

Employer Rule Configuration

Data requirements, validation rules, and platform logic for the employer opt-out setup screen.

Overview

The employer rule configuration is a one-time setup completed by HR or a benefits administrator. Once saved, these rules apply automatically to every employee who enters the platform through a couple intake. The employer does not interact with individual cases — the platform matches employees against the rules and processes opt-outs accordingly.

The configuration captures three things: **what the employer is willing to pay**, **what coverage standards the spouse's plan must meet**, and **any additional conditions or restrictions** the employer wants to enforce.

Design Principle

The employer sets rules once. They never see whether a specific employee would have taken coverage or opted out. This information asymmetry is what keeps opt-out offers honest and is core to the CouplesBenefits model.

1. Company Identity

Basic information to identify the employer on the platform and link employees to the correct rule set.

Field	Type	Required	Description
Company Name	text	Yes	Legal entity name as it appears on benefits documentation.
EIN	text	Yes	Federal Employer Identification Number. Used for matching and compliance.
Primary Contact Name	text	Yes	HR or benefits administrator who owns this configuration.
Primary Contact Email	email	Yes	For platform notifications, monthly reports, and invoicing.
Primary Contact Phone	phone	Yes	Direct line for the benefits administrator.
Company Size	select	Yes	Employee count bracket: 50-199, 200-999, 1000-4999, 5000+. Determines ACA applicability.
Plan Year Start	date	Yes	First day of the benefits plan year (e.g. Jan 1 or Jul 1). Determines enrollment windows.

2. Opt-Out Payment Rules

The financial terms of the opt-out offer. This is the amount the employer is willing to pay an employee monthly for declining coverage, provided the employee's spouse carries qualifying coverage through their own employer.

Field	Type	Required	Description
Opt-Out Amount	<code>currency/mo</code>	Yes	Monthly dollar amount paid to the employee for opting out. Platform enforces a minimum of \$167/month (\$2,000/year). This is the employer's initial offer.
Payment Structure	<code>select</code>	Yes	Flat rate (same for all employees) or tiered (varies by coverage level waived — e.g. employee-only vs. family).
Tier: EE-Only Waiver	<code>currency/mo</code>	If tiered	Monthly payment when employee waives individual coverage only.
Tier: EE + Spouse Waiver	<code>currency/mo</code>	If tiered	Monthly payment when employee waives employee-plus-spouse coverage.
Tier: Family Waiver	<code>currency/mo</code>	If tiered	Monthly payment when employee waives full family coverage. Typically the highest tier.
Annual Budget Cap	<code>currency/yr</code>	No	Maximum total annual spend across all opt-out payments. Platform stops processing new opt-outs when cap is reached.
Max Participants	<code>integer</code>	No	Maximum number of employees who can opt out under this rule set. Optional safeguard.

Minimum Offer: \$2,000/year (\$167/month)

The platform enforces a floor of \$2,000 annually. Offers below this threshold do not create sufficient incentive for the couple and would undermine the value proposition. The employer may set any amount at or above this floor. Higher offers increase match rates.

3. Spouse Plan Requirements

Conditions the spouse's employer plan must meet before the platform will approve an opt-out. These protect the employer from liability and ensure the employee maintains adequate coverage.

Field	Type	Required	Description
Minimum Coverage Type	select	Yes	Minimum acceptable plan category: Bronze, Silver, Gold, Platinum, or "Any ACA-compliant."
Must Cover Dependents	boolean	Yes	If true, the spouse's plan must extend coverage to all dependents currently on the employer's plan.
Max Deductible	currency	No	Maximum in-network individual deductible allowed on the spouse's plan (e.g. \$3,000). If blank, no cap.
Max OOP Limit	currency	No	Maximum out-of-pocket limit allowed on the spouse's plan. If blank, no cap.
Must Include Rx	boolean	Yes	Spouse's plan must include prescription drug coverage.
Must Include Mental Health	boolean	No	Spouse's plan must include mental health and substance abuse coverage. Defaults to true for ACA-compliant plans.
Network Type	select	No	Acceptable network types: Any, PPO only, PPO/POS only. Leave blank to accept all.
Proof of Coverage	select	Yes	What documentation the couple must provide: Summary of Benefits, Certificate of Coverage, or either.

4. Employee Eligibility Rules

Additional restrictions on which employees can participate in the opt-out program.

Field	Type	Required	Description
Minimum Tenure	months	No	Minimum months of employment before an employee is eligible to opt out (e.g. 12 months).
Employment Type	multi-select	Yes	Which employment types qualify: Full-time, Part-time benefits-eligible, or both.
Exclude Job Classes	text list	No	Comma-separated list of job classifications excluded from the program (e.g. "Executive, Union").
Waiting Period	select	Yes	When the opt-out takes effect: Next plan year only, next month, or immediate.
Re-enrollment Rights	select	Yes	Can the employee return to the employer's plan? Options: Any open enrollment, qualifying life event only, or both.

5. Payment and Processing

How the opt-out payment is delivered and how CouplesBenefits invoices the employer.

Field	Type	Required	Description
Payment Method	select	Yes	How the employee receives the opt-out: added to payroll (taxable), or direct deposit via CouplesBenefits.
Payment Frequency	select	Yes	Monthly, semi-monthly, or aligned to payroll cycle.
Invoice Preference	select	Yes	How the employer wants to be billed: monthly aggregate invoice, or per-employee line items.
Billing Contact	email	Yes	Email for accounts payable / the person who processes CouplesBenefits invoices.
Tax Treatment Ack.	checkbox	Yes	Employer acknowledges that opt-out payments are taxable income to the employee and will be reported accordingly.

CouplesBenefits Fee Structure

The employer is invoiced the opt-out amount plus a 3% platform fee. For a \$1,000/month opt-out, the invoice is \$1,030. The employee receives the opt-out amount minus a 7% platform fee — in this case, \$930/month. Both fees are disclosed upfront during configuration.

6. Platform Validation Logic

The following rules are enforced automatically by the platform. They are not configurable by the employer but are documented here for transparency.

- **Minimum offer floor.** Any opt-out amount below \$167/month (\$2,000/year) is rejected at save. The employer is prompted to increase the offer.
- **Spouse plan verification.** The platform cross-references the spouse's plan details against the employer's requirements before approving a match. If the spouse's plan fails any check, the opt-out is not offered.
- **Dependent coverage check.** If the employer requires dependent coverage, the platform confirms every dependent currently enrolled is eligible under the spouse's plan.
- **Budget cap enforcement.** If the employer set an annual budget cap, the platform tracks cumulative opt-out payments and stops processing new opt-outs when the cap is reached. Existing opt-outs are not affected.
- **Duplicate prevention.** An employee can only have one active opt-out at a time. If both spouses work for employers on the platform, the system identifies the higher-value match.
- **Annual re-verification.** At each plan year renewal, the platform re-verifies the spouse's plan still meets the employer's requirements. If it no longer qualifies, the opt-out is flagged and the employee is notified to re-enroll.

- **ACA safe harbor check.** For applicable large employers (50+), the platform checks that the opt-out arrangement does not inadvertently trigger an ACA affordability violation. The employer is warned if the opt-out amount, when combined with the employee's share of premiums, could create a compliance issue.
- **Information barrier.** The employer never sees whether a specific employee was going to take their coverage or not. The platform only reports aggregate participation data on the employer dashboard. Individual opt-out decisions are not disclosed.

7. Configuration Workflow

The end-to-end process from employer onboarding to live matching.

- **Step 1 — Account creation.** Employer creates a CouplesBenefits account and verifies their identity via EIN lookup.
- **Step 2 — Rule configuration.** HR fills out the fields documented in Sections 1 through 5. Estimated time: 5 to 10 minutes.
- **Step 3 — Review and save.** The platform displays a summary of all rules with the effective date. The employer reviews and confirms.
- **Step 4 — Employee communication.** The platform generates a templated announcement the employer can share with benefits-eligible employees, directing them to the couple intake.
- **Step 5 — Live matching.** As couples enter their information, the platform matches them against the employer's saved rules. Matches appear on the employer dashboard as aggregate data only.
- **Step 6 — Annual review.** Before each plan year, the employer receives a prompt to review and update their rules. Unchanged rules carry forward automatically.

8. Example Configuration

A sample configuration for a mid-size employer:

Field	Value
Company Name	Rich Products Corporation
Opt-Out Amount (Flat)	\$1,000/month
Annual Budget Cap	\$500,000
Min Coverage Type	Silver or above
Must Cover Dependents	Yes
Max Deductible	\$3,000
Must Include Rx	Yes
Minimum Tenure	12 months

Field	Value
Employment Type	Full-time only
Waiting Period	Next plan year
Re-enrollment Rights	Any open enrollment
Payment Method	Added to payroll
Proof of Coverage	Summary of Benefits

With this configuration, Rich Products would be invoiced \$1,030/month per opt-out (\$1,000 + 3% fee). An employee opting out would receive \$930/month (\$1,000 - 7% fee). At 40 participating employees, the employer saves approximately \$460,000/year vs. covering those employees directly.