

BEN360

Benefits Administration

GUIDE

login.ben-360.com



Welcome to BEN360, Managed by Benafica!

We're thrilled to partner with you to provide a seamless, modern benefits experience for your team. All of your organization's benefits will be managed through **BEN360**, your central hub for managing your ICHRA.

Through BEN360, your employees can easily shop for and enroll in individual health plans, while you can track enrollments, manage reimbursements, and stay compliant.

This guide will walk you through everything you can access as an admin and help you make the most of your BEN360 experience.

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Welcome to Open Enrollment

Setting Your Open Enrollment

As the employer, you have the flexibility to determine when your company's Open Enrollment window will occur. Typically, this period lasts between **2 to 4 weeks** and ends before your plan year begins. For example, if your plan year starts January 1, you might set your Open Enrollment period in late Nov to early Dec.



What Employees Can Do During Open Enrollment

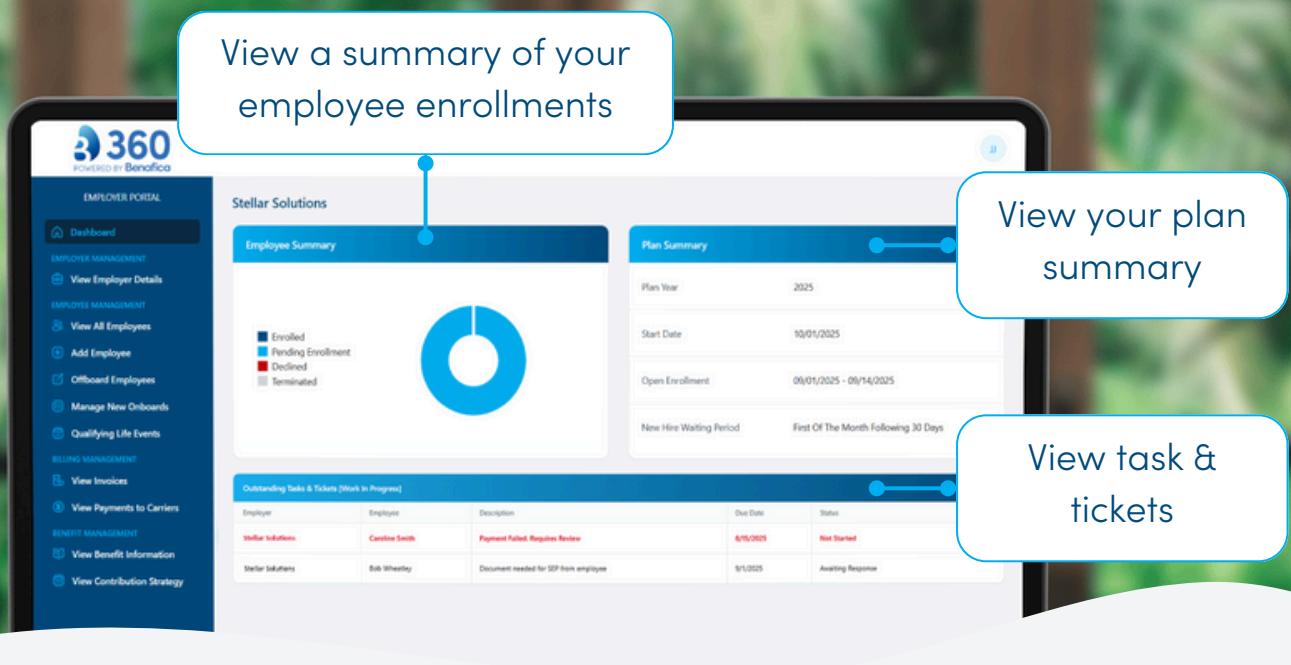
During Open Enrollment, employees can:

- View available individual health plan options.
- Compare premiums, deductibles, and coverage details.
- Update family members or dependents on their account.
- Confirm or change their plan selection for the new benefit year.

All of these steps can be completed directly within BEN360, where employees will see only the plans they're eligible for based on your company's ICHRA setup.

What Happens if An Employee Misses Open Enrollment?

If an employee does not make a plan selection before the Open Enrollment window closes, they'll need to wait until the next Open Enrollment period unless they experience a Qualifying Life Event (QLE). QLEs can also be submitted and managed in BEN360. For more on QLEs, see page 14 of this guide.



Getting Started Your BEN360 Dashboard

Once you've accepted your invitation and logged into BEN360, your Employer Dashboard is the first thing you'll see. This is your central hub for managing your organization's health benefits — everything you need, all in one place.

In this guide, we'll walk you through each area of BEN360 so you know exactly what to expect the first time you log in, and how to make the most of your admin tools right from the start.

You'll login at login.ben-360.com

Dashboard Summary

At the top, you'll see a circle chart summary of employee enrollments and a plan overview showing your plan year, start date, open enrollment period, and new hire waiting period. Below, the Outstanding Tasks & Tickets section keeps you informed about items our team is actively working on.

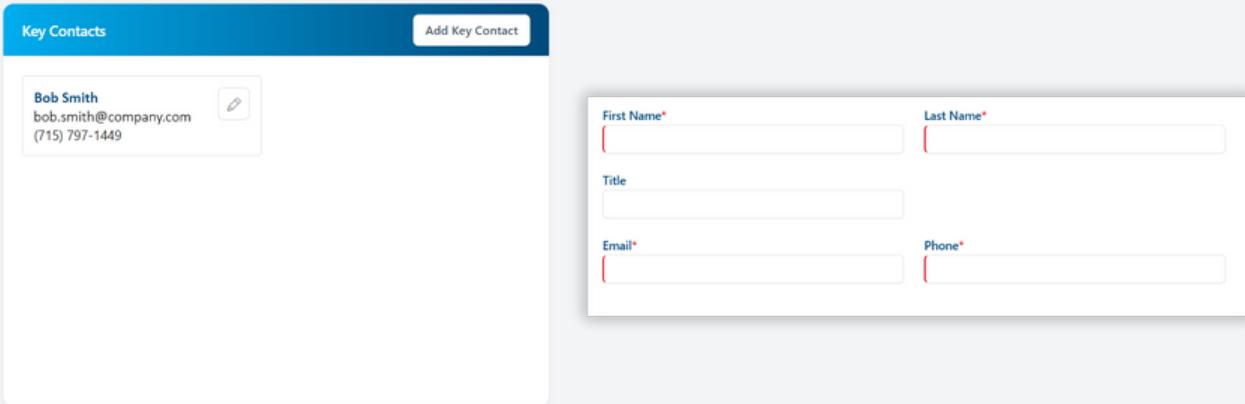
The screenshot shows the Ben-360 Employer Portal interface. The left sidebar contains navigation links for Dashboard, Employer Management (View Employer Details, View All Employees, Add Employee, Offboard Employees, Manage New Onboards, Qualifying Life Events), Billing Management (View Invoices, View Payments to Carriers), and Benefit Management (View Benefit Information, View Contribution Strategy). The main content area is titled 'Stellar Solutions' and displays the 'Employer Details' tab. This tab includes fields for Name (Stellar Solutions), Status (In Process), Tax ID (**-**5555), Email (info@company.com), Phone Number (715) 797-1449, Business Type (LLC), Number Of Payroll Periods (N/A), and Writing Broker (EBC - Jason Meyers). Below this is the 'Locations' section, which shows a main location at 12345 Main Street, St. Paul, MN 55125. The 'Plan Summary' section shows plan details for 2026, including Start Date (01/01/2026), Open Enrollment (11/01/2025 - 12/15/2025), Next Bill Date (01/01/2026), and New Hire Waiting Period (First Of The Month Following 30 Days). The 'Manage Admins' section lists two users: Bob (Smith, bob.smith@company.com) and Jane (Jones, jane.jones@company.com), both marked as registered. A callout box labeled 'View Employer details' points to the Employer Details tab. Another callout box labeled 'View/Add Key Contacts' points to the Key Contacts section. A third callout box labeled 'View ICHRA Plan Summary' points to the Plan Summary section. A fourth callout box labeled 'Manage Locations' points to the Locations section. A fifth callout box labeled 'Manage Admins' points to the Manage Admins section.

Employer Details Tab

The Employer Details tab gives you a centralized view of your organization's key information. Here you'll find your company name, address, tax ID, contact details, business type, payroll frequency, and associated broker. You can also view your key contacts, office locations, plan summary, and system administrators.

Please note: You won't be able to change your Employer Details, but if anything is incorrect, please reach out to Benafica to update.

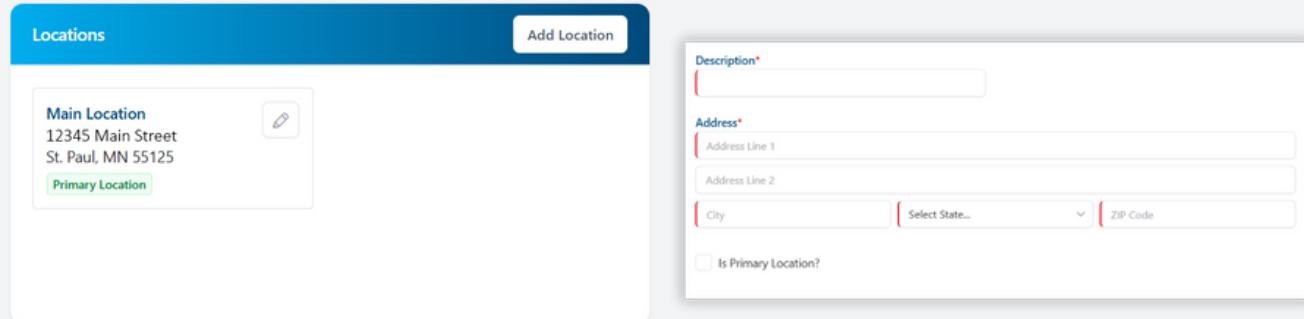
Add Additional Key Contacts



The screenshot shows the 'Key Contacts' section of a software interface. At the top, there's a blue header bar with the title 'Key Contacts' and a 'Add Key Contact' button. Below this, a list of contacts is displayed, including 'Bob Smith' with the email 'bob.smith@company.com' and phone '(715) 797-1449'. To the right of the list is a form with fields for 'First Name*', 'Last Name*', 'Title', 'Email*', and 'Phone*'. Each field has a red asterisk indicating it is required. There is also a small edit icon next to the contact list.

To add a new key contact, click “**Add Key Contact**” and enter their first name, last name, title, email, and phone number. Key contacts are for informational purposes only. If you’d like them to have platform access, add them as an Admin contact.

Add Additional Locations



The screenshot shows the 'Locations' section of a software interface. At the top, there's a blue header bar with the title 'Locations' and a 'Add Location' button. Below this, a list of locations is displayed, including 'Main Location' with the address '12345 Main Street, St. Paul, MN 55125'. To the right of the list is a form with fields for 'Description*', 'Address*', 'City', 'Select State...', and 'ZIP Code'. There is also a checkbox for 'Is Primary Location?'. The 'Main Location' entry has a green 'Primary Location' button next to it.

If you manage employees across multiple sites, you can list all your business locations here. Click “**Add Location**” and enter the location description, address, city, state, and ZIP code. Check the box to mark a location as your primary business location.

Manage Admins

At the bottom of the **View Employer Details** page, you can manage platform access for your team. Add new administrators or remove existing ones to control who has permission to view and manage employer-level settings within your account.

Change or Remove Admins

Manage Admins							Add Admin
First Name	Last Name	Email	Is Registered	Actions			
Bob	Smith	bob.smith@company.com	true				
Jane	Jones	jane.jones@company.com	true				
«	1	»	10 items per page	1 - 2 of 2 items			

To edit an admin, click the  pencil icon next to their name and update their name or email in the pop-up window.

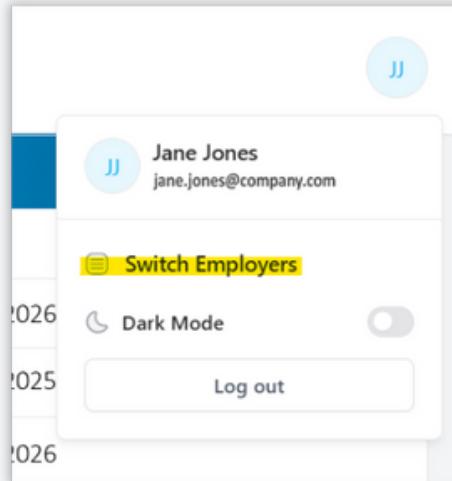
To remove an admin, click the  trash icon next to their name. Once added, click “**Send Invite**” next to their name.

Add a New Admin

To add a new admin, click “**Add Admin**” and enter their first name, last name, and email address. Once they’ve been added, return to the main screen and click “**Send Invite**” to send them an email invitation to join the platform.

Switch Between Multiple Companies

If you manage multiple entities, you can easily move between them. Click your profile icon in the top right corner and select “**Switch Employers**.” You’ll see a list of all employers you manage. Simply choose one to toggle into that account.



Review Your Benefits Strategy

Stellar Solutions

Plan Year 2026

Plan Details		Employee Summary	
Plan Year	2026	Eligible Employees	27 of 89 employees
Start Date	01/01/2026	Active Participants	0
End Date	12/31/2026	Total Participants	0
Open Enrollment	11/15/2025 - 12/15/2025	Total Employer Contributions (Monthly)	\$0.00
New Hire Waiting Period	First Of The Month Following 30 Days		

Participating Employees

First Name	Last Name	Status	Participation	Hire Date	Carrier	Plan	Premium	Actions
Emma	Larson	Active	Participating	03/15/2021	Blue Cross...	Blue Ess...	\$512	
Noah	Jenkins	Active	Participating	09/08/2023	HealthPart...	Peak Sil...	\$478	
Ava	Thompson	Active	Participating	07/10/2020	Medica	Inspire...	\$389	
Liam	Anderson	Active	Participating	05/05/2024	Quartz	Silver A...	\$456	
Olivia	Nelle	Active	Participating	11/28/2022	HealthPart...	Gold Ad...	\$582	
Priya	Shah	Active	Participating	01/06/2019	HealthPart...	Peak Sil...	\$449	
Luis	Hernandez	Active	Participating	06/17/2024	Medica	Elevate...	\$612	
Harper	Erickson	Active	Participating	08/02/2022	Quartz	Gold Ad...	\$785	
Sophia	Peterson	Active	Participating	05/12/2021	Blue Cross...	Blue Ess...	\$582	
William	Carlton	Active	Participating	12/19/2018	Blue Cross...	Blue Ess...	\$512	

1 - 10 of 89 items

Once your ICHRA details are finalized, Benafica will enter your benefit strategy into BEN360, including your plan year, start and end dates, open enrollment period, and new hire waiting period. You can view this under "[View Benefit Information](#)" in the left sidebar. This page also provides a circle graph overview of employee enrollment activity, giving you a quick visual snapshot of participation. Scroll down to view a detailed list of all participating employees in your plan.

Review Your Contribution Strategy

Stellar Solutions

Plan Year 2026

Contribution Strategy						
Type of Contributions	Classes Include					
Employee Only Employee + Spouse Employee + Child Employee + Spouse + Child						
Contributions Eligible Employees						
Age ↑	Employee Amount	Spouse Amount	Child Amount			
18	500	400	125			
19	500	400	125			
20	500	400	125			
21	500	400	125			
22	500	400	125			
23	500	400	125			
24	500	400	125			
25	500	400	125			
26	500	400	125			
27	500	400	125			

Click “[View Contribution Strategy](#)” to see a breakdown of your organization’s contribution structure. This page displays your contribution types (Employee Only, Employee + Spouse, Employee + Child, Employee + Spouse + Child) and any employee classes you’ve set up.

Download Reports

From your dashboard, you can download reports on current employee enrollments, new hires, qualifying life events, invoices, and carrier payments. Navigate to the corresponding section, set the filters you need, and click the “[Export Results](#)” button on the lower right side of the data table.

Sophia	Peterson	Active	Participating	05/12/2021	Blue Cross...	Blue Ess...	\$582	
William	Carlton	Active	Participating	12/19/2018	Blue Cross...	Blue Ess...	\$512	
1	10	items per page	1 - 10 of 27 items					

View Payments to Carriers

Byte Bloom East

Payments To Carriers						
Date	Employee	Carrier	Amount	Status	Paid Via	Confirmation Number
10/10/2025	Mike Roth	Blue Cross Blue...	\$311.51	Sent-10/10/20...	Virtual Credit Card	
09/27/2025	Caroline Smith	Medica	\$365.50	Cleared-09/27/...	Virtual Credit Card	CC0010C0FFEA
09/27/2025	Linda Hartford	Blue Cross Blue...	\$453.88	Cleared-09/27/...	Virtual Credit Card	CC007F64365D
09/27/2025	Jerry Anderson	Medica	\$406.95	Cleared-09/27/...	ACH	CC0055AASSAA
09/27/2025	Sarah Jones	Blue Cross Blue...	\$958.75	Cleared-09/27/...	Virtual Credit Card	CC0010CDFFEA
09/27/2025	David Smith	Medica	\$568.92	Cleared-09/27/...	Virtual Credit Card	CC00CAFEB4BE
09/27/2025	Marcus Patel	Medica	\$843.25	Cleared-09/27/...	Virtual Credit Card	CC00F6432D95
09/27/2025	James Johnson	Medica	\$568.91	Cleared-09/27/...	ACH	CC0048PKL7892
09/27/2025	Devon Brooks	HealthPartners	\$311.50	Cleared-09/27/...	Virtual Credit Card	CC00A1B2C3DD
09/27/2025	Priya Shah	Blue Cross Blue...	\$1013.11	Cleared-09/27/...	Virtual Credit Card	CC00D15838OA

Click on “[View Payments to Carriers](#)” in the left-hand menu to see a table of all premium payments. You’ll be able to view the status of each payment – such as Sent or Cleared – along with a confirmation number. This page is primarily for your information and transparency, giving you insight into payment activity and helping identify any issues with failed or missed payments.

View and Manage Invoices

Byte Bloom East

Invoices						
Date Created	Invoice	Status	To Be Paid On	For	Amount	Actions
01/01/2025	0001	Paid	01/15/2025	Jan 2026	\$4,469.97	
No items to display						

Under “[View Invoices](#),” you can see a complete table of your monthly invoices (including ICHRA premiums, Benafica fees, broker fees, and platform fees.) For each invoice, view a summary of the date created, paid status, due date, and amount, and download individual invoices as needed. You can also use filters to quickly find specific invoices or export the entire table for your records.

Track platform status

Employees

First Name	Last Name	Status	Participation	Hire Date	Carrier	Plan	Premium	Actions
Jerry	Anderson	Active	Enrolled	01/30/2023	Medica	Essential...	406.95	Edit Waive
Sarah	Jones	Active	Enrolled	08/02/2013	Blue Cross...	Value Go...	958.75	Edit Waive
David	Smith	Active	Enrolled	09/13/2016	Medica	Silver Ch...	568.92	Edit Waive
Madeline	Johnson	Active	Pending Enrollment	09/13/2016				Edit Waive
Marcus	Patel	Active	Pending Enrollment	01/02/2020				Edit Waive
Devon	Brooks	Active	Pending Enrollment	05/15/2018				Edit Waive
Luis	Hernandez	Active	Pending Enrollment	09/13/2016				Edit Waive
Priya	Shah	Active	Pending Enrollment	10/01/2023				Edit Waive
Chloe	Carter	Active	Pending Enrollment	11/05/2022				Edit Waive
Matt	Williams	Inactive		05/05/2022				Edit Waive

10 items per page 1-10 of 88 items [Export Results](#)

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Employee Enrollment Dashboard

This dashboard gives you a real-time view of employee participation. Track who's been invited to the platform, who's completed enrollment, and who's still in progress — both during Open Enrollment and for new hires throughout the year.

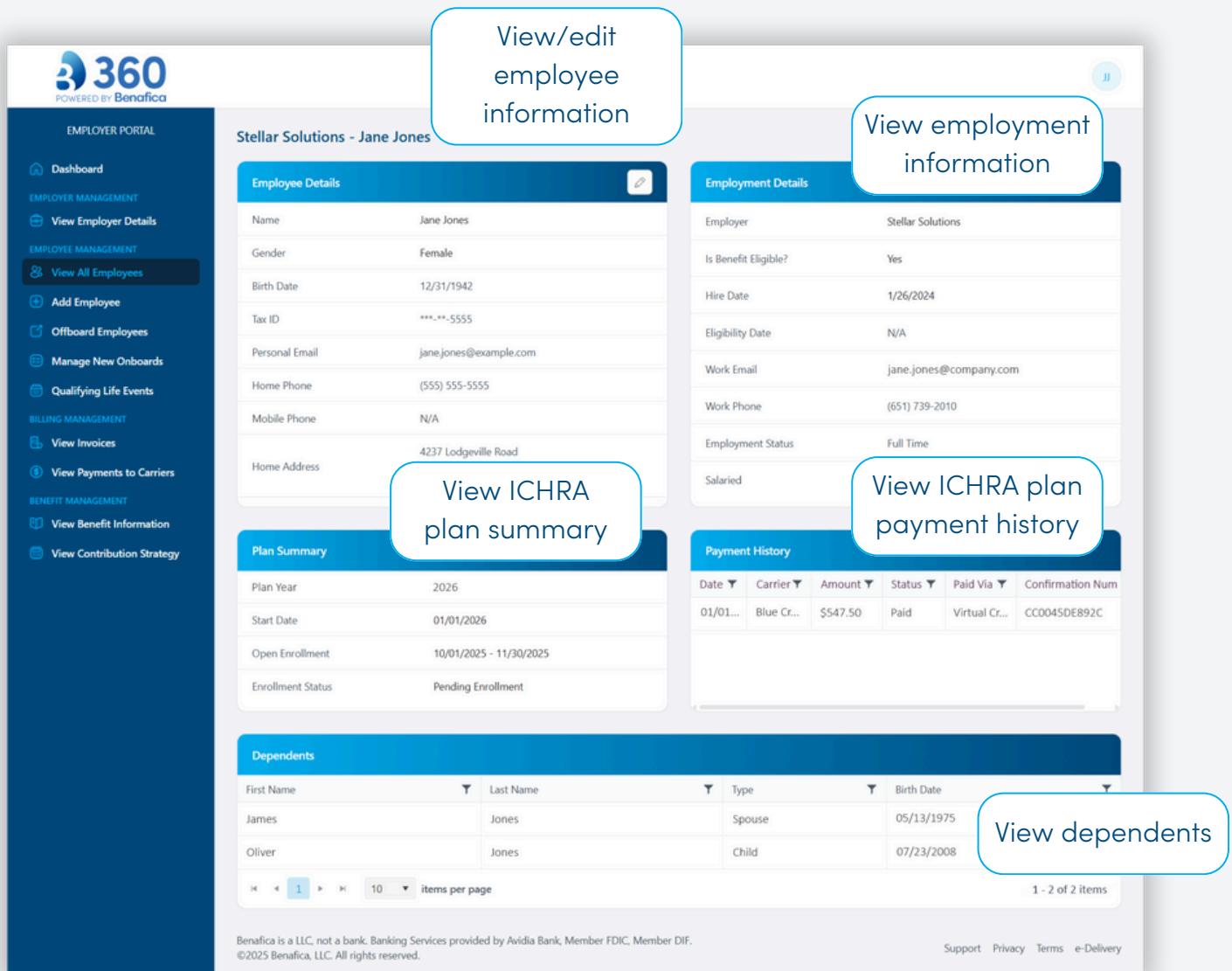
Initial Onboarding

When your organization launches with Benafica, our team will collaborate with you to finalize your initial employee roster for Open Enrollment. Once the roster is confirmed, Benafica will handle the upload and send all employee invitations to the BEN360 platform on Day 1 of Open Enrollment, ensuring a smooth and coordinated start to the enrollment process. After initial enrollment, as you hire new employees throughout the year, you'll be able to manage onboarding and offboarding directly within the platform.

Individual Employee Information

Employees		Search for employee...											
First Name	Last Name	Status	Participation	Hire Date	Carrier	Plan	Premium	Actions					
Jerry	Anderson	Active	Enrolled	01/30/2023	Medica	Essential...	406.95						
Sarah	Jones	Active	Enrolled	08/02/2013	Blue Cross...	Value Go...	958.75						
David	Smith	Active	Enrolled	09/13/2016	Medica	Silver Ch...	568.92						
Madeline	Johnson	Active	Pending Enrollment	09/13/2016									

To view or update a specific employee's details, click the  pencil icon next to their name. This will open their profile, where you can review and edit their information as needed.



The screenshot shows the Ben-360 Employee Portal interface. The left sidebar includes links for Dashboard, View Employer Details, View All Employees, Add Employee, Offboard Employees, Manage New Onboards, Qualifying Life Events, View Invoices, View Payments to Carriers, View Benefit Information, and View Contribution Strategy. The main content area displays employee details for 'Jane Jones' (Stellar Solutions), employment details, plan summary (ICHRA), payment history, and dependents. Callout boxes highlight the 'View/edit employee information' icon, the 'View employment information' icon, the 'View ICHRA plan summary' icon, the 'View ICHRA plan payment history' icon, and the 'View dependents' icon.

View/edit employee information

View employment information

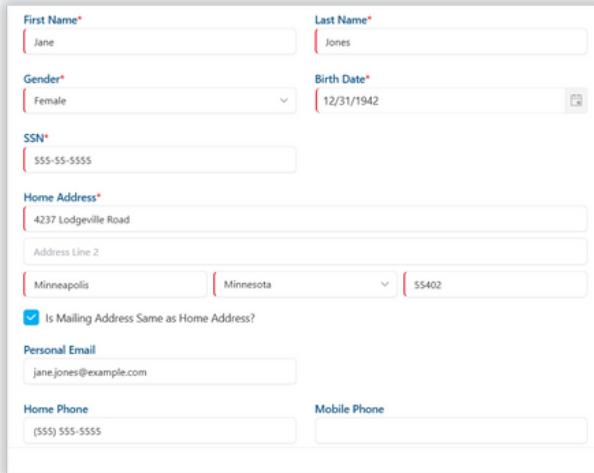
View ICHRA plan summary

View ICHRA plan payment history

View dependents

Edit Employee Information

To update an employee's details, click the  pencil icon next to "Employee Details." From there, you can edit their first name, last name, gender, date of birth, Social Security number, home address, and contact information.

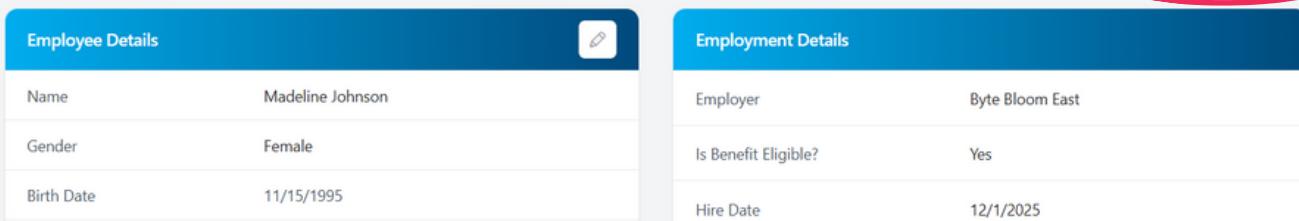


A screenshot of a web-based form for editing employee information. The form includes fields for First Name (Jane), Last Name (Jones), Gender (Female), Birth Date (12/31/1942), SSN (555-55-5555), Home Address (4237 Lodgeville Road), City (Minneapolis), State (Minnesota), Zip (55402), and a checkbox for 'Is Mailing Address Same as Home Address?' (checked). It also includes fields for Personal Email (jane.jones@example.com), Home Phone ((555) 555-5555), and Mobile Phone.

Add a New Employee

To add a new employee, click "Add Employee" in the left menu. Enter their first name, last name, gender, date of birth, Social Security number, home address, email, and phone number(s). Scroll down to select their work location (if applicable), and enter their work email, work phone, and hire date. The system will automatically calculate their eligibility date based on your plan settings. Next, choose the employee's status (full-time or part-time) and whether they are salaried or non-salaried. Enter hours per week and salary or hourly rate. Click "Save Changes."

Byte Bloom East - Madeline Johnson



A screenshot of a web-based form for adding a new employee. It is divided into two main sections: "Employee Details" and "Employment Details". The "Employee Details" section contains fields for Name (Madeline Johnson), Gender (Female), and Birth Date (11/15/1995). The "Employment Details" section contains fields for Employer (Byte Bloom East), Is Benefit Eligible? (Yes), and Hire Date (12/1/2025). A red circle highlights the "Send Invite" button in the top right corner of the form.

Once entered, the employee will get a welcome email when open enrollment starts. However, you can re-invite them any time by clicking into their profile and clicking "Send Invite."

Manage New Onboards

Manage New Onboards						
Employee	Hire Date	Eligibility Date	Open Enrollment Period	Participation	Registered?	Actions
Riley Porter	06/02/2025	08/01/2025	07/01/2025- 07/31/2025	Pending Enrollment	No	
Noah Reyes	06/02/2025	08/01/2025	07/01/2025- 07/31/2025	Pending Enrollment	No	
1 items per page						
1-2 of 2 items						

As you add new employees throughout the year, this tab helps you keep track of their onboarding outside of your annual open enrollment period. Click “**Manage New Onboards**” in the left-side menu to view all employees who are currently in their individual open enrollment window, monitor their progress, and ensure they complete each step needed to get enrolled.

Managing Qualifying Life Events

Employees may request a **Qualifying Life Event (QLE)** – such as marriage, birth, adoption, or loss of other coverage – directly through their BEN360 account. Each QLE opens a 60-day Special Enrollment Period, during which employees can update or change their coverage. Benafica will manage and require documentation for submitted events. The **Qualifying Life Events** tab lets you monitor submitted events so you can stay informed. The status column will show you the status of the submitted event, and you can use the “Eye” button to view more information.

Qualifying Life Events						
Employee	Event	Status	Date of Event	Actions		
Jane Jones	Marriage	Completed	06/15/2025			
Daniel Kim	Birth or Adoption	In Review	09/23/2025			
Jordan Ellis	Loss of Coverage	New Request	10/05/2025			
1 items per page						1- 3 of 3 items

More info about Qualifying Life Events

A qualifying life event is a change in your situation, like getting married, having a baby, or gaining or losing health coverage.



Changes in Household

- Got married
- Got divorced or separated (and lost health insurance)
- Had a baby, adopted a child or placed a child in foster care.
- A death (that causes you to lose your current health plan)



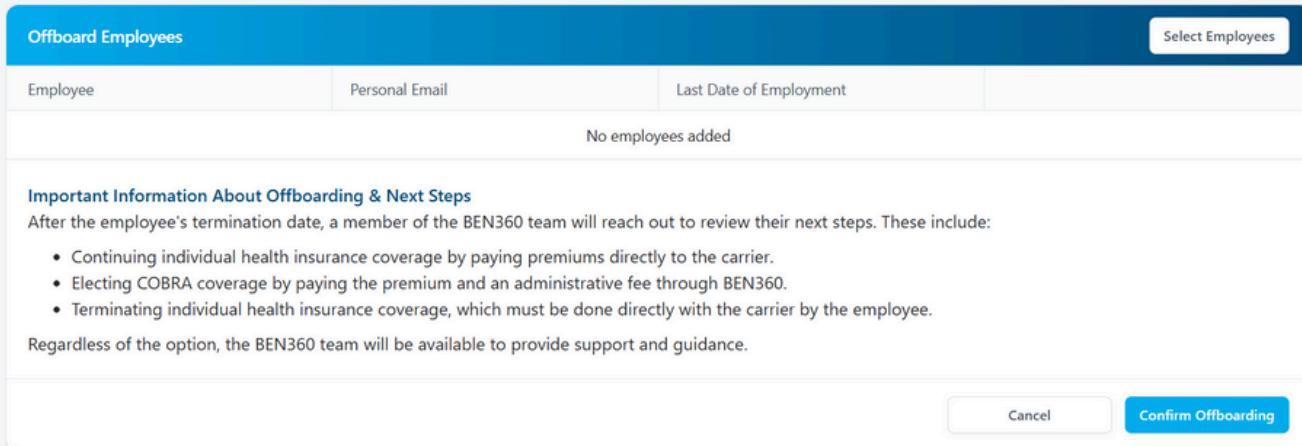
Changes in Residence

- Move to a new zip code or county
- Move to the U.S. from a foreign country or U.S. territory
- Moved from:
 - Place you attend school (students)
 - Place you both live and work (seasonal workers)
 - Shelter or other transitional housing

Other Qualifying Events

- Lost job-based coverage (from you or your spouse leaving or being terminated from a job)
- Became a U.S. citizen Left Incarceration
- Starting or ending service as an AmeriCorps State and National, VISTA, or NCCC member

Offboard an Employee



Employee	Personal Email	Last Date of Employment
No employees added		

Important Information About Offboarding & Next Steps
After the employee's termination date, a member of the BEN360 team will reach out to review their next steps. These include:

- Continuing individual health insurance coverage by paying premiums directly to the carrier.
- Electing COBRA coverage by paying the premium and an administrative fee through BEN360.
- Terminating individual health insurance coverage, which must be done directly with the carrier by the employee.

Regardless of the option, the BEN360 team will be available to provide support and guidance.

Cancel **Confirm Offboarding**

To offboard an employee, select “**Offboard Employees**” in the left menu. Click “**Select Employees**” to search for and add the employee(s) you’d like to offboard, then enter their termination date. The BEN360 platform will display information about what happens after termination, including how Benafica processes offboardings: contacting the individual to review their options for continuing coverage directly with their insurance carrier, electing COBRA coverage through BEN360 for a small administrative fee, or terminating their plan with the carrier. When you’re ready, click “**Confirm Offboarding**” to complete the process.

Employee Help Center and Assistance

Employees have multiple ways to get support through Benafica. Access the [**Help Center**](#) for step-by-step guides, FAQs, and easy-to-follow instructions. For personalized assistance, licensed Benafica benefits counselors are available to answer questions, guide you through enrollment, and help with any issues throughout the year. They can schedule time with a Benafica representative through the **BEN360 platform**, call **651-358-2987** or email [**support@ben-360.com**](mailto:support@ben-360.com).

Important Terms and Phrases (Glossary)

Advisor: A licensed insurance professional who provides specialized guidance and advice.

"Affordable" Coverage: In 2025, it is considered "affordable" if the premium is less than 9.02% of your household income.

Beneficiary: An individual who is entitled to benefits from a health insurance plan.

Claim (HRA): An employee's formal request to be reimbursed for premiums and medical expenses.

COBRA: Stands for Consolidated Omnibus Budget Reconciliation Act; it is a federal law that allows individuals who have experienced a job loss or other qualifying event the option to continue their current health care coverage for a limited amount of time.

Co-insurance: The percentage of costs of a covered health care service you pay towards (20%, for example) after you've paid your deductible (up to your annual out-of-pocket max.)

Co-payment: A fixed amount (\$30, for example) you pay towards certain services like doctor and specialist visits, emergency room visits, urgent care, hospital stays, prescriptions, etc.

Deductible: The amount you pay before your health insurance will pay claims.

Dependent: Any individual who is eligible to receive coverage under an employee's health insurance plan under IRC Section 152; generally a child or spouse.

Effective Date: The date which the plan or HRA starts.

Essential Health Benefits: A set of services healthcare plans must cover under the Affordable Care Act.

Important Terms and Phrases (Glossary)

Essential Health Benefits:

(cont'd) These include doctors' services, inpatient and outpatient hospital care, prescription drug coverage, pregnancy and childbirth, mental health services, and more. Some plans cover more services. Plans must offer dental coverage for children. Dental benefits for adults are optional.

Exchange: Another term for the Health Insurance Marketplace®.

On-exchange: Plans that are available on the healthcare.gov marketplace.

Off-exchange: Plans that are available directly through insurance companies.

HIPAA: A federal law that requires standards and compliance to protect sensitive patient health information.

In-network: Healthcare providers who have

contracts with your insurance company to offer services at a discounted rate. Using in-network providers will cost you less out-of-pocket.

Out-of-network: Healthcare providers who do not have contracts with your insurance company to offer services at discounted rates. Using out-of-network providers will most often cost more out-of-pocket.

Out-of-Pocket Limit: The maximum amount an employee could pay during the coverage period for their share of costs, including co-payments and co-insurance.

Premium: The amount that must be paid for a health insurance plan by covered employees, their employer, or shared by both.

Waiting Period: A set amount of time (for example, 60 days) before coverage can become effective for an employee or dependent.