

# Anatomy of a World-Class Benefits Admin Platform for Multiple Employers

When choosing a benefits administration platform, organizations face numerous options. But determining the ideal fit based on the unique needs of the organization isn't so easy. The more complex the business, the more difficult the selection process. A multiple-employer organization, which faces drastically different priorities and challenges compared to employer groups, for example, must cater to both audiences. To that end, multiple-employer benefits administrators and stakeholders must have the knowledge to break down administration platforms and decipher between average and *world-class*.

Here's how the anatomy of a world-class benefits administration platform differs from other products.

## Ariel Benefits & Pension System

### PART 1: PARTNERSHIP FLEXIBILITY

Who a multiple-employer partners with requires careful consideration, but how the partnership works is mission-critical. A world-class benefits administration platform will offer a full spectrum of flexible, scalable partnership options, including:



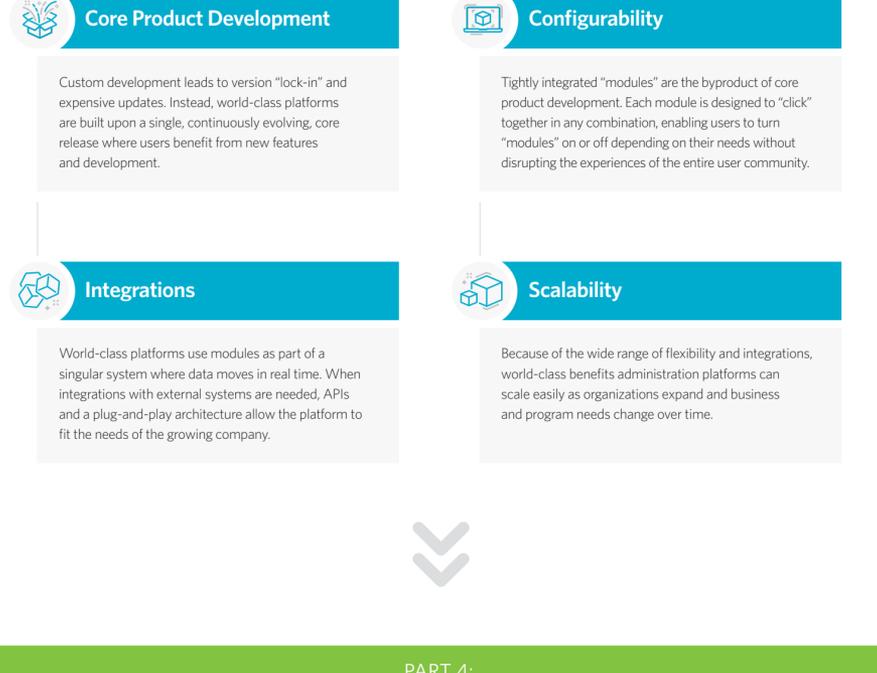
### PART 2: USER EXPERIENCE

Most of today's leading benefits administration platforms feature consumer-grade portals. The key is to look at **the power behind the portals**. Multiple-employer benefits organizations have a very different set of priorities compared to the employer groups they oversee. As such, they require a unique admin portal user experience.

Employer Portal Employer Groups	Admin Portal Multiple-Employer Organizations	Member Portal Employees & Retirees
<b>Priority Use</b> Data Reporting & Integrity Facilitation of Invoicing & Payment Access to Member Information & Transactional History Secure Communication	<b>Priority Use</b> Financial Governance Billing & Payroll Program Administration Workflow Automation	<b>Priority Use</b> Plan Information Digital Enrollment Access to Support Program Participation
<b>Secondary Priorities</b> Reports & Documents User Experience Customization Control	<b>Secondary Priorities</b> Agility Configurability Scalability	<b>Secondary Priorities</b> Accessibility Ease of Use Decision-Making Support
Employer groups prioritize ease of communication with the program and transparency/access to information.	Multiple-employer organizations prioritize visibility and financial management capabilities.	Members prefer modern and easy-to-use platforms and decision-making tools.

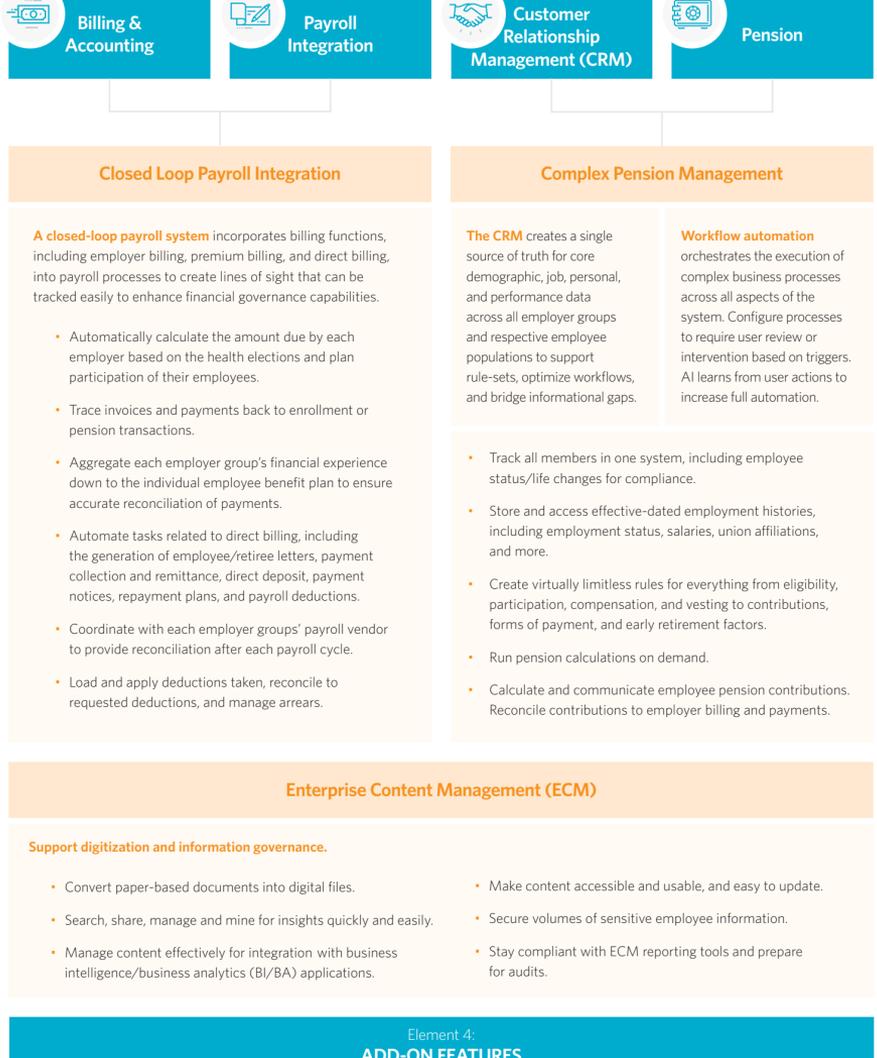
### PART 3: FUTURE-READY ARCHITECTURE

Multiple-employer organizations require a superior degree of automation and consistency. A world-class benefits admin platform is designed for *configurability*, which builds the *ability to integrate* into the foundation of the technology. It is flexible and modular. The result is a dynamic platform that can be fully tailored to meet the varying needs of employer groups, multiple-employer organizations, and employee/retiree populations. The hallmarks of sophistication include:



### PART 4: CORE MODULAR OFFERINGS

Select from a range of modules that meet your needs today and enjoy the comfort of knowing additional functionality is available should your needs change.



### Element 4: ADD-ON FEATURES

In addition to core modular offerings, a world-class multiple-employer benefits administration platform offers numerous "add-on" features to enhance capabilities.

<b>Spending Account Services</b>  <b>Voluntary Benefits</b>  <b>QMSCO Administration</b>	<b>ACA Services</b>  <b>Fulfillment</b>  <b>Dependent Verification</b>	<b>Absence Management</b>  <b>COBRA Administration</b>  <b>Wellbeing Platform</b>
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### PART 5: DATA INTEGRITY & ANALYTICS SYNERGY

Ultimately, a world-class benefits administration platform enables complex multiple-employer organizations to develop a cohesive network of *systems* that share information seamlessly, aggregate a rich history of data, and *leverage insights* to drive better financial outcomes. Using machine learning and artificial intelligence (AI), a world-class platform will feed data back into the admin ecosystem to improve data accuracy and capabilities.



Ready to see how a world-class benefits administration platform can enhance your multiple-employer operation?

Contact us today.

