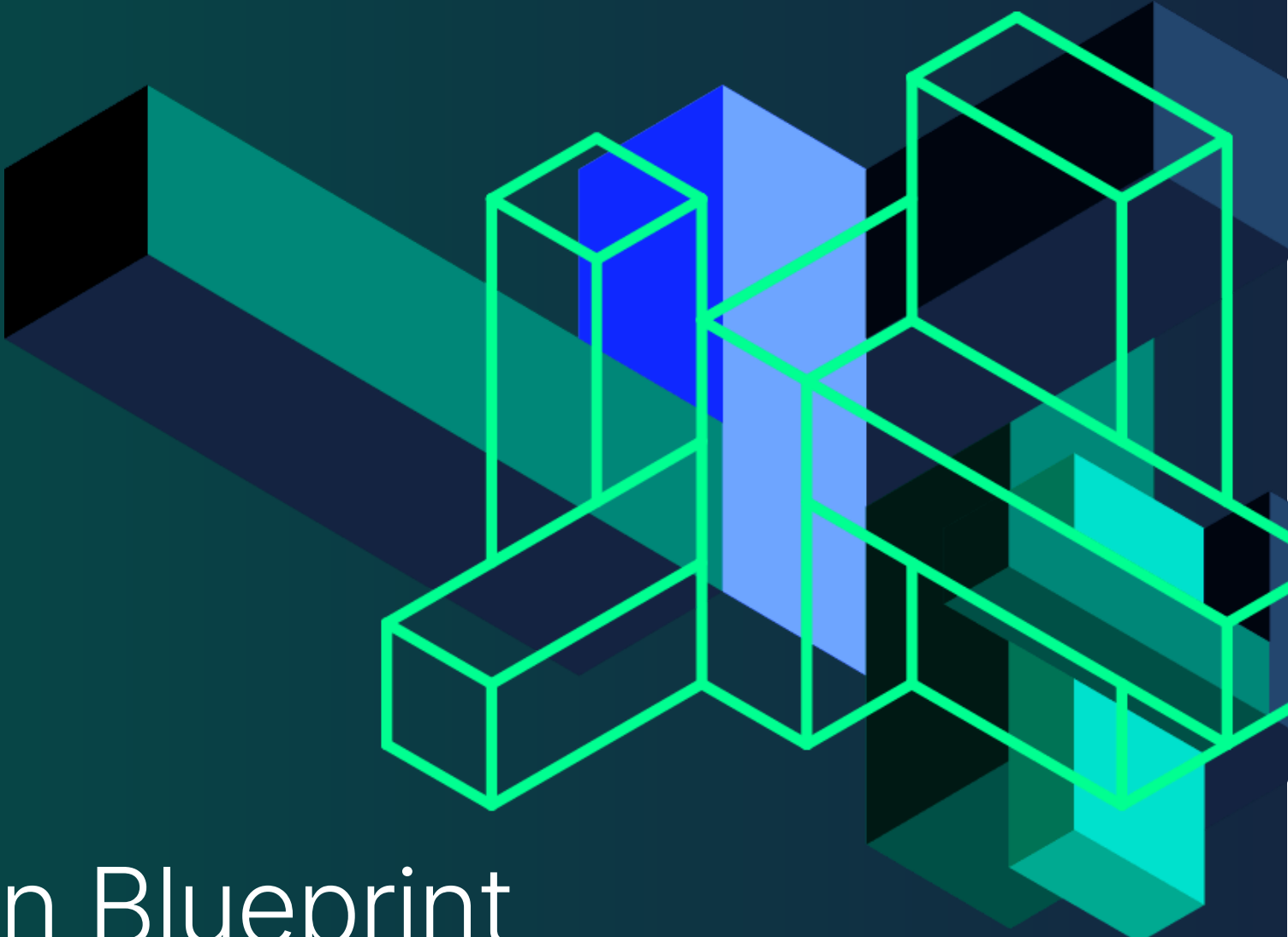




* EBOOK

Migration Blueprint

A practical guide to planning and implementing
a successful platform transition

elevate



Implementation Overview:

Making a Platform Upgrade

Moving to a new platform is a big decision, but with today's rapid consolidation and legacy tech stagnation, it's a greater risk to be left behind. This overview shows how Elevate manages the implementation process to give your organization an advantage.

The timing has never been better

Technology frequently requires upgrades, but a few factors make immediacy more important than ever.



Legacy platforms have seen dramatic changes in ownership and leadership. This means that innovation takes a backseat to corporate changes. Integration and rebranding initiatives stall product development, and leadership changes freeze budgets as priorities realign. As a result, promises can be delayed or even broken.



AI is a powerful tool, and systems that are not built to integrate evolving technologies will fall behind more than ever. The faster AI evolves, the bigger the gap between aging tech and modern systems.



Assets are building, and accounts are accumulating. As your book of business grows, make sure it is on a foundation built for expansion. Once on the Elevate platform, the growth potential is significant. In fact, our partners see a 50% growth in new business after making the move due to factors like a better user experience, a differentiated product that doesn't look exactly like your competitor's solution, and the ability to focus internal resources on strategic initiatives when the manual workloads are erased.



Your dedicated partner, today and tomorrow

When you select Elevate as your technology platform, you're gaining a platform built for the future of health account administration. We offer a level of focus and funding that remains unaffected by the recent shakeups in the market. In addition, we've also designed our system to reduce manual touchpoints and automate the tedious aspects of claims processing.

- While other platforms are distracted by internal restructuring, Elevate focuses on dependability.
- We consistently deliver new builds with 25 product releases a year.
- Our partners never have to apologize to their clients for missing features.
- Our infrastructure is built on modern code, which gives you end-to-end automation that legacy systems can't match.

Operational Reliability and Efficiency

99.99%+ Platform uptime	98% Roadmap plan adherence	90%+ Auto-substantiation rate	90% Reduction in reworked claims due to claims coaching
99.99%+ API uptime	100% Funds reconciled daily	up to 78% Claims approved instantly with AI processing	60% YOY decrease in per-customer cases after move to Elevate



Implementations built for you

It can feel daunting to migrate to a new system, as everything from funding flows to payment cards to user interfaces will change. Your clients and their employees will need to adjust. Your internal teams will need to learn new systems. Your entire book of business, the business carefully built and maintained through relationships and service calls, will feel an impact.

“ Our clients are loving the changes and feel confident that what they were initially told is exactly what was delivered.

Billie Harber, Vice President, Proficient Benefit Solutions

Payoff well worth the effort

Once the transition is complete, your clients and internal teams benefit from a modern platform that simplifies administration, reduces manual work, and creates a better overall experience. Processes move faster, errors are reduced, and many of the workarounds required by legacy systems simply disappear.

With you every step of the way

We also understand the magnitude of making a platform change. That's why we've built proven implementation processes, experienced teams, and practical tools to guide you through every stage of the transition. From planning and data mapping to integrations, testing, training, and go-live, our implementation experts work alongside your team every step of the way. Your success is our success.

Dedicated support a click away

Throughout the implementation, you'll have a dedicated implementation expert and full access to our tech teams. In addition to regular scheduled milestone meetings, our experts are just an instant message away, and they can quickly answer your questions.



Integration options

One of the first decisions we'll make together is your integration approach. It influences the project timeline, technical work, and overall implementation strategy. Once that's established, we can build the implementation plan that best fits your organization. Below are the three integration paths we typically discuss with our partners.

Light Integration

Best for: Fast setup and low effort

How it works: Uses simple file transfers (SFTP), plus ready-made and white-labeled portals

Full Integration

Best for: More automation and a better user experience

How it works: Introduces APIs for automatic data sharing, includes Single Sign-On (SSO) login, and keeps the white-labeled portals

Deep Integration

Best for: Completely embedded experience inside your existing platform and apps

How it works: Everything connects directly by APIs, from user features to reporting, all updated in real-time, all in your brand

System	Light	Full	Deep
Branding	Fully branded	Fully branded	Fully branded
Participant Portal	Standard login, white label experience	SSO from Partner, white label experience	Full Partner experience using Elevate APIs
Data	Flat file via SFTP	API for eligibility, enrollment, contribution	API for eligibility, enrollment, contribution
Plan Setup	File	API	API
Admin Portal	White label	SSO from Partner	Full partner experience using Elevate APIs
Reporting	Standard reports	Standard reports	Full API integration of reporting
Mobile	No app	White label app	APIs into existing partner app
Communications	White label	White label	Event streaming APIs
Timeline	60-90 days	90-120 days	180+ days



Your implementation roadmap

Once your integration approach has been established, we'll build an implementation plan tailored to your organization. Every implementation is a collaborative effort, and our experts work alongside your team through each phase to keep the project moving forward. While every implementation is unique, here's a typical roadmap you can expect, with several activities occurring concurrently.

- 1 Mobilization and solutioning (6 weeks):** We will guide a process to map your current data structures and look for ways we can tailor the process to your business during the move. Our team also works with you to make certain the solution design helps you meet your business goals.
- 2 Building and system configuration (7 weeks):** Our team builds your customized environment. We make sure all modern infrastructure points, like automated claims and AI tools, are tailored to your specifications. During this phase, transition communications are planned and developed.
- 3 End-to-end testing (4 weeks):** We conduct rigorous dry runs of your data and client experiences. This period helps identify any issues before you go live.
- 4 Production readiness (4 weeks):** During this stage, we complete the final production configurations. This prepares your environment for member enrollment and makes sure every system is ready for the first wave of users.
- 5 Go-live waves (month 6 and beyond):** Migration happens in waves. We start with a pilot wave and then onboard new business. This is followed by several migration waves until your entire book of business is complete.



Your team's role

Most new partners have questions about the amount of time and involvement their team will need to devote to the transition. While every implementation requires effort from both organizations, the good news is that most of the work happens in stages, which prevents any one team from carrying the entire burden throughout the project.

Your role can be simplified into three areas: plan, communicate, and execute.

Plan

During this stage, your team makes business decisions about how our systems will work together. Elevate experts guide this process with timelines and advice, and will walk your team through the following:

- Review existing plan designs and employer populations
- Identify unique configurations and exceptions
- Cleanse data and map from your current platform to Elevate
- Decide how and where APIs will be used
- Determine migration wave strategy

Communicate

Your team will communicate the platform upgrade to brokers, employers, and participants.

Elevate provides a communication kit with ready-to-use templates that create excitement while minimizing confusion.

Topics include:

- Benefits of the change
- Timelines
- Participant and employer actions
- Card and account transitions
- Login access
- FAQs

Execute

Once planning and communication activities are complete, your team is ready to focus on launch readiness and migration execution, alongside Elevate experts.

Activities for your team may include:

- Validating production configurations
- Confirming data accuracy
- Completing readiness reviews
- Training internal teams
- Launching employers according to the wave plan



“ If you're on the fence about moving off a legacy platform, I'd say it's worth it. Even when we were still in the middle of our migration, we were already seeing meaningful changes.

One of the biggest things we've noticed is what we're not hearing anymore. We're no longer getting the same volume of participant questions about logging in, resetting passwords, submitting claims, or finding account balances. Those were common points of friction with the legacy platform, and many of those issues have been solved.

With our legacy platform, we had to maintain a separate process outside of the system to reconcile plan funding. **With Elevate, that work is handled within the platform itself.** That's a big improvement for us because it removes manual effort, simplifies administration, and gives us a more scalable way to operate.

What I'm probably most excited about is the transparency. Instead of waiting for us to manually close things out after the plan year ends, clients can log in at any time and see real-time information about their plans, including how much funding has been contributed and how much has been spent. That's better for our team, better for our clients, and exactly the kind of outcome we were hoping to achieve.

Billie Harber, Vice President, Proficient Benefit Solutions





“ The biggest lesson we learned is that you're not just implementing new software. You're **changing how your business operates**.

If you asked our team today whether it was worth it, the answer would be an overwhelming yes. We're spending less time on manual administrative work, our participants are finding what they need more easily, and our team has more time to focus on helping clients. Looking back, the short-term effort was well worth the long-term benefits.

Jordan Davis, President, Rocky Mountain Reserve



“ Elevate is an **amazing partner**. We love working with them, I love working with them, and our team loves working with them. They're great.

On our **previous platform**, we were facing challenges involving automation, integration, and making our business into a more scalable operation.

Now with Elevate, we've been able to move into a better workflow, and we can serve our customers and better handle the things we need to do on a day-to-day basis. We notice the technology, the capabilities, and the ease of the platform. A lot of **complexities have been removed**, and the system really is autonomous in many ways.

Jennifer Cohen, Head of Sales, Advanced Benefit Strategies





Your next chapter is a good one

With Elevate, you're in good company. Some of the most dynamic solutions in the industry, including Gusto and Rippling, have chosen Elevate to upgrade their offerings. These leaders chose Elevate because they realized that **while initial integration requires effort, the long-term ease of use is worth it.**

Once the transition is complete, our partners report fewer customer support requests, more efficient day-to-day operations, higher customer satisfaction, and measurable business growth.

After moving to Elevate, Gusto's business has shown powerful gains.

- **43%** growth in benefits accounts
- **64%** fewer cases per customer
- **45%** fewer total customer touchpoints

“From the start, we were looking for a platform that could improve the customer experience while reducing the operational lift on our team. Elevate has exceeded those expectations.

We're very pleased with the account growth, but what stands out even more is that we're supporting far more customers with fewer total questions coming in than before, when the program was much smaller. That's a meaningful measure of how much more efficiently the program is running and how much easier the experience is for our customers.”

Keven Werner, Product Partnerships, Gusto





Frequently Asked Questions

Below are answers to some of the most common questions we receive from partners as they prepare for implementation.

Q. How much time will this take from my team? Will we need to hire additional staff?

Most organizations complete their implementation without adding headcount. Elevate reduces the impact on your team with dedicated implementation experts, project management tools, and technical resources.

We recommend that our partners assign a project lead from their organization to coordinate activities and serve as the primary point of contact during the migration. Additionally, the transition requires involvement from subject matter experts across operations, technology, client services, and account management. Because the work is divided into phases, responsibilities are spread across the organization and across the transition timeline, rather than concentrated on a single team.

Q. Do we need to create the project plan and manage milestones?

No. Elevate provides the project plan, milestones, timelines, and implementation governance. We guide the process, coordinate activities, and help keep the project on track. Your team participates in key decisions and reviews, but you do not need to build or manage the overall implementation framework.

Q. What is the best strategy for migration waves?

The right approach depends on your population, plan complexity, and renewal schedules. Most partners find success with three to five carefully planned waves. We typically recommend starting with your own employee population and a small group of trusted employer clients before progressing to larger groups and more complex plan designs, but we will consult with you to determine the best strategy for your situation.



Frequently Asked Questions (cont.)

Q. What must be completed before an employer can go live?

Less than most organizations expect. Thanks to Elevate's hierarchy structure and reusable plan templates, much of an employer's setup is already completed before implementation begins. In many cases, getting an employer ready to launch is as simple as creating the employer, assigning the appropriate plan template, and submitting census and enrollment data. From there, Elevate handles the remaining setup and configuration activities. You will have full visibility with real-time reporting, so you're always aware of progress and status.

Q. Do we need to create our own transition communication materials?

Elevate provides transition communication templates for brokers, employers, and participants. These templates are customizable for your needs, and explain the benefits of the transition, important dates, and any actions participants and employers may need to take.

Q. Will you provide employer and participant user guides?

Generally, no. Elevate is designed to be intuitive and easy to use, with screens and flows that have been tested and refined to minimize confusion. Most participants can navigate the platform without formal training or lengthy user guides. When guidance is needed, help is built directly into the experience.

Q. Will Elevate train our teams?

Yes. We provide training for operational teams, implementation teams, client service teams, sales teams, and administrators. Training occurs throughout the implementation process and continues as launch waves progress. Our goal is to ensure your team is confident and prepared before employers and participants move to the new system.



Frequently Asked Questions (cont.)

Q. Will there be blackout periods?

There is generally a short period of time when funds are inaccessible while they are being transferred. However, we work to keep these periods as short as possible so participants have minimal disruption. We also prefer to open new accounts prior to the funds transfer, so participants have access to any new contributions and deposits as quickly as possible.

Q. Do we need to build every plan and set up every employer from scratch?

No. Elevate uses plan templates that significantly reduce setup effort. Templates can be reused and adjusted as needed while still supporting unique employer requirements and plan variations. For employer setup, we import employer configurations from your existing environment whenever possible. In addition, Elevate's organizational hierarchy allows settings to flow across groups of employers, reducing repetitive setup and simplifying ongoing administration.

Q. Are there additional fees for reporting?

No. Your data belongs to you. Standard reporting capabilities are included, and organizations have access to their own data without additional reporting fees.

Q. What are the fees for implementation support?

All transition activities, services, and support are included in our partnership.

See our tech in action.

View mini demos at elevate.ai/products/spotlight.

About Elevate

Elevate is the first completely cloud-based, API-driven and AI-enabled consumer-directed benefits platform with a focus on configurability, embeddability, and real-time automation. The all-in-one platform can manage all types of benefit accounts, from health savings accounts (HSAs) to complex health reimbursement arrangements (HRAs), and even commuter and lifestyle accounts. Elevate's team of industry experts recognized the need for modern technology in an outdated benefits administration industry, which led to the creation of Elevate in 2020. Today, Elevate collaborates with forward-thinking partners, including professional employer organizations (PEOs), third party administrators (TPAs), health plans, benefits administrators, and financial services companies, to provide a fully integrated benefits account experience for thousands of employers and their employees across the U.S. Learn more at www.elevate.inc