



Core focus on benefits compliance and maximizing business potential.

Backed by a regional network of benefit administration professionals across the United States, isolved acts as an extension of your agency and your clients' HR department or management team—all delivered by trusted benefits administration, risk and compliance experts.

isolved allows your organization to focus on the most strategic, value-added activities for growing your business. Solve the complexities of inefficient plan setup and administration, changing regulations, employee/staff turnover, and other daily challenges by leveraging a dedicated team of isolved benefit and compliance professionals.



Integrated HCM technology simplifying your evolving employment landscape.

isolved is an employee experience leader, providing intuitive, people-first HCM technology. Our solutions are delivered directly or through our partner network to more than five million employees and 145,000 employers – who use them every day to boost performance, increase productivity, and accelerate results while reducing risk.

Through integrated payroll processing and benefits enrollment capabilities, isolved works hand in hand with brokers to ensure your clients have the information they need to properly and efficiently manage their employee benefit selections.

isolved™

Your trusted partner in third-party benefits administration.

The role of human resources is changing. Positive employee experiences are increasingly important as they can impact productivity and customer experiences. And employers are taking a more strategic approach to benefits administration. Company leaders need flexible resources to help them adapt to market demands and better guide their strategic decisions.

Combined with the power of the full isolved People Cloud + Services platform, isolved provides third-party services to automate and maximize several benefits administration functions—from initial onboarding throughout the entire employee lifecycle. When you partner with isolved, employers gain access to critical employee benefits data and reporting tools to better inform business decisions.

No matter the industry, we help high-growth organizations employ, enable and empower their workforce by transforming employee benefit administration for a better today and a better tomorrow.



Client issues are just non-existent with isolved. Even if there is an issue, your professionals just take care of it.

– isolved Client Contact, Priority Health

isolved benefit and compliance services **by the numbers**

30+ years operating with sole focus on employee benefit services

19,000+ customers across the U.S.

5M+ benefit claims processed

12M+ notices sent with zero penalties

10+ years average employee tenure in benefit administration

94% year-over-year client retention

isolved™

Benefit & Compliance Services



End-to-end benefit administration solutions that ensure optimal employee experience and returns.

If your clients want to hire the best employees—talented, motivated workers who can help their company succeed—then a solid employee benefits portfolio is a great place to start.

But benefits provide additional impact beyond compensation. Put simply, benefits suggest organizations have what it takes to be a great employer—which in turn attracts great employees. At the same time, evolving regulations, availability in benefit offerings, and systems for managing employee access continue to get more complex.

isolved provides comprehensive benefit administration services to make organizations of all sizes and across all industries more productive.

Whether your clients are looking to become compliant in a single aspect of providing health insurance or require a full-scale partner for strategic benefits management, isolved provides the resources required to achieve simple, secure and seamless business value.

Achieve maximum efficiency with solutions designed to reduce manual effort, accelerate success and maximize your employee benefits engagement and adoption.



Account-Based Plan Administration

FSA, HRA, HSA, Lifestyle FSA, Transit, Parking, Tuition Reimbursement

Account-based plans can become a competitive advantage for employers seeking to provide employees with the best coverage and tax-preferred options available—enabling a more robust benefit portfolio. isolved provides comprehensive account-based administration to maximize employee experience and benefit reimbursements including:

- Anywhere, anytime access to employee plan information or support services
- Quick and easy reimbursement for out-of-pocket expenses
- Seamless setup and distribution of debit cards for accessing plan benefits
- Full employer visibility and reporting capabilities to improve efficiency and reduce errors
- Assistance with initial plan design and management to meet evolving business needs



COBRA Compliance

For employers with twenty or more employees, federal and state laws require you to offer continuing medical care coverage to most employees who were covered at the time of separation. However, adherence to the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) is not always simple.

isolved offers services for minimizing COBRA liability and time spent administering this often complex and confusing government regulation. The isolved COBRA solution enables:

- Web and phone-based reporting and support
- Methods for automated premium collection
- Online payment options for participants
- Access to a nationwide network of professionals to address the toughest COBRA-related questions



State Continuation

isolved provides state continuation administration for many U.S. states plus the District of Columbia. Some state continuation laws are standalone and apply only to small groups that do not have to adhere to COBRA regulations. Some states, however, have continuation laws in addition to federal COBRA oversight—meaning employers must comply with both. Your isolved team can support you and your clients' in understanding state laws and addressing specific business requirements.



Plan Document Management

While large employers may have the resources to prepare custom plan documents for every employee welfare benefit plan, most small employers lack the resources and expertise to maintain these documents. At the same time, failure to do so can lead to costly penalties.

isolved provides experienced compliance experts to create, update and distribute important benefit plan documents including:

- Premium Only Plan (POP) and summary plan description documents
- ERISA wrap and summary plan description documents
- POP/ERISA wrap document generator for brokers
- Form 5500 and summary annual report for employers with 100+ lives



Non-Discrimination Tests

When you provide an FSA, POP or self-funded health plan, the IRS requires you to conduct non-discrimination tests to ensure that plans do not discriminate in favor of highly compensated or certain key employees. Testing needs to be conducted on an annual basis before the end of your plan year.

isolved will run these tests and provide guidance if any corrective steps need to be taken. isolved currently offers testing for:

- Section 125 Cafeteria Plan (POP)
- Health FSA
- Dependent Care FSA (DCAP)
- Section 105(h) – Self-funded Health Plan or HRA



Notice Mailings, Premium Billing, ACA Print & File, and More

From mailing required notices to employees, billing retirees and employees for insurance premiums, or printing and filing required ACA reporting forms, isolved offers services that will eliminate time consuming and tedious tasks. With more than 12M notices sent and zero penalties assessed by the IRS or DOL, you can have peace of mind.

