sidebar has a tree view with nodes like "Administration", "Agency One", "Bob Smith", and "Rob's Place". Under "Rob's Place", several options are listed: Setup (selected), Enrollment Periods, Employee Management, Ancillary Products, Banking, Reports, Documents, Profile, Contacts, User Roles, Locations, Legal Entities, and a blue-highlighted "Benefit Paths" node. The main content area is titled "ICHRA Models" and shows a table with one row. The table columns are: Name, Classes, Employees, Employer \$, Subsidy \$, Employee \$, and Employee %. The single row is labeled "Default" and contains values: 0, 35, \$31,466, \$0, \$2,144, and 6%. To the right of the table is a context menu with options: View, Edit, FULCRUM, Lock (which is highlighted with a mouse cursor), Delete, and ICHRA Proposal. A URL at the bottom of the page is: https://demo.benefitbay.com/coverage_periods/B65/set_contribution_model?cmid=1645.

Name	Classes	Employees	Employer \$	Subsidy \$	Employee \$	Employee %
Default	0	35	\$31,466	\$0	\$2,144	6%

View
Edit
FULCRUM
Lock (Mouse cursor)
Delete
ICHRA Proposal

https://demo.benefitbay.com/coverage_periods/B65/set_contribution_model?cmid=1645

"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

The screenshot shows the benefitbay software interface for 'Rob's Place'. The left sidebar includes 'Setup' (selected), 'Enrollment Periods', 'Employee Management', 'Ancillary Products', 'Banking', 'Reports', 'Documents', 'Profile', 'Contacts', 'User Roles', and 'Locations'. Under 'Jeffry Blick', there are 'Enrollment', 'Coverage', 'Profile', and a 'Wallet' icon. The main header shows 'Rob's Place' and navigation tabs: 'Go back', 'Review Reimbursement Schedule', 'Sign ICHRA Plan Document', 'Schedule Implementation Meeting', and 'Schedule Welcome Emails'. A 'Demo Env' button and a user icon 'JB' are also present.

Review Reimbursement Schedule

Full Time Default

Age Group	Employee Only	Employee + Spouse*	Employee + Child(ren)*	Family*
0+	\$899.04	\$899.04	\$899.04	\$899.04
*Custom		\$0.00	\$0.00 each	

Employer Representative

Type your name (Jeffry Blick)

I acknowledge that I am authorized on behalf of the aforementioned company to make decisions of this nature. I attest that the information I have entered is true and accurate. I agree that I will disclose and submit to benefitbay any updates or changes that may arise to the information I have provided. I will act in accordance with all relevant laws in connection with the use of benefitbay. I understand benefitbay is provided "as is" without warranty, express or implied.

Submit Signature

Save for later **Continue**

"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

The screenshot shows the benefitbay Onboarding flow interface. The left sidebar contains navigation links for Administration, Agency One, Bob Smith, Rob's Place, and various setup modules: Enrollment Periods, Employee Management, Ancillary Products, Banking, Reports, Documents, Profile, Contacts, User Roles, Locations, Legal Entities, and Enrollment Paths. The 'Setup' module is currently selected. The main content area is titled 'Rob's Place' and displays the following steps:

- Review and Lock ICHRA Contributions** (Completed, green checkmark): Review and lock the ICHRA contributions for the plan year. A 'Review Contributions' button is present.
- Provide Funding Details** (Employer Task): Complete the ACH Authorization Form to fund your ARC Account.
- Add Ancillary Products**: Set up the dental, vision, life, disability, or any additional ancillary coverage products that your company will offer to employees. A 'Add Ancillary Products' button is present.
- Review Reimbursement Schedule** (Employer Task): Review your reimbursement schedule for the plan year.
- Sign ICHRA Plan Document** (Employer Task): Sign the plan document and contribution model for the plan year. An 'Upload Plan Document' button is present, with a cursor hovering over it.
- Schedule Implementation Meeting**: Schedule an implementation meeting with your assigned Customer Success Manager to review and complete your onboarding. A 'Complete Task' button is present.

At the top right, there are 'Demo Env' and 'RW' buttons.

"Onboarding" flow – Sample Plan Document

The screenshot shows the benefitbay software interface. On the left, there is a sidebar with various menu items: Administration, USI MN, Billy Soule, Arvig, Enrollment Periods, Employee Management, Banking, Reports, Documents, Profile, Contacts, User Roles, Locations, Legal Entities, Enrollment Paths, and Integrations. The main area displays the Arvig HRA Plan document. At the top right of the document area, there is a red "Remove" button. Below it, the text "Signed by: Lori Meader" and "Signed at: 10/28/2025 03:37 PM". The document itself has a title "Arvig Enterprises, Inc. HRA Plan" and an "INTRODUCTION" section. It includes a paragraph about the plan's establishment and a statement about tax qualification. The "I. ARTICLE - DEFINITIONS" section is shown with several numbered definitions. The document is page 4 of 148.

Remove

Signed by: Lori Meader
Signed at: 10/28/2025 03:37 PM

HRA Plan Document 4 / 148

Arvig Enterprises, Inc. HRA Plan

INTRODUCTION

Arvig Enterprises, Inc. hereby establishes effective January 01, 2026, a health reimbursement arrangement, known as the Arvig Enterprises, Inc. HRA Plan (the "HRA"), the terms of which are set forth in this document. The HRA provides for the reimbursement of expenses as described in the Appendices of this document that have been incurred by Eligible Employees, their spouses and certain eligible Dependents of such Employees.

It is intended that the HRA meet the requirements for qualification under Code Section 105 with respect to Employees, and that benefits paid Employees hereunder be excludable from their gross incomes pursuant to Code Section 105(b).

I. ARTICLE - DEFINITIONS

As used in this HRA, the following words and phrases shall have the meanings set forth herein unless a different meaning is clearly required by the context:

01. "**Plan Administrator**" means the individual(s) or committee appointed by the Employer to carry out the administration of the HRA. In the event the Administrator has not been appointed, or resigns from an appointment, the Employer shall be deemed to be the Administrator.
02. "**Code**" means the Internal Revenue Code of 1986, as amended.
03. "**Coverage Period**" means the period of the current plan year in which the individual is an eligible employee on or after his or her plan entry date.
04. "**Dependent**" means any individual who qualifies as a dependent under Code Section 152 (as modified by Code Section 105(b)). Any child of a Participant who is an "alternate recipient" under a qualified medical child support order under ERISA Section 609 shall be considered a Dependent under this Arrangement.

RW

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

The screenshot shows the benefitbay software interface with the title "Rob's Place". The left sidebar includes links for Setup, Enrollment Periods, Employee Management, Ancillary Products, Banking, Reports, Documents, Profile, Contacts, User Roles, Locations, and a Jeffry Blick profile section. The main navigation bar shows steps: Go back, Review Reimbursement Schedule, Sign ICHRA Plan Document (highlighted in green), and Schedule Implementation. A modal window titled "Save login" is open, showing a new item for "Benefitbay" with email "jeff@bb1.com" and a "Save" button. The "Sign ICHRA Plan Document" page has a large black redacted area. Below it, there is a section for "Employer Representative" with a text input field containing "Type your name (Jeffry Blick)". A dropdown menu shows "Robert Will" selected. A signature field contains the text: "I, Robert Will, do hereby consent to act as the Employer Representative for the aforementioned company to make decisions of this nature. I attest that the information I have entered is true and accurate. I agree that I will disclose and submit to benefitbay any updates I have provided. I will act in accordance with all relevant laws in connection with the use of benefitbay. I understand benefitbay is provided "as is" without warranty, express or implied." Below this is a "Submit Signature" button. At the bottom are "Save for later" and "Continue" buttons.

benefbay

Rob's Place

Go back Review Reimbursement Schedule Sign ICHRA Plan Document Schedule Implementation

Save login

New Item Update Existing

Benefitbay jeff@bb1.com Edit

Benefitbay Inc. Employee Save

Sign ICHRA Plan Document

Employer Representative

Type your name (Jeffry Blick)

Robert Will

I, Robert Will, do hereby consent to act as the Employer Representative for the aforementioned company to make decisions of this nature. I attest that the information I have entered is true and accurate. I agree that I will disclose and submit to benefitbay any updates I have provided. I will act in accordance with all relevant laws in connection with the use of benefitbay. I understand benefitbay is provided "as is" without warranty, express or implied.

Submit Signature

Save for later Continue

"Onboarding" flow –

The screenshot shows the benefitbay software interface with a navigation bar at the top. The left sidebar lists various menu items: Setup (selected), Enrollment Periods, Employee Management, Ancillary Products, Banking, Reports, Documents, Profile, Contacts, User Roles, Locations, Jeffry Blick, Enrollment, Coverage, Profile, and Wallet. The main content area is titled "Rob's Place" and displays a vertical flow of onboarding steps:

- Add Ancillary Products**: Set up dental, vision, life, disability, or any additional ancillary coverage products. Includes a "Add Ancillary Products" button.
- Review Reimbursement Schedule**: Review your reimbursement schedule for the plan year. Includes a "Review Model" button.
- Sign ICHRA Plan Document**: Sign the plan document and contribution model for the plan year. Includes a "View Plan Document" button.
- Schedule Implementation Meeting**: Schedule an implementation meeting with your assigned Customer Success Manager to review and complete your onboarding. Includes a "Schedule Meeting" button.
- Schedule Welcome Emails**: Send employee welcome emails with login instructions on or before the first day of their enrollment period. Includes a "Schedule Emails" button.

At the top right, there are buttons for "Demo Env" and "JB".

"Onboarding" flow –

The screenshot shows a user interface for onboarding, specifically the 'Schedule Implementation Meeting' step. The top navigation bar includes the benefitbay logo, a user profile for 'Rob's Place', and links for 'Demo Env' and 'JB'. A sidebar on the left lists various setup items like Enrollment Periods, Employee Management, Ancillary Products, Banking, Reports, Documents, Profile, Contacts, User Roles, and Locations. The main content area has a breadcrumb trail: 'Go back' → 'Review Reimbursement Schedule' → 'Sign ICHRA Plan Document' → 'Schedule Implementation Meeting' (which is highlighted). The title 'Schedule Implementation Meeting' is displayed prominently. Below it, a sub-section title 'Schedule implementation meeting' is followed by the instruction 'Schedule an implementation meeting with your assigned Customer Success Manager to review and complete your onboarding.' Two buttons are present: a blue 'Schedule Meeting' button and a white 'Complete Task' button. At the bottom, there are 'Save for later' and 'Continue' buttons.

benefbay

Rob's Place

Demo Env

JB

Rob's Place

Setup

Enrollment Periods

Employee Management

Ancillary Products

Banking

Reports

Documents

Profile

Contacts

User Roles

Locations

Jeffry Blick

Enrollment

Coverage

Profile

Save for later

Continue

Go back

Review Reimbursement Schedule

Sign ICHRA Plan Document

Schedule Implementation Meeting

Schedule Welcome Emails

Schedule Implementation Meeting

Schedule implementation meeting

Schedule an implementation meeting with your assigned Customer Success Manager to review and complete your onboarding.

Schedule Meeting

Complete Task

"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.

The screenshot shows a software application window titled "benefitbay" with a sidebar and a main content area. The sidebar on the left lists various administrative tasks under "Rob's Place". The main content area displays a four-step process: "Review Reimbursement Schedule", "Sign ICHRA Plan Document", "Schedule Implementation Meeting", and "Schedule Welcome Emails". The fourth step is currently active, with a large title "Send Welcome Emails" and a sub-section "Send welcome emails" containing the instruction "Send employee welcome emails with login instructions on or before the first day of their enrollment period." A prominent blue button labeled "Schedule Emails" is centered below this text. At the bottom of the main area are two buttons: "Save for later" on the left and "Continue" on the right. The top right corner of the window shows "Demo Env" and initials "JB".

benefitbay

Rob's Place

Demo Env JB

Rob's Place

Setup

Enrollment Periods

Employee Management

Ancillary Products

Banking

Reports

Documents

Profile

Contacts

User Roles

Locations

Jeffry Blick

Enrollment

Coverage

Profile

Save for later

Continue

Go back

Review Reimbursement Schedule

Sign ICHRA Plan Document

Schedule Implementation Meeting

Schedule Welcome Emails

Send Welcome Emails

Send welcome emails

Send employee welcome emails with login instructions on or before the first day of their enrollment period.

Schedule Emails

"Onboarding" flow – Last few pieces -

The screenshot shows the benefitbay software interface with a sidebar and a main content area.

Left Sidebar:

- Administration
- Agency One
- Bob Smith
- Rob's Place
- Setup** (selected)
- Enrollment Periods
- Employee Management
- Ancillary Products
- Banking
- Reports
- Documents
- Profile
- Contacts
- User Roles
- Locations
- Legal Entities
- Onboarding Paths
- Integrations

Main Content Area:

Rob's Place

Schedule Implementation Meeting
Schedule an implementation meeting with your assigned Customer Success Manager to review and complete your onboarding.
Schedule Meeting

Schedule Welcome Emails
Send employee welcome emails with login instructions on or before the first day of their enrollment period.
Schedule Emails

Update Employer Status
Move the employer to the client status.

Benefitbay Admin

Banking Setup
Add the master account and ABC accounts here.
Enter Details

Enrollment Partners
Set up third-party Medicare or Agent enrollers.
Assign Enrollers **Enrollment Links**

Demo Env RW

"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)

The screenshot shows the benefitbay software interface with a sidebar navigation on the left and a main content area. The sidebar includes sections for Administration, Agency One, Bob Smith, and Rob's Place, with sub-options like Setup, Enrollment Periods, Employee Management, Ancillary Products, Banking, Reports, Documents, Profile (which is selected), Contacts, User Roles, Locations, Legal Entities, and Reward Paths.

The main content area is titled "Rob's Place" and shows the "Banking setup" configuration page. It includes fields for "Initial funding amount" (set to 0.0), "Funding account number" (empty), "Funding account minimum balance" (set to 0.0), "ARC account number range (start)" (empty), and "ARC account number range (end)" (empty). A "Save" button is at the bottom.

An Excel window is overlaid on the right side of the screen, showing a table with the following data:

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
1	Company Name	Tax ID	# Employees	Account Number	LUA START	LUA END									
2	Rob Demo Business	21-4125487	36												
3															
4															
5															
6															
7															
8															
9															
10															
11															
12															
13															
14															
15															
16															
17															
18															
19															
20															
21															
22															
23															
24															
25															

A message at the top of the Excel window says: "Possible Data Loss: Some features might be lost if you save this workbook in the comma-delimited (.csv) format. To preserve these features, save it in an Excel file format."

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

The screenshot shows the Benefitbay Onboarding flow interface. The left sidebar contains navigation links for Administration, Agency One, Bob Smith, Rob's Place, Setup (selected), Enrollment Periods, Employee Management, Ancillary Products, Banking, Reports, Documents, Profile, Contacts, User Roles, Locations, Legal Entities, and Enrollment Paths. The main content area is titled "Rob's Place". It includes sections for "Schedule Implementation Meeting" (with a green checkmark icon and "Schedule Meeting" button), "Schedule Welcome Emails" (with an envelope icon and "Schedule Emails" button), "Update Employer Status" (with a person icon and "Move the employer to the client status" text), and "Benefitbay Admin" which includes "Banking Setup" (with a bank icon and "Enter Details" button). The "Enrollment Partners" section is highlighted with a yellow box around its "Assign Enrollers" button. Below it is a "Enrollment Links" button.

Administration

Agency One

Bob Smith

Rob's Place

Setup

Enrollment Periods

Employee Management

Ancillary Products

Banking

Reports

Documents

Profile

Contacts

User Roles

Locations

Legal Entities

Enrollment Paths

benefitbay*

Rob's Place

Schedule Implementation Meeting

Schedule an implementation meeting with your assigned Customer Success Manager to review and complete your onboarding.

Schedule Meeting

Schedule Welcome Emails

Send employee welcome emails with login instructions on or before the first day of their enrollment period.

Schedule Emails

Update Employer Status

Move the employer to the client status.

Benefitbay Admin

Banking Setup

Add the master account and ARC account range.

Enter Details

Enrollment Partners

Select your third-party Medicare Agent partners.

Assign Enrollers

Enrollment Links

Demo Env

RW

https://demo.benefitbay.com/employers/855/enroller_assignments

"Onboarding" flow –

The screenshot shows the benefitbay platform interface. The top navigation bar includes the benefitbay logo, the employer name "Rob's Place", a "Demo Env" button, and a "RW" user icon. The left sidebar contains a navigation menu with items like Administration, Agency One, Bob Smith, and Rob's Place, followed by a list of functional links: Setup, Enrollment Periods, Employee Management, Ancillary Products, Banking, Reports, Documents, Profile, Contacts, User Roles, Locations, Legal Entities, Enrollment Paths (which is highlighted in blue), and Integrations.

The main content area is titled "Enrollment paths". A note at the top states: "Note: The paths set below apply **only** to this employer". Below this is a table with three columns: "State", "On exchange", "Off exchange", and "Medicare". Under the "Medicare" column, there is a "Custom URL" input field, which is highlighted with a yellow box. Below the table are buttons for "Update to all states", "Custom URL" (for On exchange), "Custom URL" (for Off exchange), and "Custom URL" (for Medicare). There is also a "Show all states" link. At the bottom are "Clear all" and "Save changes" buttons.

"Onboarding" flow –

The screenshot shows the benefitbay platform interface. The top navigation bar includes the benefitbay logo, the employer name "Rob's Place", and user status indicators "Demo Env" and "RW". The left sidebar contains a navigation menu with items like Administration, Agency One, Bob Smith, and Rob's Place, followed by a list of functional links: Setup, Enrollment Periods, Employee Management, Ancillary Products, Banking, Reports, Documents, Profile, Contacts, User Roles, Locations, Legal Entities, and Enrollment Paths (which is highlighted with a blue background).

The main content area is titled "Enrollment paths". A note states: "Note: The paths set below apply **only** to this employer". Below this, there is a table structure:

State	On exchange	Off exchange	Medicare
All State Values	Update to all states	Custom URL	Custom URL
			<input type="text" value="google.com"/>

At the bottom of the page are two buttons: "Clear all" and "Save changes".

A yellow box highlights the "Medicare" column and the input field containing "google.com".

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

benefitbay® Rob's Place Demo Env RW

State	Custom URL	Custom URL	Custom URL
North Dakota	Custom URL	Custom URL	Custom URL
Ohio	Default	Default	Default
Oklahoma	Custom URL	Custom URL	Custom URL
Oregon	Default	Default	Default
Pennsylvania	Custom URL	Custom URL	Custom URL
Rhode Island	Custom URL	Custom URL	Custom URL

[Clear all](#) [Save changes](#)

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

The screenshot shows the Benefitbay software interface with the following details:

- Header:** benefitbay* (with a user icon), Rob's Place, Demo Env, RW.
- Left Sidebar (Setup Tab Selected):**
 - Administration
 - Agency One
 - Bob Smith
 - Rob's Place
 - Setup** (selected)
 - Enrollment Periods
 - Employee Management
 - Ancillary Products
 - Banking
 - Reports
 - Documents
 - Profile
 - Contacts
 - User Roles
 - Locations
 - Legal Entities
 - Document Paths
- Main Content Area:**
 - Schedule Welcome Emails:** Send employee welcome emails with login instructions on or before the first day of their enrollment period. [Schedule Emails](#)
 - Update Employer Status:** Move the employer to the client status.
 - Benefitbay Admin:**
 - Banking Setup:** Add the master account and ARC account range. [Enter Details](#)
 - Enrollment Partners:** Set up third-party Medicare or Agent enrollers.
 - [Assign Enrollers](#)
 - [Enrollment Links](#)
 - HSA Setup:** Set up HSA Parent ID for MA and RI applications.
 - [Request HSA](#)
 - [Input HSA Parent ID](#)