MARKETPLACE APP · HR-OPERATIONS

Benefits Management

Enrollment, tracking, and administration of employee benefits.

Updated July 2026

MODEL	TIER	CAPABILITIES	INTELLIGENCE
Licensed · opt-in	**Suite**	**39+**	**AI-powered**

OVERVIEW

Benefits Management doesn't keep a separate roster of who's employed — it reads the same employee record the rest of MangoApps uses. A deactivation or employment-status change, whether from the Offboarding app or a direct HR update, automatically ends enrollments on the plan's own coverage-end rule, voids future payroll deductions, and opens a COBRA eligibility record for the admin to act on.

No scheduled HRIS import has to run first.

Plan setup starts with an AI parser that reads an uploaded SPD or carrier PDF and pre-fills the plan fields for review — nothing saves until HR checks it. Employees compare plans side by side during open enrollment or a life event, and HR runs ACA hour tracking, 1095-C generation, and 834 EDI or CSV carrier feeds from the same app.

WHY TEAMS CHOOSE IT

- Auto-fill benefit plans by uploading an SPD, SBC, or carrier document and letting AI extract the fields.
- Run open enrollment with guided elections, side-by-side plan comparison, and per-member cost breakdowns.
- Process qualifying life events with per-event auto-approval policies and automatic special enrollment windows.
- Administer COBRA end to end — eligibility, notices, payment schedules, grace periods, and a full audit trail.
- Stay ACA-compliant with monthly hours tracking and built-in 1095-C and 1094-C form generation.
- Transmit enrollments to carriers over 834 EDI or CSV and answer employee benefits questions with the Ask AI assistant.

CAPABILITIES

Plan Setup & AI Document Parsing

- ✓ AI document parser — upload a plan PDF, DOCX, or image and auto-fill the plan fields
- ✓ Three pricing models: flat, tiered, and composite (age-rated, per-member) premiums
- ✓ Per-tier cost fields: employee, employer, dependent, spouse, child, and family monthly cost
- ✓ Per-plan eligibility rules (hours/week, tenure, employment type, location, role)
- ✓ Plan documents library with SBC attachment and enrollment guide
- ✓ Wellness premium discount per plan (percentage or dollar, points-based)

Enrollment & Open Enrollment

- ✓ Named enrollment periods (open enrollment, new-hire, QLE) with configurable effective-date rules
- ✓ Side-by-side plan comparison for employees
- ✓ Per-member cost breakdown for tiered and age-rated plans
- ✓ Optional approval routing (global, by org unit, or by plan) with SLA and auto-escalation
- ✓ Passive re-enrollment and election rollover between enrollment periods

Qualifying Life Events & Dependents

- ✓ Employee-submitted life events (marriage, birth, adoption, divorce, loss of coverage, death)
- ✓ Per-event auto-approval policy, documentation requirement, and enrollment window, opening a special enrollment period on approval
- ✓ HR review queue for pending qualifying events
- ✓ Dependent management with verification workflow (pending / verified / rejected) and document upload
- ✓ Beneficiary designation per enrollment, plus dependent aging-out alerts at a configurable age limit

COBRA Administration

- ✓ Participant lifecycle (eligible → notice sent → enrolled → terminated)
- ✓ Automatic COBRA eligibility detection from offboarding
- ✓ Notice generation with PDF download
- ✓ Payment schedule generation and payment recording
- ✓ Grace-period and overdue payment tracking
- ✓ Administrative fee surcharge clamped to the federal 0–2% cap
- ✓ Per-participant audit log with CSV/PDF export and expiring-soon alerts

Wellness Programs

- ✓ Wellness programs with activities and participation tracking
- ✓ Employee self-registration and completion marking
- ✓ Points and incentive tracking with a per-user summary

ACA & Carrier Compliance

- ✓ ACA hours tracking per employee per month with full-time detection
- ✓ Configurable affordability safe harbor (W-2, rate-of-pay, federal poverty line)
- ✓ 1095-C employee form generation (PDF, per tax year, with bulk zip download)
- ✓ 1094-C transmittal form generation
- ✓ Carrier connections over 834 EDI or CSV, transmitted on demand over SFTP
- ✓ Carrier transmission log with success rate
- ✓ Compliance notices per plan (Medicare Part D, Women's Health, Exchange)

Reporting, Payroll & AI Assistant

- ✓ Enrollment, cost, compliance, and census reports with on-screen views and CSV/PDF export
- ✓ Carrier-ready census export with reorderable columns
- ✓ Payroll deduction export with pre-/post-tax treatment per category
- ✓ Scheduled reports (daily, weekly, monthly) with auto-calculated next run
- ✓ Pension / retirement contribution records with year-to-date summary
- ✓ Benefits AI assistant in Ask AI (view coverage, compare plans, dependents, ID cards, carrier contacts)

Limits & Specs

AI document parse file-size limit	**20 MB**
Supported parse formats	**PDF, DOCX, PNG, JPEG, WebP**
Plan categories	**medical, dental, vision, retirement, FSA, HSA, life, disability, supplemental, other**
ACA lookback history	**Up to 24 months per employee**
Export formats	**CSV and PDF (Excel for payroll deductions)**

USE CASES

- **Fast plan setup**
  HR uploads a carrier SBC or Summary Plan Description and the AI parser pre-fills the plan name, category, provider, and monthly cost tiers for review before saving.
- **Annual open enrollment**
  HR configures an enrollment period with effective-date rules; employees compare plans side-by-side and see their per-member cost before electing.
- **New baby life event**
  An employee submits a birth qualifying event that auto-approves per policy, opening a special enrollment window to add the dependent and update coverage.
- **COBRA for a departing employee**
  Eligibility is auto-detected from offboarding, a notice is generated, and premium payments, grace periods, and the audit trail are tracked through termination.
- **ACA year-end filing**
  HR tracks monthly full-time hours, generates 1095-C forms for the tax year, and bulk-downloads the PDFs to file through their provider.
- **Carrier enrollment sync**
  An admin maps plans to a carrier connection and manually triggers an 834 EDI or CSV transmission, then reviews the success rate in the transmission log.

PRICING & LICENSING

Pricing models	**flat, tiered, composite (age-rated)**

Pricing	**License required — covered by the MangoApps Workforce suite license**
License	**Required (opt-in per business)**
Tier	**Suite**

Pricing is tailored to your organization — **talk to sales for pricing & a live demo**. Final commercial terms per your agreement.

FAQ

How do employees compare plans and enroll?
During an open enrollment or new-hire period, employees see a side-by-side plan comparison with costs and coverage levels, including a per-member cost breakdown for tiered and age-rated plans, then submit their elections. Admins can optionally require approval before an election takes effect.

What plan types and pricing models are supported?
Plans cover medical, dental, vision, retirement, FSA, HSA, life, disability, supplemental, and other categories. Each plan can use flat, tiered, or composite (age-rated, per-member) pricing, with separate employee, employer, dependent, spouse, child, and family monthly cost fields.

What counts as a qualifying life event, and can employees change coverage mid-year?
Common events include marriage, birth, adoption, divorce, loss of other coverage, and death. Each event type has its own configurable enrollment window, documentation requirement, and auto-approval policy; approval opens a special enrollment period. New enrollments otherwise require an open period, and admins can allow mid-year coverage-level changes through a setting.

Does the app handle COBRA?
Yes. COBRA administration covers the full lifecycle — eligibility (auto-detected from offboarding), notice generation and PDF download, payment schedules, grace-period and overdue tracking, the federal administrative-fee surcharge, and a per-participant audit log you can export.

Is ACA compliance and 1095-C filing included?
Licensed — opt-in per business. It does not e-file directly to the IRS (AIR) — download the forms and file through your provider. Talk to sales for current rates.

Can I connect to insurance carriers?
Yes. Configure carrier connections over 834 EDI or CSV, map your plans, and send a transmission over SFTP with one click from the connection page. Each transmission is logged with a rolling success rate. Direct API carrier connections and automatic scheduled transmission aren't available yet.

How does the AI document parser work?
Upload a plan document — PDF, DOCX, or an image (PNG, JPEG, WebP) up to 20 MB — and the parser extracts text (with a vision fallback for scanned files) and returns suggested values for the plan name, category, provider, coverage type, and monthly cost tiers. You review and adjust the suggestions before saving.

How is Benefits Management licensed and priced?

Benefits Management requires a license and is disabled by default until an administrator enables it for your business from the Apps Marketplace. It is covered by the MangoApps Workforce suite license rather than sold as a separate per-seat broker add-on.