

Carrier Partner List

One of the key strengths of the Paychex Benefit Technologies solution is our existing relationships with hundreds of nationwide carriers. Please review the list below to learn more about your specific carriers' abilities to receive electronic data.



www.benetrac.com

Note: All self-billed accounts can utilize online reports, no electronic connection is necessary.

Connection Available: N=No, Y=Yes, Y*=Conditional, P=Pending, \$=Co-op Funding

Last revised: 8/31/2010 2:52:31 PM

CARRIERS	GROUP SIZE					COMMENTS
	<20	21-50	51-150	151-299	300+	
\$ Colonial Life	Y	Y	Y	Y	Y	Integrated with the Harmony system, which supports voluntary benefits
\$ Health Net	Y*	Y*	Y*	Y*	Y*	Health Net cannot accept life products electronically.
\$ Liberty Dental Plan	P	P	P	P	P	Pending
\$ Sharp Healthcare	Y	Y	Y	Y	Y	Case by case funding, as there is no formal contract in place.
125MAX	Y	Y	Y	Y	Y	
Abacus Group Insurance	Y	Y	Y	Y	Y	Demographic changes must be handled via paper per carrier request.
ABRA	Y*	Y*	Y*	Y*	Y*	Galaxy Technologies built a bridge to connect ABRA to BeneTrac with full two way integration. No other means of data transmission is available at this time.
Accor Services USA	Y	Y	Y	Y	Y	
Acordia of CA	Y	Y	Y	Y	Y	
Admin America FSA	Y	Y	Y	Y	Y	
Administration Resource Corp (COBRA)	Y	Y	Y	Y	Y	
Administration Resource Corp (FSA)	Y	Y	Y	Y	Y	
Administrative Solutions (COBRA)	Y	Y	Y	Y	Y	
ADP (COBRA)	Y	Y	Y	Y	Y	
ADP (FSA)	Y	Y	Y	Y	Y	
ADP Payroll	Y*	Y*	Y*	Y*	Y*	Can only connect if client not using the HRIS System to track benefits. Certain software packages will require group to use the ADP import tools to create a map from our files.
Advantage Group	Y	Y	Y	Y	Y	FSA and COBRA
AEI	Y	Y	Y	Y	Y	
Aetna	N	N	Y	Y	Y	Any client enrolled on the Aetna "Small Group" platform cannot connect electronically. Aetna cannot accept life products electronically
Aetna (COBRA)	Y	Y	Y	Y	Y	
Aetna (FSA)	Y	Y	Y	Y	Y	
Aetna HSA	Y	Y	Y	Y	Y	
Aetna, AEA	Y	Y	Y	Y	Y	
AFLAC	N	N	N	N	N	Face to face sale and wet signatures required.

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AFLAC FSA	Y	Y	Y	Y	Y	Aflac can accept a spreadsheet of data for FSA Elections.
AICPA Insurance	P	P	P	P	P	Pending - Waiting for carrier approval
AIG	N	N	N	N	N	All groups Self-Billed
All Valley Administrators	Y	Y	Y	Y	Y	
Allegiance Benefit Plan Management, Inc.	P	P	P	P	P	
Allegiance Cobra Services, Inc.	Y	Y	Y	Y	Y	
Allegiance Flex Advantage	Y	Y	Y	Y	Y	
Allegiance Life & Health	N	N	P	P	P	Under 50 lives needs wet signatures.
Alliance Benefit Group	P	P	P	P	P	Pending
Altius Health Plans	P	P	P	P	P	Only accepts connection for groups of 500+
American Fidelity	N	N	N	N	N	Wet signatures required.
American General	N	N	N	N	N	A file format is built to communicate but we are unable to make contact with this carrier due to lack of responses from all contact given to us.
American Heritage	Y	Y	Y	Y	Y	
American Specialty Health Plans (ASHP)	Y	Y	Y	Y	Y	
American Worker	N	N	N	N	N	No clients
Americomp FSA	Y	Y	Y	Y	Y	
AmeriFlex	Y	Y	Y	Y	Y	
Ameritas Dental	Y	Y	Y	Y	Y	
Anderson/Bunbury & Associates	Y	Y	Y	Y	Y	
Ann Clark & Associates	N	N	N	N	N	All groups are self billed and can use online reports.
Anthem BCBS Central Region	N	N	Y*	Y	Y	Covers Indiana, Kentucky, Wisconsin, Missouri, and Ohio. Group size 100 min, prefer 250+.
Anthem BCBS of MO	N	N	Y	Y	Y	Handled via Anthem BCBS Central Region. Groups of 100 subscribers or more only. Requires scenario testing for each connection.
Anthem BCBS of NV and CO	N	N	Y	Y	Y	
Anthem BCBS of VA	Y	Y	Y	Y	Y	

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Anthem Blue Cross (Blue Cross of CA)	Y*	Y*	Y*	Y*	Y*	Case by case approval required. Files are sent Biweekly, clients can be moved to weekly if there are 500+ enrolled employees and if they are eligible as of date of hire. At this time the "Dental Choice" Product is not supported electronically.
Anthem Blue Cross of CA (Small Group)	Y	Y	Y	Y	Y	
ARAG Group	Y	Y	Y	Y	Y	
Ardent Health	N	N	N	N	N	Cannot accept electronic data
Associated Bank	Y	Y	Y	Y	Y	Pending
Associates in Excellence	Y	Y	Y	Y	Y	
Association & Society Insurance Corp (ASI)	Y	Y	Y	Y	Y	
Association for a Better Living	Y	Y	Y	Y	Y	
Assurant (Fortis)	Y	Y	Y	Y	Y	
Athens Benefits COBRA	Y	Y	Y	Y	Y	
Auxiant	Y	Y	Y	Y	Y	
Avante	Y	Y	Y	Y	Y	
Avesis Incorporated	Y	Y	Y	Y	Y	
AVP (Health Net vision)	Y	Y	Y	Y	Y	
Barney and Barney Admin.	Y	Y	Y	Y	Y	
BASIC (COBRA)	Y	Y	Y	Y	Y	
BASIC (FSA)	Y	Y	Y	Y	Y	
Beneficial Administration Company	N	N	N	N	N	Not able to receive electronic data
Beneficial Life	Y	Y	Y	Y	Y	
Benefit & Risk Management Services (BRMS)	Y	Y	Y	Y	Y	
Benefit Concepts COBRA	Y	Y	Y	Y	Y	
Benefit Concepts FSA	Y	Y	Y	Y	Y	
Benefit Coordinators Corp (COBRA)	Y	Y	Y	Y	Y	
Benefit Coordinators Corp (FSA)	Y	Y	Y	Y	Y	
Benefit One (Cobra)	Y	Y	Y	Y	Y	
Benefit One (FSA)	Y	Y	Y	Y	Y	
Benefit Resource	P	P	P	P	P	Pending

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Benefit Resources	Y	Y	Y	Y	Y	
Benefit Strategies (FSA)	Y	Y	Y	Y	Y	
Benefit Systems FSA	N	N	N	N	N	Unable to accept electronic feed. Must have paper documents of all Dependant for Dependant Care FSA. Also must have paper documents for any and all changes.
BEN-E-LECT	Y	Y	Y	Y	Y	
Benergy	Y*	Y*	Y*	Y*	Y*	EDI files are only accepted if client purchases the enrollment product, but for FSA only clients no feed can be accepted.
Benesyst	N	Y	Y	Y	Y	
Block Vision	Y	Y	Y	Y	Y	
Blue Care Network of Michigan	Y*	Y*	Y	Y	Y	HMO products only. PPO products are pending connection with Blue Cross Blue Shield of Michigan.
Blue Cross Blue Shield CareFirst	Y*	Y*	Y*	Y*	Y*	Currently, the only option for transmission is for the client or broker to manual upload files to Care First
Blue Cross Blue Shield of Alabama	Y	Y	Y	Y	Y	
Blue Cross Blue Shield of Arizona	Y	Y	Y	Y	Y	
Blue Cross Blue Shield of Arkansas	P	P	P	P	P	Pending
Blue Cross Blue Shield of Florida	Y*	Y*	Y*	Y*	Y*	
Blue Cross Blue Shield of Georgia	Y*	Y*	Y*	Y*	Y*	Case by case approval when broker requests it.
Blue Cross Blue Shield of Idaho	P	P	P	P	P	Pending
Blue Cross Blue Shield of Illinois	Y	Y	Y	Y	Y	Clients implementing August or later will have to wait until 1st quarter of the following year to connect.
Blue Cross Blue Shield of Massachusetts	N	N	N	Y*	Y	Will only accept employee population of 150 or more and feeds cannot be connected during the Open Enrollment busy season (Oct - Jan).
Blue Cross Blue Shield of Michigan (Local Accounts)	Y	Y	Y	Y	Y	Groups under 300 are manually loaded by carrier
Blue Cross Blue Shield of Michigan (National Accounts)	Y	Y	Y	Y	Y	This is only for groups with Package Codes.
Blue Cross Blue Shield of Minnesota	N	N	N	N	Y	No Client Qualifies yet, Carrier does not do Electronic Enrollment for groups under 300 enrolled members.
Blue Cross Blue Shield of NE PA	Y	Y	Y	Y	Y	

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Blue Cross Blue Shield of New Mexico	Y	Y	Y	Y	Y	
Blue Cross Blue Shield of North Carolina	N	N	N	N	Y*	*Carrier requires scenario testing to be done by the group. Case by case approval when broker requests it for groups over 250 lives.
Blue Cross Blue Shield of Oklahoma	Y	Y	Y	Y	Y	
Blue Cross Blue Shield of Tennessee	Y	Y	Y	Y	Y	in production
Blue Cross Blue Shield of Texas	Y	Y	Y	Y	Y	Busy season moratorium applies to existing BCBS TX group implementations from 9/1-1/31. 30-90 day testing process for all groups (new or existing).
Blue Cross Blue Shield of Washington	Y	Y	Y	Y	Y	
Blue Cross Premera	Y*	Y*	Y*	Y*	Y*	Carrier requires HR or Broker to do scenario testing which often delays the connection, sometimes indefinitely.
Blue Shield of CA	Y	Y	Y	Y	Y	All Groups Qualify unless variable (non-incremented) life amounts are required. Member Level Benefits (a Blue Shield term) requires a slightly different process, but can be accommodated.
Bright Now! Dental	Y	Y	Y	Y	Y	
Brite Now	N	N	N	N	N	Carrier will not respond
CA Employers Benefit Alliance (CEBA) / Co-Power	Y	Y	Y	Y	Y	
CA Employers Benefit Alliance (CEBA) / Co-Power (FSA)	Y	Y	Y	Y	Y	
Cal Choice (Word & Brown)	N	N	N	N	N	Wet signatures required.
California Benefits	Y	Y	Y	Y	Y	
California Dental Network	Y	Y	Y	Y	Y	
CalPERS	N	N	N	N	N	Stalled. Carrier will not allow BeneTrac to connect and forces the group to do the connection and file transfers.
Canada Life	Y	Y	Y	Y	Y	Beneficiary information must still be submitted on paper with wet signatures.
Care Choices	Y	Y	Y	Y	Y	
Care One	Y	Y	Y	Y	Y	
CBA Blue (Vermont)	P	P	P	P	P	PENDING
CBIZ (COBRA)	Y	Y	Y	Y	Y	

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CBIZ (FSA)	Y	Y	Y	Y	Y	
CBS Administrators (FSA)	Y	Y	Y	Y	Y	
CBSAPerformax	Y	Y	Y	Y	Y	
CDPHP	Y	Y	Y	Y	Y	
Ceridian (FSA)	Y	Y	Y	Y	Y	
Ceridian Payroll	Y	Y	Y	Y	Y	Can only connect to products that use the Source 550 layout to import data.
Charles Schwab	Y	Y	Y	Y	Y	
Choice Card	P	P	P	P	P	Pending
Choice Card Care FSA	P	P	P	P	P	PENDING
Cigna	Y	Y	Y	Y	Y	
Cigna (FSA)	Y	Y	Y	Y	Y	
Cigna LVSC List Bill Layout	Y	Y	Y	Y	Y	For groups less than 1000 (LIFE, ADD, LTD, STD)
CIGNA Starbridge	Y	Y	Y	Y	Y	
CKS Employee Benefit Systems (FSA)	Y	Y	Y	Y	Y	
Claremont Behavioral	Y	Y	Y	Y	Y	
Clear Benefits (COBRA)	Y	Y	Y	Y	Y	
CNA	Y	Y	Y	Y	Y	
COBRA Charmers	Y	Y	Y	Y	Y	
COBRA Help	Y	Y	Y	Y	Y	
Cobra Management Services	Y	Y	Y	Y	Y	
COBRA Outsourcing	Y	Y	Y	Y	Y	
Cobra Plus Administrators	Y	Y	Y	Y	Y	
Cobra Resources	Y	Y	Y	Y	Y	
COBRAGuard	Y	Y	Y	Y	Y	
CobraServ (Ceridian)	Y	Y	Y	Y	Y	
COBRAssist, inc	Y	Y	Y	Y	Y	
Cole Managed Vision	Y	Y	Y	Y	Y	
Combined Benefits Administrators (CBA Administrators)	Y	Y	Y	Y	Y	
Commuter Check Direct	Y*	Y*	Y*	Y*	Y*	Carrier receives a demographic file

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CompBenefits	Y	Y	Y	Y	Y	
Complink (COBRA)	Y	Y	Y	Y	Y	
Complink (FSA)	Y	Y	Y	Y	Y	
ComRisk	Y	Y	Y	Y	Y	
Concern EAP	N	N	N	N	N	All groups are self-billed and can use online reports.
Conexis (COBRA)	Y	Y	Y	Y	Y	
Conexis (FSA)	Y	Y	Y	Y	Y	Can now use FSA Debit Card
Consolidated Legal (CLC)	Y	Y	Y	Y	Y	
Co-Power/CEBA	Y	Y	Y	Y	Y	
Corporate Benefit Strategies COBRA	Y	Y	Y	Y	Y	
Corporate Benefit Strategies FSA	Y	Y	Y	Y	Y	
Coventry Health Care	Y	Y	Y	Y	Y	
Coventry Health Care / Personal Care	P	P	P	P	P	Pending
CPIC Life	Y	Y	Y	Y	Y	
CPT Insurance Services - Benefits Resource (COBRA)	Y	Y	Y	Y	Y	
Creative Benefits	Y	Y	Y	Y	Y	
Crosby Benefits	P	P	P	P	P	Pending
CUNA Mutual	Y	Y	Y	Y	Y	
Curascript	Y	Y	Y	Y	Y	Pharmacy Benefit Manager (PBM) for self-funded groups
Custom Benefit Administrators	Y	Y	Y	Y	Y	
CVS Caremark	Y	Y	Y	Y	Y	
DataPath Payroll	Y	Y	Y	Y	Y	Currently no clients using this payroll software.
Davey Administration (FSA)	Y	Y	Y	Y	Y	
Davis Vision	Y	Y	Y	Y	Y	
Delta Dental Allied Administrators	Y	Y	Y	Y	Y	
Delta Dental of AR	Y	Y	Y	Y	Y	
Delta Dental of AZ	Y	Y	Y	Y	Y	
Delta Dental of CA DVINS	Y	Y	Y	Y	Y	
Delta Dental of CA PMI	Y	Y	Y	Y	Y	

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Delta Dental of CA PPO	Y	Y	Y	Y	Y	
Delta Dental of CO	Y	Y	Y	Y	Y	
Delta Dental of DC	P	P	P	P	P	PENDING
Delta Dental of DE	P	P	P	P	P	PENDING
Delta Dental of FL	Y	Y	Y	Y	Y	
Delta Dental of GA	Y	Y	Y	Y	Y	
Delta Dental of HI	P	P	P	P	P	Pending
Delta Dental of IL	Y	Y	Y	Y	Y	
Delta Dental of IN	Y	Y	Y	Y	Y	
Delta Dental of KS	Y	Y	Y	Y	Y	
Delta Dental of KY	Y	Y	Y	Y	Y	
Delta Dental of MA	Y	Y	Y	Y	Y	
Delta Dental of MD	Y	Y	Y	Y	Y	
Delta Dental of MI	Y	Y	Y	Y	Y	
Delta Dental of MN	Y	Y	Y	Y	N	Currently accept up to 250, more in the future
Delta Dental of NJ	Y	Y	Y	Y	Y	
Delta Dental of NM	P	P	P	P	P	PENDING
Delta Dental of NV	Y	Y	Y	Y	Y	
Delta Dental of NY	P	P	P	P	P	PENDING
Delta Dental of OH	Y	Y	Y	Y	Y	
Delta Dental of OK	Y	Y	Y	Y	Y	
Delta Dental of PA	Y	Y	Y	Y	Y	
Delta Dental of RI	Y	Y	Y	Y	Y	
Delta Dental of TN	Y	Y	Y	Y	Y	
Delta Dental of VA	N	N	Y	Y	Y	
Delta Dental of WA	Y	Y	Y	Y	Y	
Delta Dental of WI	Y	Y	Y	Y	Y	
Delta Dental of WV	P	P	P	P	P	PENDING
Delta Dental of WV	P	P	P	P	P	PENDING
Delta Heath Systems	Y	Y	Y	Y	Y	

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Dental Health Services	Y	Y	Y	Y	Y	
Dental Network of America	Y	Y	Y	Y	Y	
Denver Reserve (FSA)	Y	Y	Y	Y	Y	
Direct Dental	Y	Y	Y	Y	Y	
Discovery Benefits (COBRA)	Y	Y	Y	Y	Y	
Discovery Benefits (FSA)	Y	Y	Y	Y	Y	Groups that provide employer contribution cannot connect electronically.
E Trade	N	N	N	N	N	All groups are self-billed and can use online reports.
EBA&M	Y	Y	Y	Y	Y	
EBA&M (COBRA)	Y	Y	Y	Y	Y	
EBC (COBRA)	P	P	P	P	P	Pending
EBC (FSA)	Y	Y	Y	Y	Y	
EBDS (FSA)	N	N	N	N	N	No clients
EBMS (TPA)	Y	Y	Y	Y	Y	
EBS	Y	Y	Y	Y	Y	
EBS Payroll	Y	Y	Y	Y	Y	
eCOBRAAdmin	Y	Y	Y	Y	Y	
EFlex Group	Y	Y	Y	Y	Y	
EHI Dental / Humana	Y	Y	Y	Y	Y	
EmblemHealth	N	N	N	N	N	Carrier cannot take data electronically.
Empire Blue Cross Blue Shield	N	N	Y	Y	Y	100+ Lives on the file
Employee Benefit Specialists (COBRA)	Y	Y	Y	Y	Y	
Employer Services Group (GE Financial)	Y	Y	Y	Y	Y	
Employers Dental Services	Y	Y	Y	Y	Y	
Envision Pharmaceutical Services, Inc.	Y	Y	Y	Y	Y	
Enwisen	Y	Y	Y	Y	Y	
Excellus	N	N	Y	Y	Y	
Exec-U-Care	N	N	N	N	N	Not able to receive electronic data.
Express Scripts	Y	Y	Y	Y	Y	
EyeMed Vision Care	Y	Y	Y	Y	Y	

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Fallon Community Health Plan	Y	Y	Y	Y	Y	
Fidelity Investments	Y	Y	Y	Y	Y	Only HSA is established. We send data to establish an account with Fidelity.
Fidelity Payroll	N	N	N	N	N	No reusable file format.
FiServ (FSA)	Y	Y	Y	Y	Y	
Fitzpatrick	Y	Y	Y	Y	Y	
Flex Benefit Systems	Y	Y	Y	Y	Y	
Flex Corp (FSA)	Y	Y	Y	Y	Y	Flex Corp is a Subsidiary of Hand Benefits & Trust, Inc.
Flex Pension (FSA)	Y	Y	Y	Y	Y	
Flex Plan	Y	Y	Y	Y	Y	
FlexAmerica (COBRA)	Y	Y	Y	Y	Y	
FlexAmerica (FSA)	Y	Y	Y	Y	Y	
FlexToday (COBRA)	P	P	P	P	P	PENDING
FlexToday (FSA)	Y	Y	Y	Y	Y	
Flores & Associates	Y	Y	Y	Y	Y	
Fort Dearborn	N	N	N	N	N	All groups are self-billed and can use online reports.
Fort Dearborn Dental	Y	Y	Y	Y	Y	
Foundation for Medical Care of Kern County	Y	Y	Y	Y	Y	
Foundation HC	N	N	N	N	N	All groups Self Billed.
Foundation One	Y	Y	Y	Y	Y	
Gen4 Systems	P	P	P	P	P	STALLED - Carrier does not accept electronic files.
Genworth	Y	Y	Y	Y	Y	Dental and Core Products only, Wet Signatures required for all Voluntary Products.
Golden West Dental & Vision	Y	Y	Y	Y	Y	
Great West	Y*	Y*	Y*	Y*	Y*	Group by Group approval when the broker requests it from Account Rep.
Grenz and Company (COBRA)	Y	Y	Y	Y	Y	
Group Health	Y	Y	Y	Y	Y	
GroupLink	P	P	P	P	P	Pending
Guardian	Y	Y	Y	Y	Y	
Hartford Life	Y	Y	Y	Y	Y	All group sizes for list bills

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Hartford Life (EOI)	Y	Y	Y	Y	Y	Evidence of Insurability
Havard Pilgrim	N	N	Y*	P	P	Carrier has a 100 life minimum for EDI.
HCap (COBRA)	Y	Y	Y	Y	Y	
HCH Administrators (COBRA)	Y	Y	Y	Y	Y	
HCH Administrators (FSA)	Y	Y	Y	Y	Y	
Health Advocate	Y	Y	Y	Y	Y	
Health Equity	N	N	N	N	N	Cannot accept electronic data
Health Net of AZ	Y	Y	Y	Y	Y	
Health Net of CA	Y*	Y*	Y*	Y*	Y*	Health Net cannot accept life products electronically.
Health Net of the Northeast	Y	Y	Y	Y	Y	
Health Smart Dental	Y	Y	Y	Y	Y	Dental Feed
Health Smart FSA	Y	Y	Y	Y	Y	Health Smart FSA feed
HealthComp	Y	Y	Y	Y	Y	
HealthFirst	Y	Y	Y	Y	Y	
Healthplex	Y	Y	Y	Y	Y	
Healthscape	Y	Y	Y	Y	Y	
HealthSTAT	Y	Y	Y	Y	Y	
Healthways	Y	Y	Y	Y	Y	
Hicks Pension Services	Y	Y	Y	Y	Y	
HighMark	Y	Y	Y	Y	Y	
HM Benefit Administrators (COBRA)	P	P	P	P	P	Pending
HMSA	N	N	N	N	Y*	Case by case approval. Most clients will not be eligible due to size constraints, they are currently targeting groups of 500-1,000 subscribers
Holman Group	N	N	N	N	N	They only require a census once a year, the rest of the year groups are self-billed.
Hometown Health Plan	Y	Y	Y	Y	Y	
Hopkins Parker & Company	Y	Y	Y	Y	Y	
Horizon Blue Cross Blue Shield of New Jersey	Y	Y	Y	Y	Y	
HR Administrators	P	P	P	P	P	Stalled, no groups to connect with.

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	<20	21-50	51-150	151-299	300+	
HR Administrators FSA	Y	Y	Y	Y	Y	
HR Administrators HDHP	Y	Y	Y	Y	Y	
HR Simplified	Y	Y	Y	Y	Y	
HRMS	Y	Y	Y	Y	Y	Import/Export capability
HSA Bank	Y	Y	Y	Y	Y	
HTH Worldwide	P	P	P	P	P	Pending
Human Behavior Associates	Y	Y	Y	Y	Y	
Humana	Y	Y	Y	Y	Y	
Humana of Puerto Rico	P	P	P	P	P	No group to connect to.
Hyatt Legal	Y	Y	Y	Y	Y	
ICUL Services Corporation (FSA)	P	P	P	P	P	PENDING
Igoe Company	Y	Y	Y	Y	Y	
Independence Blue Cross	N	N	N	N	N	Must have 500+ Enrolled members. This number is not flexible.
Infinisource (COBRA Compliance Systems)	Y	Y	Y	Y	Y	
Infinisource (FSA)	Y	Y	Y	Y	Y	
Infinium Payroll	P	P	P	P	P	Pending
ING Benefits (Reliastar)	Y	Y	Y	Y	Y	
Ingenix	P	P	P	P	P	STALLED - No connection to carrier currently in place.
Innovative Care Systems	Y	Y	Y	Y	Y	
Integrated Behavioral Health	Y	Y	Y	Y	Y	
Integrated Insights	Y	Y	Y	Y	Y	
Intuit Payroll	Y	Y	Y	Y	Y	Currently no clients using this payroll software.
Invesmart	Y	Y	Y	Y	Y	
ISU McNeil	Y	Y	Y	Y	Y	
J. Smith Lanier & Co. Administrators	Y	Y	Y	Y	Y	
John Burnham Insurance Services (COBRA)	Y	Y	Y	Y	Y	
Kaiser Permanente	Y	Y	Y	Y	Y	
Keenan & Associates	P	P	P	P	P	Pending
Kelly and Swain (COBRA)	Y	Y	Y	Y	Y	

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Kelsey National SmileSaver	N	N	N	N	N	Wet signature required.
Landmark Healthcare	Y	Y	Y	Y	Y	
Lawson	N	N	N	N	N	The Lawson system does not provide consistent specifications across versions to allow for a reuseable connection.
LBMC FSA	Y	Y	Y	Y	Y	
Legal Access Plans LLC	Y	Y	Y	Y	Y	
Legal Club	Y	Y	Y	Y	Y	
Legal Resources	Y	Y	Y	Y	Y	
Leggette (FSA)	Y	Y	Y	Y	Y	
LFS (EAP)	Y	Y	Y	Y	Y	
Liberty Dental Plan	P	P	P	P	P	Pending
LifeWise	Y*	Y*	Y*	Y*	Y*	Carrier requires HR or Broker to do scenario testing which often delays the connection, sometimes indefinitely.
Lincoln Financial	Y	Y	Y	Y	Y	
Lipman Company (COBRA)	Y	Y	Y	Y	Y	
Lipman Company (FSA)	Y	Y	Y	Y	Y	
Loomis Company	Y	Y	Y	Y	Y	
Lovelace	Y	Y	Y	Y	Y	
Magellan Behavioral Health	Y	Y	Y	Y	Y	
MAMSI	Y*	Y*	Y*	Y*	Y*	Groups listed as Small Group in the Mamsi system are not eligible for electronic connection.
MaxVision	Y	Y	Y	Y	Y	
Mcare	N	N	N	N	N	Not able to receive electronic data.
Medco	Y	Y	Y	Y	Y	
Medcom (COBRA)	P	P	P	P	P	Pending
Medcom (FSA)	Y	Y	Y	Y	Y	
Medica	Y	Y	Y	Y	Y	
Medical Eye Services	Y	Y	Y	Y	Y	
Mellon Bank	P	P	P	P	P	Pending
Merrill Lynch 401K	N	N	N	N	N	No Connection

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Met Life	Y*	Y*	Y*	Y*	Y*	Cannot do initial enrollment via electronic feed.
MGIS	Y	Y	Y	Y	Y	
MHM	Y	Y	Y	Y	Y	
MHN, Inc.	Y	Y	Y	Y	Y	
Millenium Payroll	Y	Y	Y	Y	Y	
Millennium Payroll (M3)	N	N	N	N	N	System does not have standard format. Client must have BeneTrac format mapped to M3.
Minnesota Life / Securian	Y	Y	Y	Y	Y	
Morgan White	Y	Y	Y	Y	Y	
Mountain States Admin Services (COBRA)	Y	Y	Y	Y	Y	
Mountain States Admin Services (FSA)	Y	Y	Y	Y	Y	
MPAY Payroll (M3)	Y	Y	Y	Y	Y	System does not have standard format. Client must have BeneTrac format mapped to M3.
Mutual of Omaha	Y	Y	Y	Y	Y	
MVP Healthcare	Y	Y	Y	Y	Y	
National Benefits Services COBRA	Y	Y	Y	Y	Y	
National Benefits Services FSA	Y	Y	Y	Y	Y	
National Plan Administrator	Y	Y	Y	Y	Y	
National Vision Admin	Y	Y	Y	Y	Y	
NevadaCare	Y*	Y*	Y*	Y*	Y*	Small group client cannot connect electronically
New Benefits (Coast to Coast)	Y	Y	Y	Y	Y	
NICO (COBRA)	Y	Y	Y	Y	Y	
NICO Insurance Services (TPA)	Y	Y	Y	Y	Y	
Nippon Life Insurance of America	Y	Y	Y	Y	Y	
NLH (FSA)	Y	Y	Y	Y	Y	
North Western Mutual	N	N	N	N	N	
Northwest Technologies	Y	Y	Y	Y	Y	
NY Life	N	N	N	N	N	BeneTrac cannot allocate funds to more than one stock/fund.
One America	N	N	N	N	N	Carrier unable to accept electronic connections due to the need for a 3rd party app that requires manual file sends.

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OptumHealthBank HSA	Y	Y	Y	Y	Y	
Oregon Dental Service	Y	Y	Y	Y	Y	
Other Payroll Providers	Y*	Y*	Y*	Y*	Y*	Depending on the specific product/version/configuration of your payroll system, connectivity may be possible but case by case evaluation is necessary.
Outlook Vision	Y	Y	Y	Y	Y	
Oxford Health Plans	N	N	Y	Y	Y	50+ Lives required.
P & A Admin	Y	Y	Y	Y	Y	
P5 e.Health Services	Y	Y	Y	Y	Y	
Pac Advantage	N	N	N	N	N	Unable to accept electronic data
Pacific Benefit Consultants (COBRA)	Y	Y	Y	Y	Y	
Pacific Benefit Consultants (FSA)	Y	Y	Y	Y	Y	
Pacific Life & Annuity Co.	N	N	N	N	Y*	Carrier states that only groups over 1000 lives will even be considered and would require formal request of the client to set up.
Pacific Union Dental	Y	Y	Y	Y	Y	
Pacificare Dental and Vision	Y	Y	Y	Y	Y	
Pacificare EAP	Y	Y	Y	Y	Y	
Pacificare of Arizona	Y	Y	Y	Y	Y	Time for each connections finalization varies.
Pacificare of CA	N	N	Y*	Y*	Y*	PacifiCare is no longer implementing any PPO Products electronically, HMO only. Also must be over 100 Lives enrolled.
PacificSource Health Plans	P	P	P	P	P	PENDING
Paid Dental	Y	Y	Y	Y	Y	Formerly 32Dental
Pan America	P	P	P	P	P	Pending - Carrier cannot accept Life Enrollments Electronically, Medical only.
Paramount Healthcare	Y	Y	Y	Y	Y	
Paychex COBRA	Y	Y	Y	Y	Y	
Paychex FSA	Y	Y	Y	Y	Y	
Paychex Payroll	Y	Y	Y	Y	Y	
Paycom Payroll	Y	Y	Y	Y	Y	
PayFlex (COBRA)	Y	Y	Y	Y	Y	

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PayFlex (FSA)	Y	Y	Y	Y	Y	
Paylogix (Consolidated Billing)	P	P	P	P	P	We have file formats awaiting first mutual client.
PayPro Administrators (COBRA)	Y	Y	Y	Y	Y	
PayPro Administrators (FSA)	Y	Y	Y	Y	Y	
Pen Cal (FSA)	Y	Y	Y	Y	Y	
Pension Dynamics (COBRA)	Y	Y	Y	Y	Y	
Pension Dynamics (FSA)	Y	Y	Y	Y	Y	
PeopleTrak HRIS	Y	Y	Y	Y	Y	
Perfect Software - Payroll	P	P	P	P	P	STALLED - No connection to carrier currently in place.
Pet Assure	Y	Y	Y	Y	Y	This connection transmits only the EE contact information (address, name, phone, etc) for communication regarding claims.
Peter C. Foy & Associates (COBRA)	Y	Y	Y	Y	Y	
Peter C. Foy & Associates (FSA)	Y	Y	Y	Y	Y	
Pharmacare	Y	Y	Y	Y	Y	
Physicians Care (COBRA)	Y	Y	Y	Y	Y	
Physicians Care (FSA)	Y	Y	Y	Y	Y	
Pinnacle TPA	P	P	P	P	P	Pending
Plan Handlers	Y	Y	Y	Y	Y	
Planned Benefit Systems (COBRA)	Y	Y	Y	Y	Y	
Planned Benefit Systems (FSA)	Y	Y	Y	Y	Y	
PPI Benefit Solutions	P	P	P	P	P	PENDING
Preferred Benefit Insurance Admin. (PBIA)	Y	Y	Y	Y	Y	
Premera Blue Cross	Y*	Y*	Y*	Y*	Y*	Carrier requires HR or Broker to do scenario testing which often delays the connection, sometimes indefinitely.
Premier Access	N	Y*	Y	Y	Y	25+ groups only, COBRA enrollments are not processed via electronic file. They must be done manually.
Pre-Paid Legal Services, Inc.	Y	Y	Y	Y	Y	
Pre-Tax Administrators	Y	Y	Y	Y	Y	
Principal Financial	Y	Y	Y	Y	Y	

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Principal Financial (FSA)	Y	Y	Y	Y	Y	
Principal Financial (Wellness Program)	Y	Y	Y	Y	Y	
Priority Health	Y	Y	Y	Y	Y	
ProBusiness (COBRA)	Y	Y	Y	Y	Y	
ProBusiness (FSA)	Y	Y	Y	Y	Y	
Probusiness Payroll	Y	Y	Y	Y	Y	We send using ProBusiness Preferred File Layout. ProBusiness charges clients upwards of \$1000 for integration.
ProcessWorks (FSA)	Y	Y	Y	Y	Y	
Providence Health System	Y	Y	Y	Y	Y	
ProView (COBRA)	Y	Y	Y	Y	Y	
ProView (FSA)	Y	Y	Y	Y	Y	
Prudential	N	N	N	N	N	Not able to receive electronic data
Qquest Payroll	N	N	N	N	N	No reusable file format.
REA Company	Y	Y	Y	Y	Y	
Regence Blue Shield Washington	Y	Y	Y	Y	Y	
Reliance Standard	Y*	Y*	Y*	Y*	Y*	All groups are self-billed and can use online reports. Dental can be enrolled electronically but a minimum of 250 lives is required.
RSM Employer Services (COBRA)	Y	Y	Y	Y	Y	
RSM Employer Services (FSA)	Y	Y	Y	Y	Y	
RX America	Y	Y	Y	Y	Y	
Safeguard Dental	Y*	Y*	Y*	Y*	Y	Accepts groups with 250+ subscribers, below 250 will need case by case approval from the account manager for the group.
Sage MIP Fund Accounting	Y	Y	Y	Y	Y	Sage MIP Payroll Module
Saint Mary's Health	Y	Y	Y	Y	Y	
scriptSMART	Y	Y	Y	Y	Y	
Sentinel Financial Group FSA	Y	Y	Y	Y	Y	
SFG (FSA)	Y	Y	Y	Y	Y	
Sharp Health Plan	Y	Y	Y	Y	Y	
Shenandoah	P	P	P	P	P	Pending

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Shirrell Consulting Services, Inc.	Y	Y	Y	Y	Y	
Sierra Health	Y	Y	Y	Y	Y	
SIMNSA	Y	Y	Y	Y	Y	
Simple, Inc.	Y	Y	Y	Y	Y	
SmileSaver (GE Financial)	Y	Y	Y	Y	Y	
SmileSaver (Kelsey National)	N	N	N	N	N	Wet signature required.
Spectera (Eyecare Service Plan)	Y	Y	Y	Y	Y	
Standard Insurance Company	N	N	Y*	Y*	Y*	Case by case approval when broker requests it, Core Products only
Star HRG	Y	Y	Y	Y	Y	
Sterling HSA	Y	Y	Y	Y	Y	
Strategic Resource Company (SRC) - An Aetna Company	Y*	Y*	Y*	Y*	Y*	File format not compatible with BeneTrac, can only send spreadsheet formats for manual processing. Requires carrier approval on a case by case basis.
Summit Benefits	Y	Y	Y	Y	Y	
Sun Life Financial	N	N	Y*	Y	Y	Must be over 100 lives enrolled.
Sun Life of Canada	Y*	Y*	Y*	Y*	Y*	Groups eligible for telephonic claims can be connected electronically, all we send is Demographic info.
Superior Vision	Y	Y	Y	Y	Y	
Sutter Medical	Y	Y	Y	Y	Y	
SVS Vision	P	P	P	P	P	Pending
Swerdlin FSA	Y	Y	Y	Y	Y	
Symetra	Y	Y	Y	Y	Y	
Talx	P	P	P	P	P	BeneTrac can only send the Employment Verification piece of TWN (The Work Number). The group will need to provide the Income Verification piece of TWN.
TASC (COBRA)	Y	Y	Y	Y	Y	TASC requires a fee to use BeneTrac.
TASC (FSA)	Y	Y	Y	Y	Y	TASC requires a fee to use BeneTrac.
The Sheakley Group of Companies	Y	Y	Y	Y	Y	
Total Dental Administrators	Y	Y	Y	Y	Y	
TRI-AD (COBRA)	Y	Y	Y	Y	Y	

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TRI-AD (FSA)	Y	Y	Y	Y	Y	This carrier charges fees to the client to get a connection set up.
Trion (COBRA)	Y	Y	Y	Y	Y	
Triple-S	Y*	Y*	Y*	P	P	Groups < 200 require approval of the SSS Group Services Department Manager
TruAssure	Y	Y	Y	Y	Y	Unable to accept electronic data. Wet signatures required.
Trust Administrators, Inc	Y	Y	Y	Y	Y	
TrustMark	Y	Y	Y	Y	Y	
Tufts Health Plan	Y	Y	Y	Y	Y	
Ultimate Software	Y	Y	Y	Y	Y	
UMR	Y	Y	Y	Y	Y	Fiserv Health Wausau Benefits is now UMR
Unicare (Blue Cross)	Y	Y	Y	Y	Y	
United Agricultural Benefit Trust (UABT)	Y	Y	Y	Y	Y	
United Concordia	N	N	N	N	Y	United Concordia has a 200 life minimum now for Electronic Enrollment.
United Health Care Benefit Services (COBRA)	Y	Y	Y	Y	Y	
United Healthcare	Y*	Y*	Y*	Y*	Y*	UNET: to qualify for integration client must request a 60 day extension to their retro policy. We will send monthly and daily files. PRIME: UHC does not have a fully electronic solution but accepts a weekly spreadsheet from BeneTrac. No extra steps needed
United Healthcare COBRA	Y*	Y*	Y*	Y*	Y*	Clients on the PRIME platform are not eligible for a UHC COBRA feed and must make COBRA updates via the UHC website.
United Healthcare FSA	Y	Y	Y	Y	Y	Clients on the PRIME platform are not eligible for a UHC FSA feed and must make FSA changes directly on the UHC website.
United HealthCare of GA	Y*	Y*	Y*	Y*	Y*	Groups on the PRIME System or under 100 Lives will not be able to connect using fully electronic means. UHC now accepts a spreadsheet for the PRIME platform groups.
Universal Care	P	P	P	P	P	Pending
University Pittsburgh Medical Center (UPMC)	N	N	N	N	N	Unable to accept electronic data
Unum	Y*	Y*	Y*	Y*	Y*	Groups using their Simply Unum Product will not be able to connect electronically.

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USI Holdings Corporation (FSA)	P	P	P	P	P	
Veritas Health Systems	Y*	Y*	Y*	Y*	Y*	Carrier cannot accept HSA enrollments electronically.
Vision Benefits of America	Y	Y	Y	Y	Y	
Vision Plan of America	Y	Y	Y	Y	Y	
Vista Healthplan	Y	Y	Y	Y	Y	
Vita Companies	Y	Y	Y	Y	Y	
VMC EAP	N	N	N	N	N	All Groups are Self Billed.
VPI Pet Insurance	N	N	N	N	N	They only take applications 2 ways at VPI. They are via phone or via their website. They do not take paper applications or electronic enrollment at all.
VSP	Y	Y	Y	Y	Y	
WageWorks (COBRA)	Y	Y	Y	Y	Y	
WageWorks (FSA)	Y	Y	Y	Y	Y	File uploads are not accepted at this time for Commuter Express Products.
Walgreens	Y	Y	Y	Y	Y	
Walmart RX	Y	Y	Y	Y	Y	
WebCOBRA	Y	Y	Y	Y	Y	
WebHR	Y	Y	Y	Y	Y	
Wells Fargo Health Benefit Services	Y	Y	Y	Y	Y	HSA and HRA products
Wells Fargo HSA	Y	Y	Y	Y	Y	
Western Dental	Y	Y	Y	Y	Y	
Western Growers	Y	Y	Y	Y	Y	
Western Health Advantage	Y	Y	Y	Y	Y	
Wolfpack Insurance	P	P	P	P	P	Pending
Work Options Group	Y	Y	Y	Y	Y	
Workable Solutions FSA	Y	Y	Y	Y	Y	
Zavidow Shows	Y	Y	Y	Y	Y	
ZENITH Administrators Inc (COBRA)	Y	Y	Y	Y	Y	
ZENITH Administrators Inc (FSA)	Y	Y	Y	Y	Y	