## ADP Advances the Benefit Experience for Large and Medium-sized Businesses with API Integrations

## Real-time data exchange with leading benefit carriers allows employers to simplify processes and improve employee experience

ROSELAND, N.J., Jan. 11, 2022 /PRNewswire/ -- ADP, a leading global technology company providing human capital management solutions, is enhancing its benefit carrier relationships to help HR and finance teams save time, improve accuracy and provide a better benefits experience for employees. Industry-leading API integrations provide real-time connectivity between employers, benefit carriers and employees. With an end-to-end data exchange from plan setup and enrollment to EOI (evidence of insurability), changes automatically sync between ADP and the carrier, helping employers better manage employee plans and giving employees instant visibility to updates and changes.

ADP's integration with top benefit carriers modernizes data exchange for plan setup, enrollment and billing. HR and finance teams can save time, by eliminating the extra hours often needed to manually enter and keep benefit plan information up to date. Without the need to enter information across multiple systems, organizations can significantly reduce the risk of a human data entry error.

"ADP is advancing how benefits and technology work together to provide a better benefits experience for employees and the companies that manage them," said George Michaels, General Manager, ADP. "ADP's API-driven technology simplifies complex HR and benefits data processes by securely connecting and sharing data across platforms instantly, streamlining the entire benefits process."

## Enhancing the Benefits Experience

Through the integration of technology-centered tools and services, employers and ADP's ecosystem of benefit carriers can offer employees open enrollment with real-time plan configuration, reducing plan set-up time from weeks to minutes. In addition, carrier partners that use EOI APIs tend to report a higher completion rate among employees completing digital forms with an instant coverage decision through the carrier's automated medical underwriting. Real-time enrollments can also eliminate additional processing and servicing times, as well as manual errors, providing a better experience for the employer and employee.

"Prudential and ADP are invested in transforming how our employer clients and their employees interact with their benefits," said Cassandra Schmidt, Vice President, Platform Relationships & Data Exchange at Prudential. "Our partnership will deliver an enhanced experience through APIs that power real-time connectivity, which will ultimately drive an expedited onboarding experience and easier administration that helps reduce manual efforts and increase accuracy. We are excited to be moving the industry in a direction that will deliver consumer experiences that our clients have come to expect."

The introduction of APIs provides a swift, digital approach to benefits administration for both employers and their employees. This digital approach helps improve accuracy, dramatically enhancing the process and experience.

"As the world continues to gravitate toward an increasingly digital environment, with the insurance industry being no exception, this alignment with ADP will help Aflac improve service to customers by streamlining the flow of data and providing real-time integration," said Aflac Vice President, Premier Technology Partnerships Jen Daniel. "At Aflac, one of our goals is to provide innovative solutions to our customers to make it easier to enroll in and use our products, this API technology helps us accomplish that."

This technology-centered approach to benefits administration offers an employee-centric solution. Benefit brokers can trust that a client they place with ADP and an API integrated carrier will benefit from the simplified, single system platform accessible through technology-centered tools and services to better address employee needs.

"Our desire to bring best-in-class solutions is paramount," said Anne Burkett, National Practice Leader, Workforce Solutions, USI Insurance Services. "We understand the challenges our clients face as we work to help them navigate and support their business needs, therefore having access to technology-centered tools and services that enhance their experience so important. ADP's integration with API-driven solutions further streamlines the process to provide a significantly better offering and overall support for our clients."

Benefits administrators and employees will have the ability to view updates and changes made instantly, including direct access to EOI electronic forms. Benefits are available and easy to navigate when needed,

simplifying the entire process and improving the benefit experience.

"We have invested in a carrier relations team dedicated to working with our carrier partners, in product development teams focused on API integration work, and in implementation and service to help employers maximize their experience with the technology," added Michaels.

For more information please visit ADP.com.

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For further information: Joanna DiNizio, ADP, Inc., 973-369-8167, Joanna.DiNizio@ADP.com

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