

Enrollment that thinks.

Most enrollment platforms are a form. Enrova.ai reads the census, applies the rules, guides every employee to the right plan, and syncs the deductions to payroll.

Live in a day, not weeks

Configure a group and the portal is up, invites sent.

An advisor for everyone

Lumi guides every employee through every election.

Less administration

Census in; deductions, carrier files, and reports out.

what it does

It doesn't just collect elections. It reasons about them.

From the employee's phone to the broker's dashboard, Enrova.ai runs the whole enrollment — and does the thinking most platforms leave to you.

Finds what you'd have missed

Enrova.ai parses every row of the census — hours, dependents, ZIPs, classes — and surfaces eligibility gaps and ACA threshold crossings before you go looking.

Recommends, doesn't just list

Lumi asks two or three quick questions, then points each employee to the plan that fits how they actually use healthcare — not a good/better/best grid.

Audited end to end

Enroll on an employee's behalf when they need help. Every election and override is timestamped, attributed, and logged — compliant by design.

Lumi • AI benefits guide • live in product

Every employee gets a benefits expert.

Lumi sits beside the employee through the whole enrollment — opening the conversation, learning from each answer, and recommending with confidence.

Adaptive intake

Every follow-up depends on the last answer, not a fixed script.

ACA-fluent

Preventive care at 100% is the law — stated plainly.

All four tiers

Every rate on hand, side by side.

Human escalation

Books a live counselor callback, not HR.



Feed it once. Everything downstream takes care of itself.

Enrova.ai connects to the payroll, HRIS, and carrier systems your clients already run, so administration stops being a data-entry job.

What goes in

- Census uploaded or pasted, any size
- Sold proposal PDFs, read and built automatically
- A payroll or HRIS connection — 200+ platforms, a few clicks
- Detail employees enter themselves, once

What comes out

- Deduction amounts posted back to payroll
- Established EDI feeds and census files to your carriers
- Participation, premium, and year-over-year reporting
- Monthly invoices, ID cards, and plan documents

Four roles. Enforced boundaries.

Everyone sees exactly what their job requires, and nothing else. All access is provisioned inside Enrova.ai.

Platform admin

program manager

- Creates groups — subdomain, login, and invite email go out automatically
- Configures the plan set and what employees see
- Adds brokers and assigns them to groups
- Controls documents and product configuration

Broker

reporting + agent assist

- Sees only the groups assigned to them
- Enrollment counts, participation, premium reports
- Can walk an employee through enrollment
- Zero PII — no SSN, DOB, address, or phone

Employer admin

full control of their group

- Manages employees and enrollment status
- Opens, extends, or closes the enrollment window
- Overrides an election — enroll or waive — with audit trail
- Reports, billing, invoices, and group settings

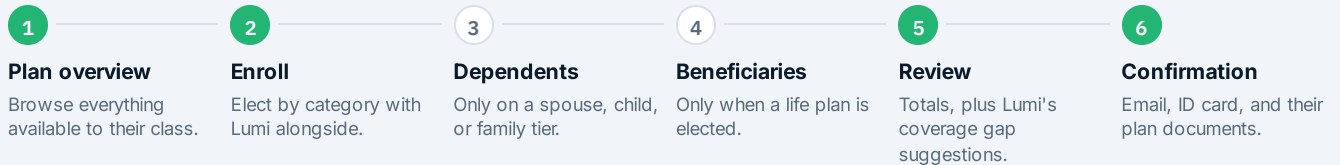
Employee

self-service

- No account, no password, no email needed
- Signs in with last name, date of birth, last 4 of SSN
- Sets a PIN for fast return visits
- Enrolls, adds dependents, downloads their ID card

The employee walks six steps. Some of them, they never see.

The wizard adapts as elections are made — the dependent and beneficiary steps appear only when they actually apply.



after confirmation **Payment comes after the election, not during it.** Payroll deduction is set up for them and amounts post on the next cycle; groups that direct bill add a payment method and are invoiced monthly.

A running per-paycheck total stays pinned to every step, so nobody elects a plan and gets surprised on payday.

Your carriers. Your plans. Your paper.

Enrova.ai is carrier-agnostic. Brokers, GAs, and carriers bring their own sold programs — upload the proposal PDF and Enrova.ai reads it, builds the plans, and assigns them by class.

Carrier & plan name	extracted	Tier pricing	EE→family
Benefit schedule	every line	Medical detail	ded/00P/copay
Class assignment	per class	Plan documents	forms, EOCs

Built for data that matters

Benefits data is sensitive. The platform is architected for it, not retrofitted.

- **HIPAA compliant.** BAAs available; AI runs under a signed BAA.
- **SOC 2 Type II ready.** Controls documented and audit-ready.
- **AES-256 and TLS 1.3.** SSNs encrypted and masked on screen.
- **Append-only audit log.** Every PHI access and override logged.

Put your next group on Enrova.ai this week.

Bring your own book, your own carriers, and your own sold plan designs — we'll have the group configured and the portal live.

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Schedule a live walkthrough