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BENEFIT SOLUTIONS™



STOP MANAGING FILES.
START MANAGING BENEFITS.

Why connected benefits administration is becoming a business imperative

A Clarity Benefit Solutions White Paper

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Executive summary

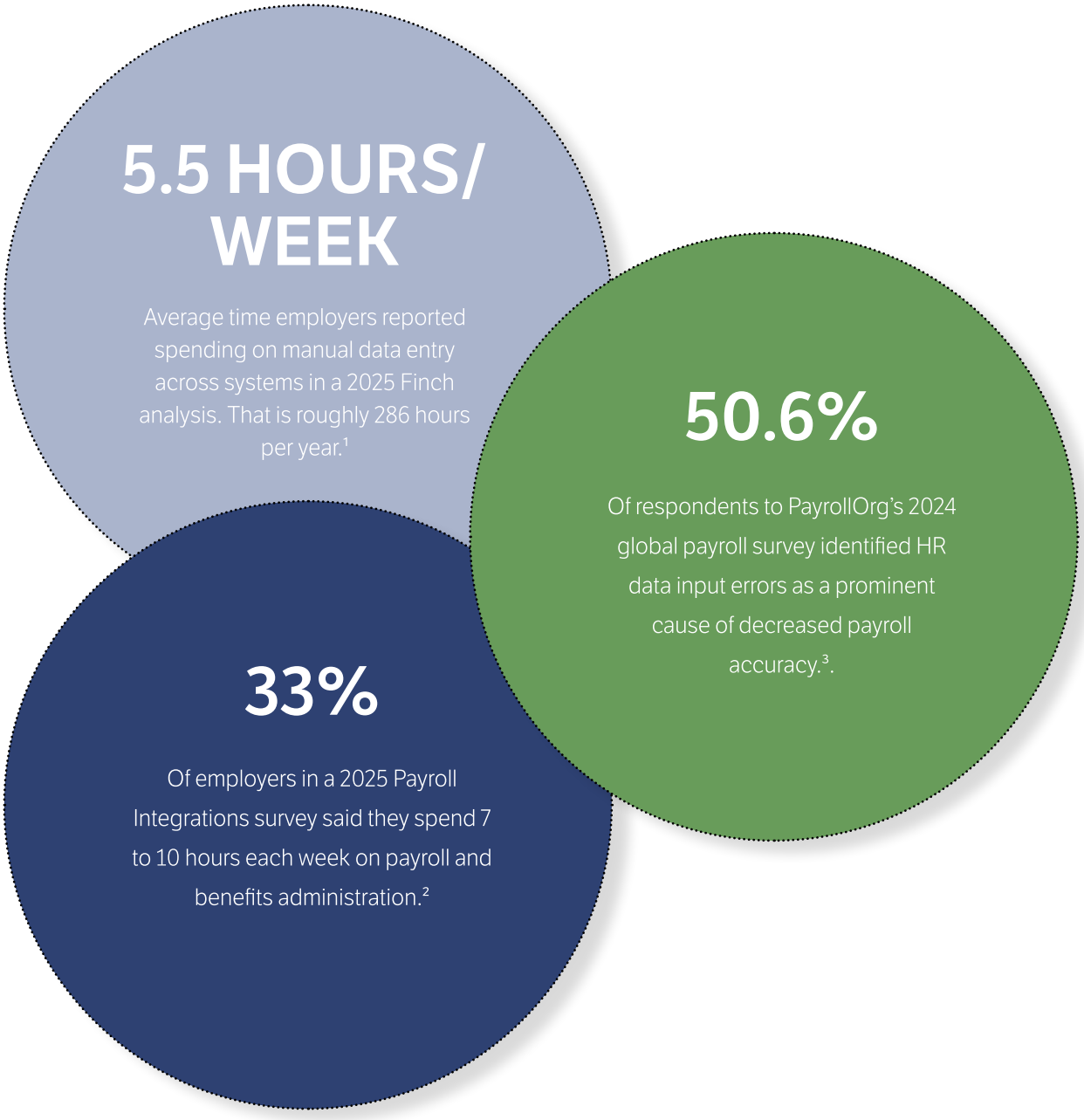
Payroll, HRIS and benefits platforms have become more sophisticated, but many employers still move critical employee information between systems using files, spreadsheets, uploads and manual re-entry. The result is an administration model that can look automated on the surface while still creating substantial work behind the scenes.

Clarity Comprehensive API Integrations are designed to change that model. Instead of treating each integration as a custom technology project, Clarity uses standardized connections across leading payroll, HRIS and benefits administration platforms so critical employee and benefits information can be synchronized with less manual intervention.

The opportunity is larger than replacing a file. It is reducing the work, handoffs, corrections, reconciliation and risk surrounding the file.



THE CASE FOR CONNECTIVITY **IS GETTING STRONGER**



1 The hidden cost of “working fine”

A file feed can be technically functional and still be operationally expensive. The file itself is only one step in a larger process that may include preparing data, validating it, transmitting it, monitoring it, correcting exceptions, answering questions and reconciling information at renewal.

Those costs are often difficult to see because they are distributed across HR, Payroll, Finance, IT, benefits teams, brokers and administrators rather than sitting in one budget line.





Research reinforces the point. Eagle Hill Consulting reported that 51% of HR respondents spend at least half of their week on routine, repetitive or low-value administrative work, while 84% of senior leaders said HR requests often require additional follow-up or rework.[4]

2 Why connectivity **matters now**

Integration has moved from a technical preference to a buying criterion. Finch's 2025 State of Payroll Connectivity research found that easy integration with HR and payroll systems was the most influential factor in employers' software purchasing decisions, ahead of price. The same research found that nearly 40% of employers were still not using payroll integrations.[1]



At the same time, the data moving through these systems is increasingly important. Eligibility, enrollment, payroll contribution and qualifying event information can affect employee access, account balances, deductions, COBRA administration and the overall benefits experience.

The question is no longer whether employers have technology. It is whether that technology works together well enough to reduce administration.



3 From custom project to **standardized connection**



Traditional API integrations have often been treated as individual development projects. Employers may need to coordinate vendors, obtain technical approvals, establish custom specifications and wait weeks or months before information begins to flow.



Clarity Comprehensive API Integrations use a standardized connection model across hundreds of leading payroll, HRIS and benefits administration platforms. The connection can be established in minutes, allowing the integration work to begin before or during implementation rather than being bolted on later.

TRADITIONAL MODEL

- Custom integration project
- Vendor-by-vendor coordination
- Weeks or months to establish
- Files and recurring manual touchpoints
- Renewal reconciliation

CONNECTED MODEL

- Standardized connection
- Broad platform connectivity
- Connection can be established in minutes
- Ongoing synchronization
- Less cleanup when data stays current

4 What connected benefits **administration looks like**

Once authorized, the connection can support the automated exchange of data such as employee demographics, eligibility, enrollments, qualifying events, payroll contributions and COBRA-related information. Vendor-platform data is synchronized daily,

&

Clarity is notified when employee information changes.



Connect:
Securely authorize the employer's existing payroll, HRIS or benefits administration system.

Implement:
Use the connected information to reduce manual plan and employee setup.

Administer:
Synchronize supported data rather than relying on recurring uploads and duplicate entry.

Change:
Process new hires, terminations, eligibility updates, qualifying events and payroll changes as applicable.

Renew:
Start from more current information and reduce the cleanup and reconciliation that can make renewal stressful.

5 How much time could connected **administration give back?**



No single time-savings percentage applies to every employer. The amount depends on headcount, payroll frequency, number of plans, current file processes, error volume and how much of the workflow can be automated. But current research provides a useful way to size the opportunity.

Finch reports that employers spend an average of 5.5 hours per week on manual data entry across systems, or about 286 hours per year.[1] If an employer could eliminate only 20% to 35% of that recurring work through better connectivity, the result would be approximately 57 to 100 hours returned each year.

Illustrative time-savings scenario

ASSUMPTION	20% REDUCTION	35% REDUCTION	ANNUAL HOURS RETURENED
5.5 hours/week of manual data entry	1.1 hrs/week	1.9 hrs/week	57–100 hrs/year
7–10 hours/week of payroll + benefits admin[2]	1.4–2.0 hrs/week	2.5–3.5 hrs/week	73–182 hrs/year

These figures are illustrative calculations, not Clarity performance guarantees. They show the potential scale of time currently tied up in recurring administrative activity.

6 Accuracy is not **just an IT issue**



Every manual handoff creates another opportunity for information to be late, incomplete or incorrect. That matters because a benefits data error eventually becomes an employee experience problem.

PayrollOrg's 2024 "Getting the World Paid" survey found that 50.61% of respondents identified HR data input errors as a prominent root cause of decreased payroll accuracy. Another 26.38% cited interface or integration errors, and 15.34% cited lack of integration between source systems and payroll.[3]





The goal of automation is not to claim errors disappear. It is to reduce the number of manual touchpoints where errors can be introduced and create a more structured way to identify and resolve exceptions.

Clarity **CARES:**

When certain processing errors occur, Clarity Automated Reprocessing & Exception Service attempts remediation and reprocessing automatically. Issues that cannot be resolved are routed for operational follow-up.

7 Build the business case around the work, **not the API**

The wrong first question is:

"What does the API cost?" The better question is: "What does the current process cost?"

- How many files are created or uploaded each payroll cycle?
- How many people touch the same employee data?
- How often are corrections or exceptions researched?
- How much vendor coordination is required?
- How much time is spent reconciling data at renewal?
- What happens when an eligibility or contribution issue reaches an employee?

Paychex research illustrates why these questions matter. In a survey of 600 U.S. business and HR leaders, 34% said they spend more than 10 hours per week on HR administration. Paychex estimated the average annual cost of time spent on HR tasks at $171,997, rising to $413,804 for organizations with 100 to 499 employees.[5]

These figures cover HR administration broadly, not API-specific activity, but they demonstrate how quickly distributed administrative work becomes a meaningful business cost.



8 The connected **Advantage**

The future of benefits administration is not another file format. It is a more connected operating model in which the systems employers already use can share the information benefits administration depends on with fewer manual handoffs.

For HR and Payroll teams, that can mean less recurring administrative work. For brokers, it can mean a more differentiated client experience. For employees, it can mean more current information and fewer downstream issues. And for the organization, it can mean a benefits program that is easier to implement, administer and renew.

BENEFITS CONNECTED. ADMINISTRATION SIMPLIFIED.

Ask **Clarity** for an **Integration Assessment.**



Sources and notes

1. Finch, “It’s 2025. Why are employers still wasting billions on manual administrative tasks?” April 2, 2025. View source
2. Payroll Integrations, “2025 Employee Financial Wellness Report.” Q3 2025 survey. View source
3. PayrollOrg, “2024 Getting the World Paid Survey.” View source
4. Eagle Hill Consulting, “HR transformation starts with better work design.” View source
5. Paychex, “Time & Cost of HR Administration,” 2025 Priorities for Business Leaders survey (600 U.S. business and HR leaders; survey fielded July 2024). View source

Clarity product capabilities and process descriptions in this paper are based on Clarity’s Comprehensive API Integrations communication plan, internal sales enablement materials and integration architecture documentation. Industry statistics are third-party research and are provided for context; they should not be interpreted as Clarity performance guarantees.

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