

Group Whole Life on bswift®

Native Group Whole Life Admin,
built for a better enrollment experience

bswift helps make Group Whole Life easier to offer, easier to manage, and easier for employees to enroll in by supporting native product administration directly within the bswift platform.

- **For employers**, bswift supports key eligibility, enrollment, rate, and policy-stacking capabilities that help simplify administration and bring more structure to the Group Whole Life experience.
- **For employees**, native administration creates a more connected enrollment experience, allowing them to review coverage options, make elections, and see their coverage history within the same platform they already use for benefits.



For the best experience, Group Whole Life products should be designed within bswift's recommended configuration framework, including guaranteed issue plans, employer-set flat coverage increments, and clearly defined eligibility and enrollment rules. Long Term Care riders may be offered at the plan level, where applicable, but are not available as employee-level elections.

Group Whole Life Partner Products Residentially Built on bswift

bswift works with leading carrier partners to support select Group Whole Life products that can be residentially built on the bswift platform. The products listed below are the only Group Whole Life offerings currently available for this native build and support model:

Logo	Product Name	Key Considerations
	• Term to 120	• Frozen rates used, re-rating occurs if additional coverage selected
	• Chubb Guaranteed Life	• Coverage amounts must be selected to exceed premium minimum of \$13.00, bswift system cannot limit coverage
	• Group Whole Life	• Plans requiring EOI can be accommodated via API
	• Group Lifetime Life • Group Lifetime Life with Long Term Care	• Increases to coverage only allowed during annual enrollment events.

Whole and Universal Life Partner Products Supported Through Integration

In addition to products available for native build and support, bswift also supports select Whole/Universal Life products through third-party carrier connections. Current partners include:

Logo	Product Name	Third Party Connection Type
	Whole Life	• Selerix (Group) • Everwell API (Individual)
	Group Universal Life Group Term to 100	• Selerix (BenSel)
	Lifetime Benefit Term	• Selerix
	Group Whole Life	• Harmony API
	Group Whole Life	• Selerix
	Group Universal Life Standard Universal Life Trustmark Life + Care	• Selerix • SimpLink
	Group Whole Life	• Selerix
	Permanent Whole Life	• Enroll VB

Native Build Approach

For further details regarding bswift's native group whole life capabilities, key limitations, and recommendations to support the best employee experience, please refer to [bswift's Guidance & Guardrails overview](#).

When configured within bswift's recommended framework, native Group Whole Life administration creates value across the benefits experience: simpler plan management for employers, a more connected enrollment journey for employees, and a scalable foundation for carrier-supported product availability. bswift and the carrier will evaluate opportunities to determine whether they are a good fit to be residually built on the bswift platform.

