

# Benefits Administration: Made Simple



**FTJ Solutions** offers **bswift**, a turnkey solution to benefits enrollment and administration that allows you to focus on what matters most, your business. Help your employees maximize their benefits and realize the true value of what you work so hard to offer. Empowering them with the right tools and resources makes your benefits administration easier. Join the more than 35,000 people and 400-plus groups who rely on and use FTJ Solutions for their benefits administration.

## For Employees

- Intuitive retail experience
- Personalized decision support
- Transparency and consumer tools
- Online benefits portal
- Mobile and responsive design
- Customized engagement & education

## For Employers

- Flexible platform that is easily customized to your needs
- Technology you can count on
- Regulatory peace of mind
- Opportunity to achieve measurable value
- Knowledgeable and committed team



800-821-7303 | [www.ftjsolutions.com](http://www.ftjsolutions.com)

For more information or a demonstration, call **Leroy McCarty** at **816.968.0605**

# Features You Get with FTJ Solutions and bswift

## EMPLOYERS

**Proven technology** with over 15 years of experience serving millions of employees and thousands of employers. **In-house service team** who are experts in benefits administration.



**Single solution** for all your benefits enrollment and administration needs.

Supports **unlimited carriers and products**.

Generate a variety of bills including a bill that consolidates all carriers.

**Billing suite** can be used for self-billing or to validate carrier bills.



More than 350 standard **reports** and drag-and-drop custom reporting; real-time or scheduled information to help HR manage their benefits program.



In-house experts who manage all **electronic data interchange** files with carriers and other vendors, whether for implementation or annual changes.

**Affordable Care Act (ACA) compliance** is made efficient with preparation and mailing of mandated forms, along with dashboards to monitor compliance.



## EMPLOYEES

### Interactive decision-support

tools that include an **avatar** to help educate employees and guides their decision-making process.



Employees can view **side-by-side comparisons** of benefit options to make choices that fit their personal needs.

The benefits portal becomes the central communication hub for benefits and is loaded with **plan summaries, documents and helpful videos**.



**Mobility.** Employees can shop and enroll on the go and access their information at any time from any device.



### Total compensation statements

help educate employees about the total value of the financial investments that employers make in them.

**Language packs** (Spanish, French, etc.) allow you to communicate with your entire workforce.



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# Benefit Decisions: Made Simple

You expect your employees to need a little help making smart, cost-effective benefits decisions. But not every employee is the same. That's why **bswift** provides **Ask Emma** — an interactive decision support tool that treats employees as individuals. She is fully integrated into the enrollment platform and provides different degrees of education and support to fit each employee's needs.



- **Personalized walkthroughs** for “passengers” who like to be guided
- **FAQs and explainer bubbles** for “info detectives” who prefer to self-educate
- **Standalone calculator and estimate breakdown** for “number crunchers” who want to delve into every detail

ask **EMMA**

## ASK EMMA'S BENEFITS

### Increased Enrollment in HDHPs

Employees who took a recommendation from **Ask Emma** were **74.75%** more likely to end up with a high-deductible health plan.



### Lower Premiums for Employees and Employers

Employees who took a recommendation from **Ask Emma** saved **21.82%** in premium costs, which led to as high as **14.7%** cheaper premiums for some employers.



### Better Overall Enrollment Experience

**Ask Emma** uses humor and animation, along with clear explanations to keep your employees engaged. Employees who went through **Ask Emma** had a better experience.



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# Total Compensation Statements: Made Simple

**Communicate the full value of your company's compensation and benefits.**

**bswift** statements offer a cost-effective way to communicate the full value of your company's compensation and benefits. They clearly illustrate the offerings that set your company apart — engaging employees, boosting satisfaction and strengthening your brand.

Our highly configurable statements have unlimited fields, allowing you to name, organize and display your compensation categories any way you choose.



## COMPENSATION STATEMENT IN 4 STEPS

### 1. Compile data

- Allow us to accept data from your payroll system
- We can also accept data feeds from other systems — such as, 401(k) tuition reimbursement, commuting benefits, and more

### 2. Configure your statement

- Separate sections for each benefit type
- Easy to read graphs and text
- Snapshots: point in time or current data
- Optional Spanish translation
- Base pay, bonuses and overtime

### 3. Add in financial benefits

- Retirement benefits: 401(k), pension plan, Social Security, Medicare
- Federal and State unemployment insurance
- Workers' compensation

### 4. Breakout additional benefits

- Company holidays, vacation, PTO
- Sick leave/bereavement/jury duty
- Education/tuition reimbursements
- Employee discounts
- Employee assistance program



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# ACA Management: Made Simple

## The innovative technology employers need for ACA compliance

**bswift** offers a suite of management solutions backed by a team of experts to help employers navigate the world of health care and benefits and to comply with the complex regulations of the Affordable Care Act (ACA). In today's rapidly changing environment, our tools can be quickly and easily configured to meet your specific needs.

### FULLY - AUTOMATED TOOLS

#### Risk Management

- 9.5% Affordability reports
- Automated 30-hour rule calculation
- Service hours modeling for variable hourly and seasonal employees
- Administrator alerts for eligibility status changes
- Integrated status change and enrollment experience
- Online portal for variable hourly and seasonal employees
- Configurable plan rules and auditing tools with waiting-period restrictions, auto-enrollment and waive coverage reporting

#### Employee Notification

- Health insurance marketplace notice
- Summary of benefits and coverage (SBC)
- Section 6055 statement of minimum essential coverage
- Section 6056 statement of affordable coverage
- Online portal for variable hour and season employees
- bswift Marketplace

#### Employer Reporting Support

- Employer-sponsored Health Coverage (W-2 Box 12)
- Section 6055 IRS return/individual mandate reporting (Form 1095-B)
- Section 6056 IRS return/employer mandate reporting (Form 1095-C)
- PCORI Fee
- Transitional Reinsurance



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