



Proposal

Sourcewell



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Bring Your Benefits Strategy + Company Culture to Life

Empyrean brings together innovative technology, a service-first approach, and personalized experiences to connect the entire benefits community and deliver life-enriching benefits.

Since 2006, employers of all sizes and industries have trusted us to bring their benefits strategies to life, achieve their plan goals, and foster positive workplace cultures. Our mission is to connect employees and their families to the best benefits programs available, building a workplace culture focused on total well-being both inside and outside of work.

Our platform provides a flexible and secure solution tailored to your needs, simplifying the management of your employee benefits. We go beyond just providing a platform. Our dedicated service team becomes an extension of your own, providing proactive and empathetic support from day one. Our service first approach ensures that we meet your day-to-day needs and help you achieve your long-term goals.

Recognizing the uniqueness of each individual, we offer an engaging experience for your employees that empowers them to choose and use their benefits based on personalized recommendations. Effective communication and engagement are at the heart of our platform. Through targeted messages delivered through a custom-branded experience, you can educate and support your workforce year round.

Our platform seamlessly integrates with your HR systems, payroll providers, and insurance carriers, enabling you to access crucial insights on benefits utilization, costs, and trends. This empowers you to optimize your benefits strategy and drive better outcomes for your organization and employees.

Our team is excited to serve as your tactical and strategic partner, helping you to manage the administrative side of benefits while strategically leveraging your programs to drive organizational success, both today and in the future.



One Platform to Manage Your Benefits Administration

Just as you design your benefits strategy to meet your organization's unique needs, your benefits administration platform should address those challenges as well.

Empyrean provides a flexible, scalable, and secure benefits solution with robust capabilities, eliminating the need for multiple products. We simplify your benefits administration tasks while improving your employee and administrator experiences.

We closely collaborate with you, your broker, and consultants to create and configure a solution that meets your requirements for success in supporting your employees' needs, strategic initiatives, compliance, and day-to-day administration.

We Protect Your Data at Every Level

As your trusted benefits partner, Empyrean has implemented multiple levels of controls to ensure the security and privacy of the data and sensitive information entrusted to us by our customers, partners, and your people.

Our commitment to being a leader in security standards is reflected in our compliance and certification with SOC 2, ISO 27001, and HIPAA.



*Partner with Empyrean for a secure data
management solution that inspires confidence.*

An Extension of Your Team

What sets Empyrean apart? Our people.

Our 98% client retention rate is a direct result of the expert, compassionate service provided by our team – service that begins before you even become an Empyrean client.

Our commitment to you starts with the appointment of your Day One Team, a group personally invested in helping you deliver your HR and benefit goals. This dedicated team will guide you through each phase of your Empyrean journey – from the sales cycle through implementation and ongoing support.

This team of benefit industry experts will analyze your organization's unique challenges and develop the right technology platform and service model to meet your needs.

Your Empyrean journey is thoughtfully planned from day one by your dedicated team of seasoned HR and benefits experts.



Our Commitment to You:

A guaranteed go-live and ongoing governance.

Day to Day Operations

Frequent interactions to review open items, performance metrics, and the processing calendar.

Account Management

Regular meeting cadence to ensure timely delivery and planning to support your objectives.

Strategic Review

Quarterly meetings to confirm that we are delivering against your strategic objectives, including partnership evaluation and performance review.

Surveys

Regular surveys of your HR team to support discussions and create strategic plans.

Personalized Experience

With Empyrean as your partner, we enhance the way your people interact with their benefits through an engaging experience driven by Precision Benefits. Benefits play a central role in advancing every people-related goal within your organization, ultimately driving your total success as a company. The key to leveraging benefits to advance your broader HR goals is delivering these life-enriching benefits through a personalized experience.

With Precision Benefits, your people will gain access to a wealth of resources that empower them to make informed choices about their healthcare coverage. Our user-friendly interface ensures that employees can easily navigate and compare various plan options, tailored to their individual needs and preferences. By proactively engaging with their benefits, your workforce can confidently make the right choices by minimizing unexpected financial burdens and optimizing their well-being.

Services + Compliance

Service empowers all that we do. Experience comprehensive administrative support from start to finish. Our flexible platform takes care of it all, streamlining your workload and freeing up valuable time.

- Employee Service Center
- Consumer Accounts
- Premium Payments
- Payroll
- Dependent / Event Verification
- Direct Bill
- ACA Solutions
- QMSCO Administration
- COBRA

Integrations + Analytics

Empyrean integrates with every benefits-related system in the market, ensuring that we can bring your unique benefits program to life, all while making your job easier. Seamlessly connect with your providers, including payroll and HRIS systems, wellness programs, and consumer accounts, all within a secure environment. Our implementation team is extremely familiar with all leading systems and file formats, ensuring a seamless integration process from start to finish.

At Empyrean, metrics, analytics, and reporting are essential for understanding client needs, improving solutions, and optimizing performance. We collect and interpret data on three main levels.

UX Data for Participants and HR Administrators

Empyrean gathers and analyzes user experience (UX) data from participants and HR administrators. This helps us understand user behavior, preferences, and engagement patterns to improve the platform's user experience.

Event-Driven Administration and Effective-Dated Information

Empyrean tracks events and changes affecting benefits packages, enabling effective benefits management and compliance for clients. It also allows for customized reporting and auditing options.

Business Intelligence (BI) Platform

Empyrean uses a comprehensive database for deep insights into platform performance, resource management, and industry trends. This helps optimize resource allocation and provide innovative solutions to clients.

Communications + Engagement

You spend countless hours building a benefits strategy and pulling together a plan that will meet your people and financial goals. However, none of this work matters if your employees and their loved ones aren't aware of their available benefits and aren't connecting those benefits to your organization as their employer of choice.

With Empyrean's solution you'll be able to meet your people where they are through a multi-channel communications plan tailored to meet the unique needs of your organization. Our practical approach to communications will maximize the impact of your benefit offerings and help your organization build a better culture through benefits.

Core Communications

Our core set of communication capabilities include email campaigns in-a-box, configurable push notifications and text messaging, a themed enrollment experience, and a library of educational videos.

Custom Communications

Our in-house benefits communication agency can craft and execute a year-long strategy to amplify your benefits program and engage your people. We'll create custom campaigns to achieve your organizational objectives and build all the assets you need to bring each to life.

Carrier Integrations + Our Preferred Partner Network

Empyrean’s carefully curated partner network represents some of the most established and trusted names in employee benefits and financial protection.

While the Empyrean platform integrates with any carrier, this preferred partner group shares Empyrean’s vision and has made significant investments to deliver simplified, engaging, and intuitive year-round benefit experiences through the Empyrean platform.

Some of the key advantages offered through our partner network include (but are not limited to):

- Cost advantages tied to tech credits and reduced setup fees
- Increased levels of data integrity and accuracy through pre-built connections
- Real-time Evidence of Insurability (EOI) integration
- Consistent premium reporting aligned across organizations
- Enhanced back-end processed around portability, conversion, and death claims
- Reduction in risk exposure
- One operations team



Proposal:

Benefits Administration Fees

The costs for Benefits Administration services are as follows:

Implementation Fees ¹	ELIGIBLE PARTICIPANTS / VOLUME	ONE-TIME COST	ASSUMPTIONS & COMMENTS
Implementation Fee	<=1,000	\$15,000	Implementation fees assume one data conversion source system. Additional fees may be incurred for more than one data conversion source.
	1,001 – 2,500	\$20,000	
	2,501 – 5,000	\$35,000	
	5,001 – 8,000	\$50,000	
	8,001 – 15,000	\$65,000	
	15,001 – 25,000	\$75,000	
	25,001+	\$3.00 per ppt.	
Carrier Files/Interfaces	10	\$0.00	10 Carrier files/interfaces are included within the implementation fee above. The noted fee applies to each additional file beyond 10.
	Each Additional	\$2,500 - \$5,000	
Payroll & HRIS File Integration	1	\$0.00	One of each (payroll / HRIS integration) is included in fees. Each additional payroll/HRIS file in Empyrean's standard format will not incur an additional fee to build. Custom payroll or HRIS file integrations will incur an additional fee to build.
	Each Additional – Standard	\$0.00	
	Each Additional - Custom	\$5,000 - \$8,000	
Total Compensation Statements	1	\$5,000	
Employer Branded Workplace Mobile App	-	\$10,000	

Benefits Administration Fees ²	ELIGIBLE PARTICIPANTS / VOLUME	COMPONENT COST	ASSUMPTIONS & COMMENTS
Eligible Headcount PEPM	<=1,000	\$4,000/Month Min.	Includes all benefits-eligible participants, including active employees, retirees, direct billed, etc.
	1,001 – 2,500	\$4.00	
	2,501 – 5,000	\$3.75	
	5,001 – 8,000	\$3.50	Fees are on a per eligible participant per month basis.
	8,001 – 15,000	\$3.25	
	15,001 – 25,000	\$3.00	
	25,001+	\$3.00	
Optional Out-of-Scope PEPM⁴	<=1,000	\$500/Month Min.	
	1,001 – 2,500	\$0.32	
	2,501 – 5,000	\$0.30	
	5,001 – 8,000	\$0.28	
	8,001 – 15,000	\$0.26	
	15,001 – 25,000	\$0.25	
	25,001+	\$0.25	
Carrier Files/Interfaces PEPM	10	\$0.00	Ongoing support for 10 carrier files/interfaces included in Eligible Headcount PEPM. Additional PEPM fee noted applies for each additional carrier file/interface after 10.
	Each Additional	\$0.05 - \$0.10	
Payroll & HRIS File Integration PEPM	1	\$0.00	Ongoing support for 1 payroll interface & 1 HIRS interface included in Eligible Headcount PEPM. Additional PEPM fee noted applies for each additional payroll or HRIS file.
	Each Additional	\$0.05 - \$0.10	
Call Center Services PEPM	<1,000	\$1,500/Month Min.	Additional fees may apply to support an active annual enrollment strategy based on expected call volume increase as mutually agreed upon by Empyrean and Client. Listed fee assumes a 9 hour window of availability.
	1,001 – 25,001+	\$1.50	
Survey-Based Decision Support PEPM	<=1,000 – 8,000	\$0.10	
	8,001 – 25,001+	\$0.05	
Personalized Precision Benefits PEPM	<=1,000	\$2,000/Month Min.	Empyrean's claims-based decision support product is priced on a per medical enrolled per month basis. Pricing assumes self-insured medical plans.
	1,001 – 2,500	\$2.50	
	2,501 – 5,000	\$1.95	
	5,001 – 8,000	\$1.65	
	8,001 – 15,000	\$1.50	
	15,001 – 25,000	\$1.35	
<i>Claims/Provider Integrated Decision Support and Engagement</i>	25,001+	\$1.25	
Monthly Minimum Service Fee³	-	\$8,500	

¹Implementation fees are billed in full at project kickoff or can alternately be billed as a PEPM fee if requested. Alternate billing methods can be accommodated at the request of the client. Implementation fee assumes a 3-year contract term.

² Fees are billed on the first of each month for the following month with Net-30 terms. Full fees for all services will begin on the earlier of the first of the month in which Empyrean receives a production conversion file or services begin.

³ The monthly minimum service fee is applied when the monthly fees for all administrative services a client selects Empyrean to perform on their behalf is less than the monthly minimum service fee.

⁴ Includes routine out-of-scope project work in support of annual change activity. Major projects such as acquisitions with new carriers, benefits, plans, and/or eligibility will be priced separately based on scope and complexity.

COMPLIANCE SERVICES	ELIGIBLE PARTICIPANTS / VOLUME	COMPONENT COST	ASSUMPTIONS & COMMENTS
Full-Service 1094/1095 Reporting	<=1,000	\$850/Month Min.	This pricing includes filings for up to five FEINs. Print/fulfillment of 1095C forms is passed-through to client.
	1,001 – 2,500	\$0.85	
	2,501 – 5,000	\$0.65	
	5,001 – 8,000	\$0.45	
	8,001 – 15,000	\$0.35	
	15,001 – 25,000	\$0.25	
	25,001+	\$0.25	
State Filing (where required)	TBD	\$2,500 per state	Applicable states: NJ, DC, CA, RI
Each Additional FEIN	TBD	\$500 per FEIN	Fee applies to each FEIN after 5 th that requires filing.
SAFEHARBOR Hours/Eligibility Tracking (PEPM)	<=1,000	Flat \$15,000	
	1,001 – 2,500	Flat \$15,000	
	2,501 – 5,000	\$0.45	
	5,001 – 8,000	\$0.40	
	8,001 – 15,000	\$0.35	
	15,001 – 25,000	\$0.30	
	25,001+	\$0.25	
COBRA	<=1,000	\$750/Month Min.	
	1,001 – 2,500	\$0.75	
	2,501 – 5,000	\$0.65	
	5,001 – 8,000	\$0.55	
	8,001 – 15,000	\$0.45	
	15,001 – 25,000	\$0.35	
	25,001+	\$0.25	

ANCILLARY ADMINISTRATION SERVICES (OPTIONAL)	ELIGIBLE PARTICIPANTS/ VOLUME	COMPONENT COST	ASSUMPTIONS & COMMENTS
Standard Retro Payroll (PEPM)	<=1,000	Flat \$10,000	Identifies retroactive missed deductions based on evaluation of life event date, enrollment date, and payroll cutoff date.
	1,001 – 2,500	Flat \$10,000	
	2,501 – 5,000	\$0.30	
	5,001 – 8,000	\$0.25	
	8,001 – 15,000	\$0.20	
	15,001 – 25,000	\$0.15	
	25,001+	\$0.10	
Retroactive Payroll with Full Closed Loop/Arrears (PEPM)	<=1,000	Flat \$25,000	Standard Retro Payroll process listed above, PLUS client sends Empyrean actual deductions taken for Empyrean system of record to determine arrears balances, etc. for all benefits.
	1,001 – 2,500	Flat \$25,000	
	2,501 – 5,000	\$0.60	
	5,001 – 8,000	\$.50	
	8,001 – 15,000	\$0.40	
	15,001 – 25,000	\$0.30	
	25,001+	\$0.20	

ANCILLARY ADMINISTRATION SERVICES (OPTIONAL)	ELIGIBLE PARTICIPANTS/ VOLUME	COMPONENT COST	ASSUMPTIONS & COMMENTS
Employer Branded Workplace Mobile App (PEPM)	<=1,000	Flat \$50,000	
	1,001 – 1,500	\$3.50	
	1,501 – 2,000	\$3.50	
	2,001 – 3,000	\$2.95	
	3,001 – 4,000	\$2.68	
	4,001 – 5,000	\$2.51	
	5,001 – 6,000	\$2.40	
	6,001 – 7,000	\$2.32	
	7,001 – 8,000	\$2.26	
	8,001 – 9,000	\$2.11	
	9,001 – 10,000	\$1.99	
	10,001 – 11,000	\$1.89	
	11,001 – 12,000	\$1.81	The employer branded workplace mobile app has an annual minimum of \$50,000. Thus for any employer that has fewer participants such that the calculation of the annual fee would be less than \$50,000, the annual cost for the employer branded workplace mobile app becomes a flat annual fee of \$50,000.
	12,001 – 13,000	\$1.74	
	13,001 – 14,000	\$1.68	
	14,001 – 15,000	\$1.63	
	15,001 – 16,000	\$1.56	
	16,001 – 17,000	\$1.51	
	17,001 – 18,000	\$1.46	
	18,001 – 19,000	\$1.41	
	19,001 – 20,000	\$1.37	
	20,001 – 21,000	\$1.33	
	21,001 – 22,000	\$1.30	
	22,001 – 23,000	\$1.27	
	23,001 – 24,000	\$1.24	
	24,001 – 25,000	\$1.22	
	25,001 – 26,000	\$1.19	
	26,001 – 27,000	\$1.17	
	27,001 – 28,000	\$1.15	
	28,001 – 29,000	\$1.13	
	29,001 – 30,000	\$1.11	
30,001+	Custom		

ANCILLARY ADMINISTRATION SERVICES (OPTIONAL)	COST	ASSUMPTIONS & COMMENTS
FSA/HRA Administration		
Per Account Per Month	\$5.25	
Health Savings Account Administration		
Per Account Per Month	\$2.50	
<i>(additional fees applied to participants: check distribution fee, paper statement fee, etc.)</i>		
Direct Billing		
Monthly Minimum	\$500	
Ongoing Fee	\$4.00	
<i>(Per Participant Per Month; Ex: LOA, Retiree, etc.; excludes COBRA)</i>		
Premium Remittance to Carriers	\$150 per carrier per month	This service is included at no cost if Empyrean is assigned TPA.
<i>Carrier invoices paid by Empyrean using self-bill reports</i>		
Premium Reconciliation (PEPM)	\$0.15	This service is included at no cost if Empyrean is assigned TPA.
<i>Includes all benefits-eligible participants, including active employees, retirees, direct billed, etc.</i>		
QMCSO		
Per Order/Qualification	\$400	
Dependent/Event Verification	\$15.00 per dependent/event	No charge is applied when the client owns the review and approval/denial process.
Total Compensation Online Statements	\$2,500	
<i>Fee per data refresh</i>		
Single Sign-On	1 included \$5,000 each additional	
<i>(SSO; assumes SAML 2.0)</i>		

PASS-THROUGH COSTS ⁵	COST
Language Support	Pass-Through
Toll-free Charges	Pass-Through
Banking Fees	Pass-Through
Print/Fulfillment, Shipping & Postage	Pass-Through
Travel	Pass-Through

⁵ Other pass-through costs and expenses for which Client will reimburse Empyrean in connection with the delivery of the Services include but are not limited to reasonable travel expenses, long distance charges, assembly costs associated with mass mailings, third party subpoenas related to Client's benefit plans, etc.