

Five CFO Wins from Benefits Reconciliation Automation

Stop accepting premium billing errors as inevitable. Reclaim control with Tabulera.



The True Cost of Spreadsheet Dependency	3
Make the Move to Tabulera	5
From Excel to Clarity	6
Close the Books Faster	7
Turn Write-Offs Into Recoveries	8
Compliance Built Into Every Step	9
Your Team, Backed by Our Experts	10

The true cost of spreadsheet dependency.

No CFO wants to admit they're writing off preventable billing errors.

A 500-employee company spends \$7 million annually on benefits. With typical 2% billing error rates, that's \$140,000 lost to terminated employees still being billed, rate misalignments, and enrollment errors.

The problem isn't invisible – it's that fixing it means acknowledging years of failure.

Your second-largest expense category operates with fewer controls than petty cash. Benefit teams manage enrollments, not financial forensics. Finance sees variances only at quarter-end, after recovery windows close. Everything depends on that one person with the spreadsheet who's one resignation away from taking years of institutional knowledge with them.

These aren't just operational inefficiencies – they're material control failures.





But there's a deeper problem. Behind these failures lies a manual reconciliation process that hasn't evolved in decades.

Before reconciliation begins, days vanish into Excel—manually merging four data sources. Each manipulation introduces risk. Each formula hides potential errors. Pay frequency mismatches create more chaos—everything needs manual conversion to monthly premiums.

Worse, there's no tracking. Old overpayments, new variances, pending credits—everything relies on memory. They can't tell you what variances are aging, what recoveries are outstanding, or whether adjustments actually processed. Every month starts from zero, relying entirely on their notes.

Thankfully, there is a solution. You can transform benefits reconciliation from manual chaos into automated control. A platform that intelligently catches discrepancies your spreadsheets miss. When variances appear, your team can quickly explain them without leaving the platform. Track carrier credits, process adjustments, validate rate changes.

This is Tabulera. Where your second-largest expense finally gets first-class financial controls.

Make the move to Tabulera.

Manual reconciliation will never work. Not because your team isn't capable—because the complexity exceeds what spreadsheets can handle.

Tabulera thrives on that complexity. Rate changes, retroactive adjustments, mid-month movements, multi-frequency payrolls—we turn these reconciliation nightmares into systematic processes you can trust.



How do we do it?

Tabulera is the only reconciliation platform purpose-built for benefits billing complexity. Our AI-powered matching engine connects enrollment, payroll, and COBRA data with carrier invoices—learning from patterns to handle format inconsistencies and naming variations automatically.

The result?

Your team identifies and resolves variances in minutes, not days, while maintaining SOC-compliant audit trails from a single source of truth.

But what about the band-aid solutions you've already tried? That "enhanced" Excel template with macros that break every month. The BI tool that promised automation but still requires manual data entry. The generic AP reconciliation software that doesn't understand benefit-specific complexities like COBRA, waiting periods, or retroactive terminations. Even that consulting firm's "solution"—which was really just their Excel template with your logo on it.

Band-aid fixes scatter the details. Tabulera connects them. Its dashboards and plan balance reports organize all transactions against each invoice and employee, making it obvious where variances come from.

1 From Excel Chaos to Clarity

With Tabulera, HR and benefits teams don't rebuild reconciliation in Excel every month. Each invoice connects to payroll deductions, employer contributions, and COBRA payments in one history. Balances and variances are always visible, turning days of work into hours.

For finance leaders, the win is control. Data flows automatically into Tabulera—eliminating copy-pasting, spreadsheet rebuilds, and risky manual data manipulations.

"Clients report monthly reconciliation runs 75% faster since implementing Tabulera—all the data matching is automated, and teams now spend time only explaining variances."

"EngagePEO reduced benefit write-offs with Tabulera and now keeps accurate monthly accruals with full audit trails of billing adjustments."



This shift matters because:

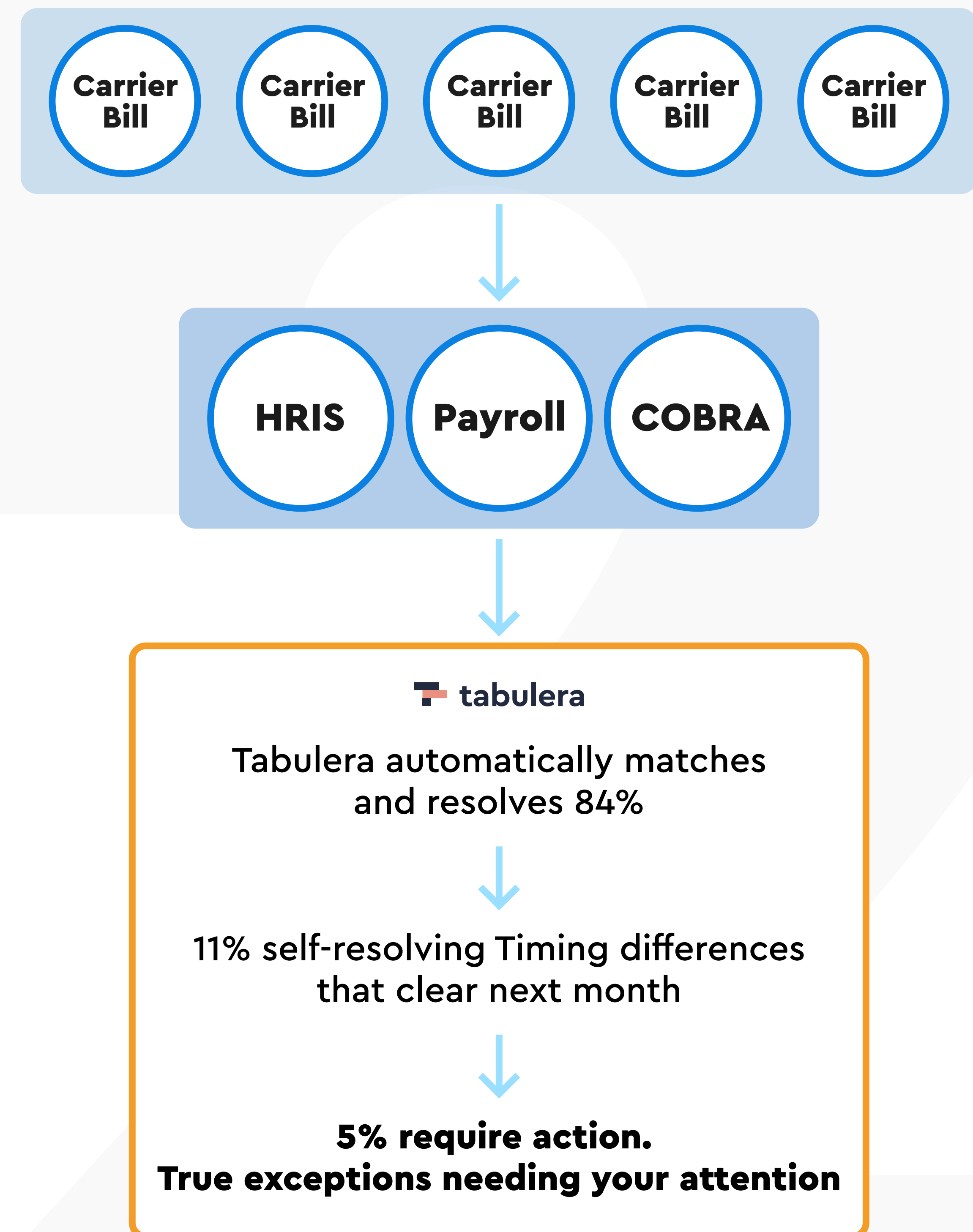
- **Trusted Process, Not Guesswork** – Systematic reconciliation every cycle
- **Built-In Controls** – Every variance logged and tracked
- **Visibility Without Micromanagement** – Clear dashboards replace ad-hoc reports
- **Continuity and Scalability** – Process survives turnover and growth
- **Financial Assurance** – Expense discipline equal to payroll

2 Close the Books Faster

Accelerate month-end close with automated reconciliation. Tabulera transforms benefits reconciliation from your longest close bottleneck into a streamlined, predictable process. With automated matching and variance detection, finance teams consistently close faster with greater confidence.

By eliminating manual data manipulation, Tabulera removes the root cause of delays. No more waiting for your analyst to merge four data sources. No more debugging broken formulas. No more reconstructing last month's work because nothing was tracked. The platform automatically:

- Matches across all systems without manual intervention, handling naming variations and format differences
- Converts payroll frequencies to monthly premiums automatically—no more manual calculations for biweekly or semi-monthly pay cycles
- Generate reconciliation reports instantly, replacing hours of manual prep



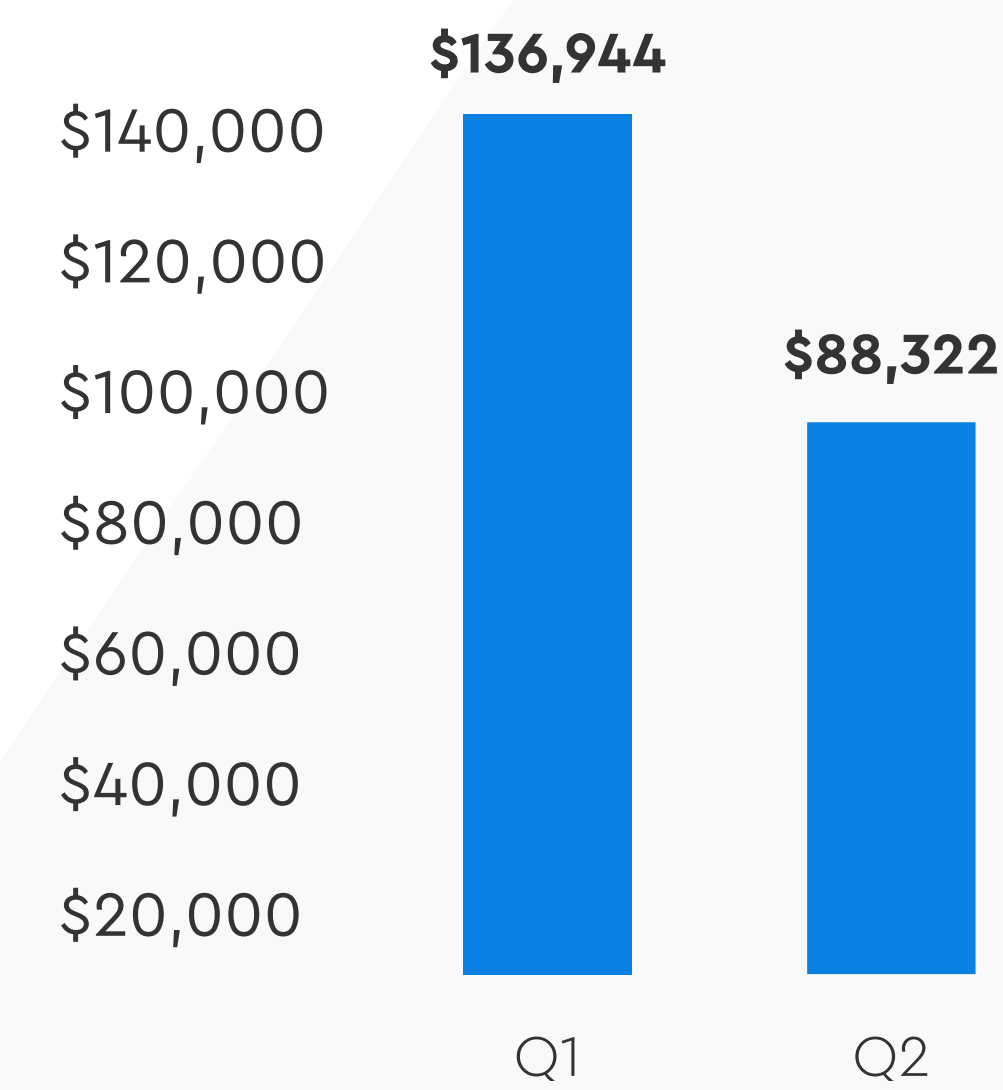
3 Turn Write-Offs Into Recoveries

Tabulera delivers immediate, measurable ROI. In our [case study](#), a company processing \$17.4 million in quarterly premiums recovered \$137,000 in their first quarter alone—errors that had been accumulating undetected for years.

The impact goes beyond recovery. With systematic controls in place, CFOs gain ongoing protection against leakage and a sustainable way to enforce financial discipline.

Here's where the ROI shows up:

- Immediate error recovery from variances hiding in your current process—terminated employees, rate discrepancies, and enrollment mismatches you've been paying for months or even years.
- Prevented future losses through systematic controls that catch errors before they compound—stopping that January termination from billing through December.
- Operational savings from automation that eliminates overtime, reduces audit costs, and frees your team for strategic work instead of manual reconciliation.



\$136,944
in premium write-offs identified in Q1

96.6%
reduction in benefit premium write-offs by Q4

4 Compliance Built Into Every Step

Tabulera creates an unbreakable chain of documentation. Every action on the platform is recorded—every note added, every variance explained, every adjustment processed. Nothing happens without a timestamp, user ID, and reason code. This isn't just logging; it's building a defensible compliance narrative that stands up to any scrutiny.

The platform eliminates the documentation gaps that trigger audit findings:

- Every user action tracked from login to logout—who touched what data, when, and what they changed.
- Every note preserved with full context—explanations for variances become permanent records, not Post-its lost on desks.
- Every decision documented automatically—approve an adjustment, dispute a charge, accept a credit—all captured with supporting details.



5 Your Team, Backed by Our Experts

Tabulera's success team becomes an extension of your benefits team. Unlike software vendors who disappear after go-live, we provide hands-on training, ongoing support, and strategic guidance—all included in your subscription. No hidden fees for "premium support." Just benefits reconciliation experts invested in your success. Your team gets more than software—they get partnership:

- White-glove implementation with dedicated experts who configure your unique requirements, not generic templates.
- Full team training for every user role—from analysts doing daily reconciliation to executives reviewing dashboards, plus training for all new team members as you grow.
- Ongoing optimization as your needs evolve—adding carriers, handling acquisitions, refining processes—we're there every step.





tabulera.com 925-478-2500

USA, 6200 Stoneridge Mall Rd., Suite 300, Pleasanton, CA 94588

©2025 – Tabulera | All rights reserved