

**KNOLLEDGE CONSULTING AND
SOLUTIONS LLC**

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RECON ROD[©]

The Problem

Benefits reconciliation is a perfect storm: inconsistent payroll/eligibility/carrier formats, shifting file layouts, mismatched values, and manual “spreadsheet heroics.” The result is slow cycles, noisy variance lists, and corrections that are hard to prove later.

The Cost

When reconciliation is manual and inconsistent, teams pay in:

- Time drain: repeated formatting, re-keying, and version chaos
- Financial leakage risk: missed terminations, late adds, tier mismatches, duplicate coverage, incorrect deductions
- Operational friction: broker/carrier/TPA handoffs that stall in “not our scope”
- Audit exposure: weak evidence trails and non-repeatable results

The Control

Recon Rod standardizes the reconciliation motion into a repeatable, explainable workflow that:

- normalizes columns and values using managed mappings,
- runs deterministic comparisons,
- produces a structured variance workbook, and
- generates evidence artifacts that tie outputs to inputs and configuration.

Expected Outcomes

(Actual results vary by data quality, file volume, and process maturity. These ranges are intended as planning benchmarks.)

- 40–70% reduction in manual reconciliation effort by automating normalization, matching, and output structuring.
- 2–10 days faster cycle time from file receipt to “clean close,” especially in monthly/quarterly rhythms.
- 30–60% reduction in variance “noise” through controlled value/column mapping that prevents false mismatches.
- 25–80% fewer back-and-forth escalations with carriers/TPAs by producing clearer, categorized variance outputs and traceable evidence.
- Audit readiness uplift: every run produces a consistent set of artifacts (manifest + fingerprints + mapping snapshots) to support evidence requests.

Trust Box: Security & Data

- Runs locally on Windows
- Input/config fingerprinting: run metadata ties results to specific inputs and mapping configuration for audit defensibility.
- Customer-controlled governance: your organization retains responsibility for access control, retention, and secure handling of outputs.



KNOLLEDGE HUB

Recon Rod is delivered by KnollEdge Consulting and Solutions LLC, a boutique firm focused on simplifying benefits administration with practical, automation-friendly tools. Focus development for flexibility and configurability to your plan structure and data exports.

Staci Knoll, CEBS, RPA, draws upon her extensive experience as a national middle-market benefits broker, spanning over thirty years. Leveraging her strong expertise in technology, she has developed a range of intuitive benefits tools.

These tools are specifically designed to enhance the efficiency of benefits administration, enable comprehensive data analysis and modeling, and help organizations reduce costs and burdens.

Through her strategic approach, Staci delivers practical solutions that streamline processes and support effective decision-making in benefits management.

Executive Summary

Recon Rod is a Windows desktop application that reconciles benefits enrollment/eligibility, payroll demographics/deductions, and carrier billing data using a deterministic, explainable workflow. It reads Excel/CSV file exports, aligns columns and values with configurable mappings, and produces an audit-ready Excel workbook that highlights variances, exceptions, and member-level detail --- without sending your data to a cloud service. Recon Rod is designed to run on your computer. The reconciliation engine reads the files you select and performs matching and comparison on drive, on the same machine where the application is installed.

Why Recon Rod

When employee benefits reconciliation is delayed or inconsistent, small data mismatches quietly become expensive problems. Common outcomes include:

- Premium and Claims Leakage by paying for people or coverage tiers that should not be billed;
- Coverage Gaps and Incorrect Coverage challenges for covered members;
- Payroll Deduction Errors and Retroactive Correction angst for staff; and
- Audit Findings and Compliance Risk from incomplete or incorrect Documentation

WHAT RECON ROD DOES

The application standardizes reconciliation and makes variances easy to see and act on. Once the two source excel/csv files are loaded, Recon Rod profiles their schemas, column names using a Column Names Synonym Manager, and a Values Synonyms Manager (per-column value/data mappings).

It matches records using a choice of the SSN key or the composite key (name and date of birth), flags missing members, mismatched attributes, duplicate keys, and SSN-quality risks (e.g., invalid formats, conflicts, duplicates).

It creates a structured output record with members missing in File A, Missing in File B, Mismatches, Matches, SSN Audit, Validation Warnings, and Reconciliation Metadata, counts, and summaries. There is also the ability to generate the Recon Rod Manifest and the diagnostic summary with logs.

WHO CARES

Employers offering benefits with multiple carriers, plans, tiers, and frequent eligibility changes.

Teams preparing for internal or external audits and providing stronger documentation.

HR/Benefits seeking faster resolutions and fewer surprises; increasing member satisfaction.

Finance Teams to reduce unnecessary claims, pay accurate premiums, and reduce benefits administration.

RECONCILIATION

How to Run the Reconciliation Program:

- 1) Export enrollment/eligibility, payroll data, and/or carrier billing data from your source systems
- 2) Load File A and File B into Recon Rod
- 3) Choose the Primary Key: by SSN or by {"first name" + "last name" + "date of birth"}
- 4) Review Synonym Mappings between columns and values (import/export capability to customize for your account structure)
- 5) Confirm Mapping Review between File A and File B header/column fields
- 6) Run Reconciliation to generate an Excel workbook with variance detail, validation warnings, and reconciliation metadata
- 7) Review Results and work with your carrier, payroll, or ben admin system to assist with changes required

Tooltips on Hover are available with additional information or instructions.

PRIVACY & SENSITIVE DATA HANDLING

Recon Rod is designed to keep sensitive member information (for example: SSNs, dates of birth) inside your controlled environment. Application configurations, logs, and mapping files are stored locally under the Windows Local AppData Directory (%LOCALAPPDATA%\ReconRod).

Recommended safeguards include:

- Use approved, access-controlled storage (least-privilege access)
- Use encryption-at-rest where available (encrypted drive or managed storage)
- Use secure transfer methods instead of email and follow your organization’s retention policy
- Export an Audit Packet (zip) when needed to share a bounded, reviewable set of run artifacts with auditors, management, and support
- Best Practice is for all staff with access to PHI complete annual HIPAA training, especially the HIPAA Privacy Officer designated by your organization

PRICING AND ROI

PRICING FOR RECON ROD	RETURN ON INVESTMENT CALCULATION	
<p>\$316 per user (one-time purchase price with no monthly subscription)</p> <p><i>Benchmark Sources:</i></p> <p><i>KFF Employer Health Benefits Survey 2025 for premium spend;</i></p> <p><i>Bureau of Labor Statistics for labor savings;</i></p> <p><i>Ernst & Young Quantitative Economic & Statistics due to errors</i></p> <p><i>Forrester Total Economic Impact for automation savings</i></p>	<p>Premium Leakage \$50,739</p> <p>Labor Savings \$56,870</p> <p>Benefit Errors Avoided \$27,846</p> <p>Audit Savings – Optional \$200/hour</p> <p># of Recon Rod Users 4 Users at \$1,264</p>	<p>Based on 1,000 Employees</p> <p>ROI Estimate 10,618%</p>

Recon Rod - Data Reconciliation Tool

Welcome to Recon Rod Refresh

File A: Workbook Tab Sheet1 Header Row Number C:/Users/staci/.../file_a_test.xlsx [Sheet: SH

File B: Workbook Tab Sheet1 Header Row Number C:/Users/staci/.../file_b_test.xlsx [Sheet: SH

File A Preview (first 30 rows)

Client Code	Account Structure	Group #	SSN	First Name
Co01	AC01	100	568-30-9642	Rebecca
Co01	AC01	100	804-61-6670	Martha
Co01	AC01	100	144-55-3007	David
Co01	AC01	200	493-28-6571	Mary
Co01	AC01	200	223-08-9490	Hannah
Co01	AC01	100	070-87-3854	Philip
Co01	AC01	100	734-41-3911	Leah
Co01	AC02	300	358-09-4003	Peter
Co01	AC01	200	761-71-2547	Naomi
Co01	AC01	100	653-34-2648	Esther
Co01	AC01	200	816-06-5863	Jacob
Co01	AC02	300	802-53-4066	Joseph
Co01	AC01	100	198-52-5379	Joshua
Co01	AC02	300	112-77-7120	James
Co01	AC02	300	704-93-3229	Matthew
Co01	AC01	200	431-86-6212	Isaac
Co01	AC01	100	692-28-8376	Elizabeth
Co01	AC01	100	487-79-1194	Thomas
Co01	AC02	300	531-60-0823	Paul
Co01	AC01	100	457-21-7778	Lydia
Co01	AC02	300	083-18-2472	John

File B Preview (first 30 rows)

Group #	Benefit Plan	Benefit Option	Subscriber ID	First Name
3678767	AC01	Teachers	568-30-9642	Rebecca
3678767	AC01	Teachers	804-61-6670	Martha
3678767	AC01	Lay	144-55-3007	David
3678767	AC01	Commissioned Sales	493-28-6571	Mary
3678767	AC01	Lay	223-08-9490	Hannah
3678767	AC01	Commissioned Sales	070-87-3854	Philip
3678767	AC01	Teachers	734-41-3911	Leah
3678767	AC02	Priest	358-09-4003	Peter
3678767	AC01	Commissioned Sales	761-71-2547	Naomi
3678767	AC01	Lay	653-34-2648	Esther
3678767	AC01	Lay	816-06-5863	Jacob
3678767	AC02	Priest	802-53-4066	Joseph
3678767	AC01	Teachers	198-52-5379	Joshua
3678767	AC02	Priest	112-77-7120	James
3678767	AC02	Priest	704-93-3229	Matthew
3678767	AC01	Commissioned Sales	431-86-6212	Isaac
3678767	AC01	Teachers	692-28-8376	Elizabeth
3678767	AC01	Commissioned Sales	487-79-1194	Thomas
3678767	AC02	Priest	531-60-0823	Paul
3678767	AC01	Lay	457-21-7778	Lydia
3678767	AC02	Priest	083-18-2472	John

Primary Key: SSN Composite (First, Last, DOB) Key mapping: auto

% Numeric Detection Threshold: Monetary Materiality Threshold:

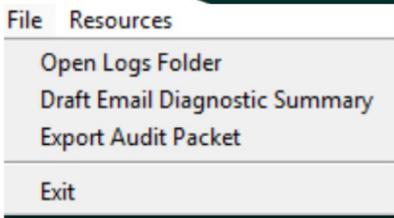
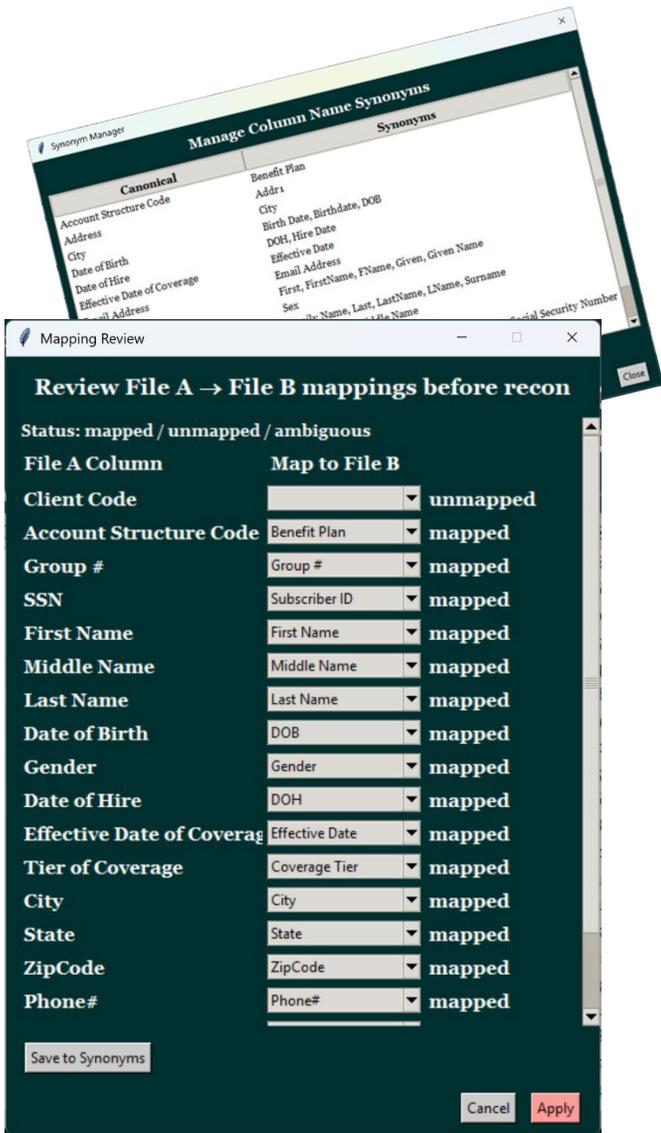
Loaded File B (Sheet: Sheets).

RECON ROD[©]

QUICK REFERENCE

STEPS TO RECONCILIATION

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Tooltips on Hover available for additional information or instructions

WHAT RECON ROD DOES

The application standardizes reconciliation and makes variances easy to see and act on. It matches records using a choice of the SSN key or the composite key (name and date of birth). It creates a structured output record with members Missing in File A, Missing in File B, Mismatches, Matches, SSN Audit, and Reconciliation Validation Warnings.

STEP ONE

REQUEST SOURCE FILES

Sample Template

Hello [Vendor/Carrier/Partner] Team,

*As part of our monthly Recon Rod benefits reconciliation, please provide your [carrier enrollment/eligibility / payroll / benefits admin / third-party] file **as of the 10th of each month** (or the specific “as of” date we confirm for that month) and deliver it via our approved secure transfer method.*

To ensure accurate matching, please include the required identifiers for every covered individual:

- *Employees (subscriber): SSN, First Name, Last Name, Date of Birth*
- *Dependents/spouse: SSN, First Name, Last Name, Date of Birth AND the associated Employee SSN on the same row*

Row layout requirement:

- *One row for the employee; and*
- *A separate row for each dependent/spouse, with the Employee SSN repeated on every dependent/spouse row.*

File Specs.pdf will be attached to this email for the full mandatory field list and formatting standards (including consistent YYYY/MM/DD date formatting).

Thank you in advance—we appreciate your help and timely delivery each month.

Thank you,

[Name], [Team], [Phone]

Recon Rod has an **orange** action button to create an email draft with the file specs attached. Outlook must be open for functionality.

For a full reconciliation review across systems, request every field available in third party systems to be included in the reconciliation.

Recon Rod File Specs are available to ensure consistency and are suggestions for the data to be provided. Recon Rod has the flexibility to work with third-party excel and csv files in the format which they are provided to you.

FILE STANDARDS RECOMMENDED

- Use a consistent “AS OF DATE” for the data from all of your carriers and vendors
- Provide a header row with documented mapping or column data meanings
- Use consistent date formatting and include leading zeros where applicable
- Do not truncate identifiers, preserve leading zeros
- Represent terminations with both status and end dates when available (avoid blank end dates for inactive coverage)
- Include one row per covered individual per plan (subscriber and dependents). For files with dependents data, employee SSN should be included along with dependent SSN
- Deliver files via a secure transfer with a predictable schedule and file naming conventions

BEST PRACTICES

- Start with a stable match or primary key (SSN where possible).
- Map only the fields you need to audit for this run, add more fields as you mature the process.
- Use the Column Name Synonym Manager and the Value Synonym Manager to reduce false positives caused by naming conventions.
- Keep reconciliation outputs in a secure location and maintain a resolution log (what was fixed, where, and when).
- Request the files have the same “AS OF DATE” for cleaner reconciliations.
- Verify the SSN Key or the Composite Key (first name, last name, date of birth) exists in every file and is formatted the same way in each file.
- Add synonyms for columns and values for common naming or account structure codes. Recon Rod includes the ability to export the current synonym dictionaries, make updates, and import new synonym dictionaries (overwriting the current dictionary with the new dictionary). Manual updates are also available as an option.
- Ensure the amounts are on the same basis (per pay period, per month, employee amounts).

PRIVACY AND SENSITIVE DATA HANDLING

Recon Rod is designed to keep sensitive member information (for example: SSNs, dates of birth) inside your controlled environment. The application does not store any PHI data and clears upon refresh or exit (except for reconciliation output saved on drive). The application utilizes your operating system, Windows, Outlook, and Excel programs.

Recommended safeguards include:

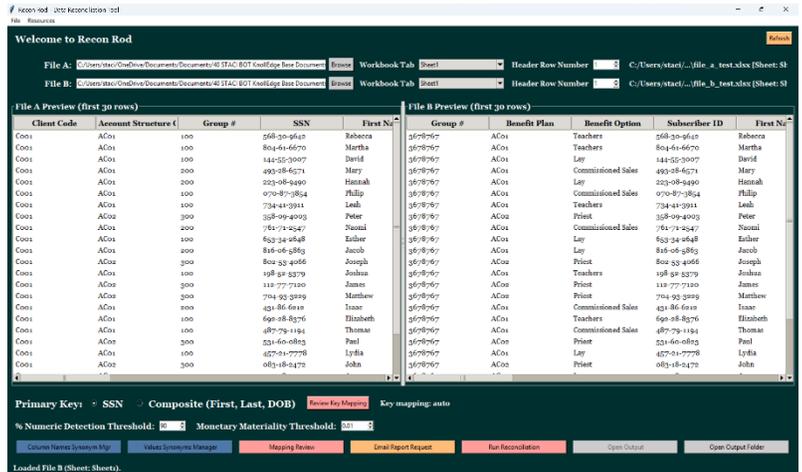
- Use approved, access-controlled storage (least-privilege access)
- Use encryption-at-rest where available (encrypted drive or user’s managed storage)
- Use secure transfer methods instead of email and follow your organization’s retention policy

Best Practice is for all staff with access to PHI complete annual HIPAA training, especially the HIPAA Privacy Officer designated by your organization. Contact KnollEdge Consulting and Solutions to schedule your team’s virtual annual HIPAA training led by Staci Knoll, CEBS, RPA.

STEP TWO LOAD FILES

What this step does

Load File A (your source of truth usually payroll or ben admin system) and File B (a downstream vendor or carrier). This allows for consistency in mapping the data and the audit trail.



Recon Rod supports Excel or CSV and, for workbooks, allows you to select the sheet and header row enabling the application to correctly profile your columns. File Preview Window assists with setting these parameters.

Why it matters

Clean inputs are the fastest path to clean outputs. Consistent file structure and formatting dramatically reduce “variance noise” (false mismatches caused by formatting and naming differences).

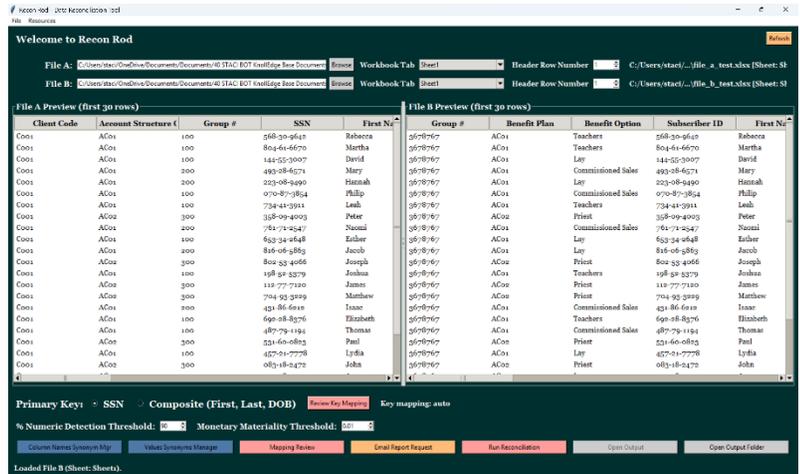
How to use it

- Use the same “AS OF DATE” across all vendor/carrier files for the run. This will improve the timing difference between real-time changes.
- Include a header row and avoid unclear or blank column names.
- Keep dates consistent (and do not drop leading zeros in IDs).
- Represent terminations with status + end date where available (avoid “inactive but blank end date”).
- Use one row per covered individual per plan (subscriber + each dependent). For dependent rows, repeat the Employee SSN on the dependent row for linkage.
- Refresh **orange** action button clears the loaded file from memory to start a new reconciliation without exiting the application.

STEP THREE

SELECT PRIMARY KEY

What this step does



Choose how Recon Rod matches people across File A and File B:

- SSN (normalized), or
- Composite Key: First Name + Last Name + Date of Birth

Review Key Mapping to confirm automated selection of primary key fields.

SSN normalization is the process of transforming raw SSN values from multiple formats into a standardized canonical representation (e.g., 9 digits or masked + last4), including cleaning whitespace/punctuation, handling nulls, and flagging invalid structures, so the SSN can be consistently matched and validated.

Why it matters

Your primary key is the join logic – the “identity spine” of the reconciliation. A stable key reduces duplicates, missed matches, and follow-up rework.

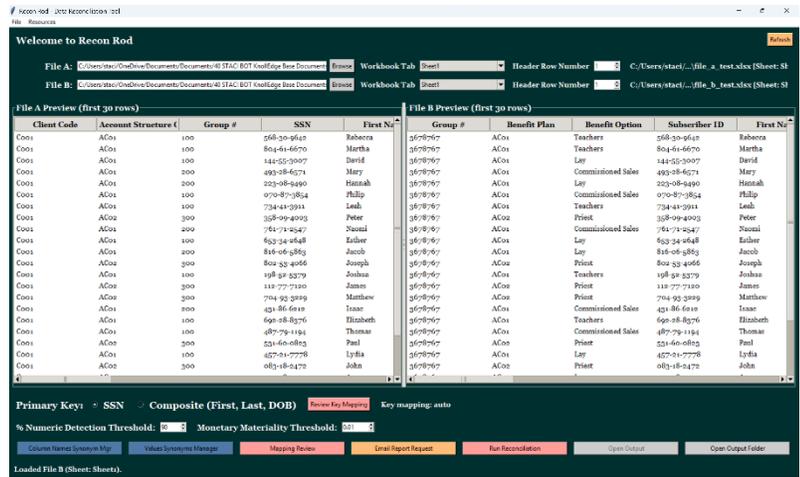
How to use it

- Prefer SSN when it exists in both file A and file B.
- Use Composite Key when SSN is unavailable (or unreliable).
- Review Primary Key Mapping to confirm automated selection of primary key fields.
- Review Primary Key Mapping may also be utilized to custom match reconciliation keys with unique identifiers.

OPTIONAL STEP

ADJUST THRESHOLDS

What this step does



These settings control how numeric fields are interpreted and compared.

- % Numeric Detection Threshold
 - The percentage of values required before a column is treated as numeric
- Monetary Materiality Threshold
 - The absolute tolerance for numeric equality

Why it matters

Vendors often use formatting creativity (currency symbols, blanks, rounding and commas). These thresholds prevent harmless formatting differences from becoming noisy mismatches – without hiding real issues.

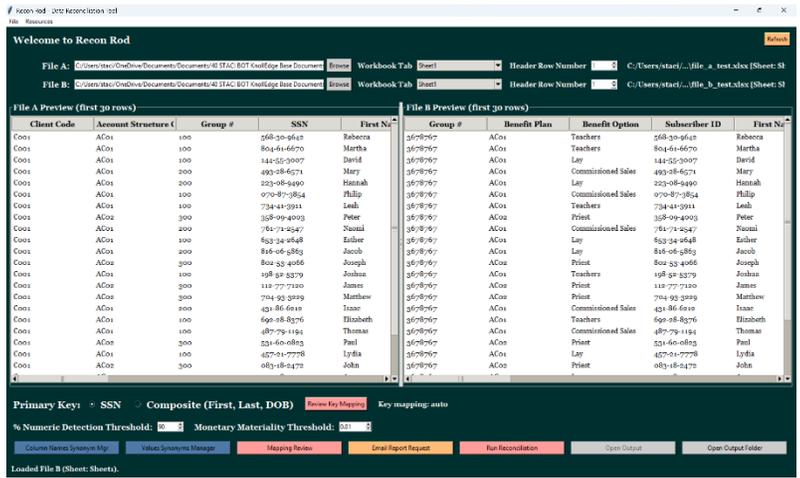
How to use it

- Keep numeric detection high (often 90 to 100%) to avoid misclassifying ID-like columns as numbers. Lower if a numeric column contains many blanks or placeholders that would otherwise block numeric detection.
- Set materiality to match your data reality. 0.01 for cents-level precision (common for payroll deductions). 1.00 if your upstream/downstream systems round to whole dollars. Use the smallest tolerance that eliminates rounding noise while still flagging meaningful differences.
- Utilize the file preview windows to scroll with a sampling of the files loaded.

STEP FOUR

SYNONYM MANAGERS

What this step does

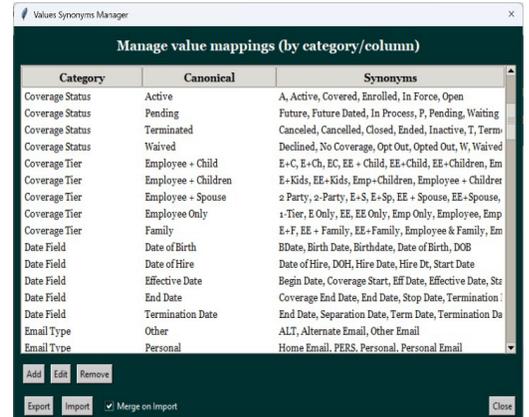


Standardizes **column naming** across files. If File B calls it DOB, File A calls it Date of Birth, and a third vendor calls it Birth Date, the Column Names Synonym Manager helps Recon Rod treat these as the same concept.

Normalizes **values** within mapped columns so you are comparing apples-to-apples.

Why it matters

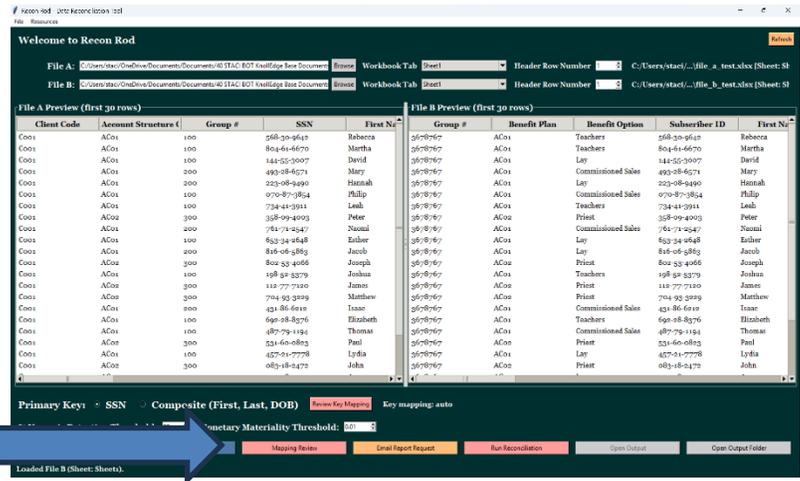
This is the single best form for reducing false mismatches caused by naming conventions. Value differences are a major source of false mismatches. Controlled value mapping is one of the keyways Recon Rod reduces variance noise and produces cleaner, more actionable outputs.



How to use it

- Start small; map only the fields you are auditing this run; add more as the process matures. Focus on high-impact columns first (plan, tier, status, coverage level).
- Add synonyms for your reoccurring vendor quirks, utilizing the one-time updates or by the export/import synonym list to reuse them across runs and your teams.
- Add your account structure and payroll codes, utilizing the export/import.
- Pay attention to collision warnings – two different concepts mapped to one “canonical” name will create confusion downstream.

STEP FIVE MAPPING REVIEW



What this step does

Confirms which columns Recon Rod will compare between File A and File B. The application prompts for mapping review when it detects ambiguous or unmapped columns, so you can confirm what should align before running reconciliation.

Why it matters

Bad mappings create two kinds of risk:

1. False mismatches (wrong fields compared),
AND
2. False comfort (important fields are ignored because they were not mapped).

Mapping Review is your “measure twice, cut once” checkpoint.

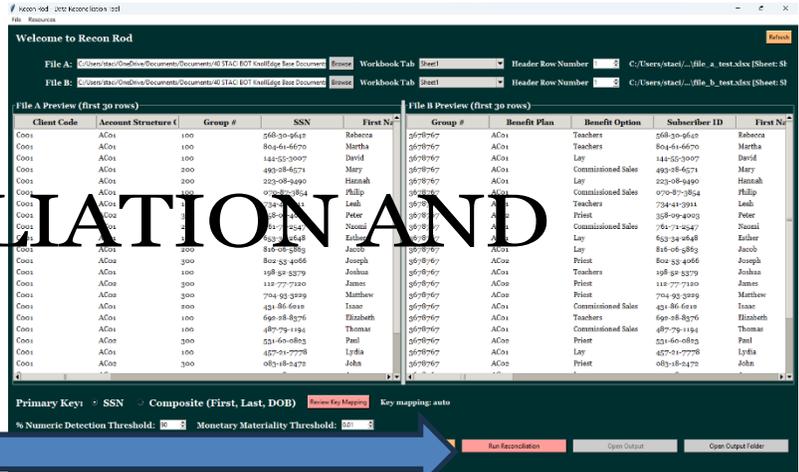


How to use it

- Map only what you need to audit this run; treat everything else as out-of-scope (intentionally)”.
- If you have split address fields, Recon Rod merges Address 1 + Address 2 into one Address column before review – so you don’t waste time mapping fragments.
- After review, save/standardize mappings via synonym management so future runs become faster and more consistent.
- Select “Apply” to save mapping review File A to File B matchup for this run.

STEP SIX

RUN RECONCILIATION AND OPEN OUTPUT



What this step does

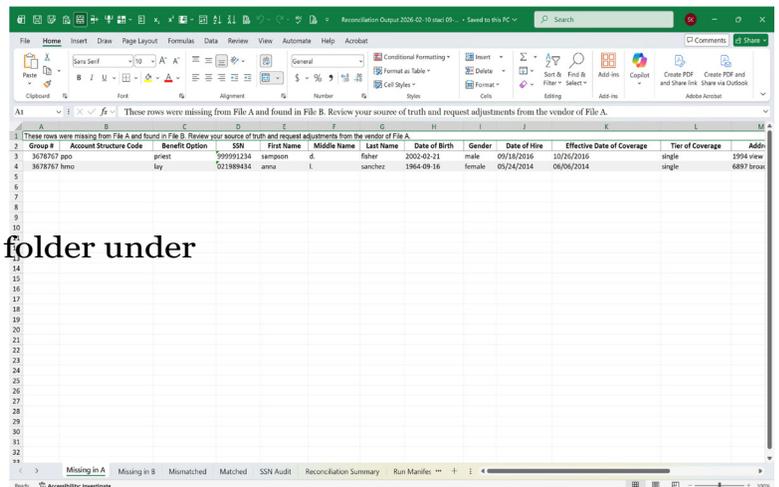
Runs the comparison and generates an audit-ready Excel workbook (categorized detail and summary). The workbook includes core sheets for Missing in A, Missing in B, Mismatched, Matched, and SSN Audit, plus the Reconciliation Summary mapping and schema details with a run manifest for traceability, also including counts, rates, key quality, and mismatch density for high-level triaging.

Why it matters

This is where the workflow becomes operational; outputs are categorized so teams can triage faster, correct at the right system, while reducing cost liabilities and audit exposure with consistent evidence artifacts.

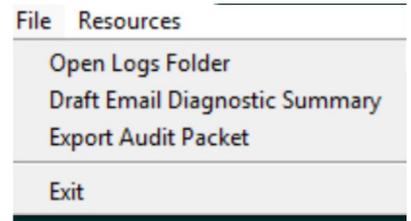
Where it lives - LOCALLY

Recon Rod writes outputs to the per-user folder under
 %LOCALAPPDATA%\ReconRod\output
 and logs to
 %LOCALAPPDATA%\ReconRod\logs



Audit Trail

Creates evidence that ties your outputs to your inputs and Settings – supporting internal controls and external audit Requests. Recon Rod can generate a run manifest, diagnostic Logs, and reconciliation metadata so results are traceable and repeatable.



Use the Audit Packet (zip) when you need to share a bounded set of run artifacts with auditors, leadership, or support – without oversharing unrelated PHI/PII.

STEP SEVEN

RECONCILIATION RESOLUTION

ISSUE TYPE	RESPONSIBILITY	RESOLUTION STEPS WITH VENDOR A AND VENDOR B
Missing in File A (in File B; not in File A)	Benefits Team	If Eligible – Add to Source A If Termed – Remove From Source B
Missing in File B (in File A; not in File B)	Benefits Team	If Eligible – Add to Source B If Termed – Remove From Source A
Mismatches (in File B; not in File A)	Benefits Team	Update Source of Truth , Downstream Update Mismatched Cleared
SSN Audit Verification (missing, invalid, same person 2 SSNs, inconsistent, duplicate)	Benefits Team	SSN Verified and Updated & Request Vendor Change SSN

Be sure to maintain a resolution log (what changed, where, who, when, and evidence reference).

PLAYBOOKS BY ISSUE TYPE

Definitions (use your program's naming)

- File A: System-of-record eligibility extract (commonly HRIS or Payroll).
- File B: Downstream file or eligibility view (commonly benefits admin export, carrier eligibility file, or vendor roster).
- Comparison/Audit Report: Output that labels records as Missing in File A, Missing in File B, Mismatches, and SSN Audit Verification.

If your program uses different names (e.g., “Payroll File” vs “Carrier File”), replace terms above but keep the logic consistent: correct at the source-of-truth, then propagate downstream.

Guiding Principles

- Correct once, at the source-of-truth. Avoid “patching” downstream unless it is explicitly the source-of-truth for that field.
- Use effective dates. Many mismatches are timing issues (future-dated changes, retro changes, plan year cutovers).
- Document decisions. Every closure should include what changed, where, who changed it, when, and the evidence reference.
- Protect PII. SSNs and other sensitive data must be shared only through approved secure channels (never plain email or chat).

MISSING IN FILE A

What it means: The record appears in File B but is not present in File A. This often indicates a downstream record that was never created upstream, or that File A excluded the record due to eligibility rules or timing.

Common Causes

- File A extract filters exclude the person (wrong employee class, missing eligibility flag, wrong effective date).
- Termination/coverage end processed in one system but not yet reflected in the other.
- Dependent enrolled downstream but never added/verified upstream (relationship/DOB missing).
- Late enrollment or life event processed in one system but not posted to the other.
- Duplicate record in File B (multiple subscriber/member IDs).

Next Steps

A) The person/dependent should exist and be covered

- Validate the person in HRIS/payroll (status, hire date, eligibility class) and confirm elections should exist.
- Add/update the record in the source-of-truth (employee vs dependent) with the correct effective date.
- If the record should be included but is filtered out, fix the rule/mapping and rerun the File A extract.
- Resend the corrected feed/file and ask the vendor/carrier to reprocess (especially for retro effective dates).
- If payroll deductions are impacted, submit a payroll adjustment request (arrears/refunds) per policy.

B) The person/dependent should NOT exist or should not be covered

- Confirm the record is truly ineligible/out-of-scope (wrong group, coverage rescinded, never employed).
- End-date or remove the downstream record in File B using the correct end date and reason.
- If duplicate, consolidate to the valid identifier and end-date the duplicate record.
- Document the rationale for removal (policy reference, waiver confirmation, termination date).

Confirm and Close

- Next compare shows aligned status (present where expected or intentionally excluded).
- Vendor/carrier confirms processing (ticket ID, portal screenshot, or confirmation email).
- Issue log updated with root cause and preventive action (rule fix, mapping update, process reminder).

MISSING IN FILE B

What it means: The record appears in File A but is not present in File B. This is usually a downstream transmission/processing gap or a vendor/carrier rejection.

Common Causes

- Feed/file transmission failed or was not delivered/processed.
- Record rejected due to formatting or missing required fields (often DOB, address, or SSN/ID).
- Timing gap: record is new or future-dated in File A and has not yet been picked up downstream.
- Enrollment exists upstream but not created/approved in the benefits admin workflow (or vice versa).
- Member mapping issue (subscriber/dependent link missing).

Next Steps

A) The person/dependent should exist and be covered

- Confirm the record is in-scope for File B (plan, location, eligibility class, effective date).
- Check intake/reject reports and resolve the reject reason (required data, invalid plan codes, etc.).
- Resend/reprocess: trigger the feed rerun or submit a correction transaction to the vendor/carrier.
- Complete any required manual downstream workflow (“add member”) and attach evidence to the ticket.
- If coverage is time-sensitive (active claim), escalate to the carrier/vendor with effective date and enrollment evidence.

B) The person/dependent should NOT exist or should not be covered

- Confirm the record should not be sent to File B (wrong plan, waived coverage, different carrier).
- Correct File A or elections to reflect the intended state and rerun the outbound feed.
- If a duplicate exists under another identifier, work with vendor/carrier to merge or align identifiers.

Confirm and Close

- Record appears in File B on the next cycle or vendor/carrier confirms successful enrollment.
- Payroll deductions align with coverage effective dates (no uncovered deductions).
- Reject report is cleared and preventive action is documented (validation rule, required-field enforcement).

MISMATCHES

What it means: The record exists in both files but one or more fields differ. Resolve by updating the source-of-truth for each field, then propagating the change downstream.

Step-by-Step

- 1) Group mismatches by field category (demographics, eligibility, coverage elections, payroll deductions, identifiers).
- 2) For each field, confirm the source-of-truth (Section 5) and verify the correct value and effective date.
- 3) Correct the source-of-truth system. Avoid editing downstream values unless the downstream system is the source-of-truth.
- 4) If this is a timing issue (future-dated or retro), note the “as of” date of each file and decide whether to wait or force an interim resend.
- 5) Propagate and confirm resolution in the next compare report.

Common Mismatch Patterns	Likely Root Cause	Typical Fix
<i>Coverage effective date differs</i>	<i>Retro life event, late entry, waiting-period calculation differences</i>	<i>Correct at source-of-truth; resend; confirm carrier processed retro</i>
<i>Plan/tier differs (EE vs ES/EC/FAM)</i>	<i>Dependent linkage/eligibility missing; stale tier downstream</i>	<i>Fix dependents + elections; rerun eligibility; resend</i>
<i>Name/DOB differs</i>	<i>Data entry or formatting differences</i>	<i>Update HRIS demographics; standardize formatting; resend</i>
<i>Termination date differs</i>	<i>HRIS vs payroll timing; COBRA/continuation handling</i>	<i>Align termination/coverage end rules; confirm continuation separately</i>
<i>Deduction differs from coverage</i>	<i>Payroll not updated after enrollment change; arrears/refund not applied</i>	<i>Payroll reprocess/adjust; confirm arrears policy</i>

Escalate when:

- Coverage impacts an active claim or access to care and cannot wait for the next file cycle.
- A retro correction exceeds the standard payroll retro window or requires finance approval.
- Vendor/carrier requires additional documentation (enrollment form, qualified life event proof).
- The issue appears systemic (many records share the same defect), suggesting a mapping/rule problem.

SSN AUDIT VERIFICATIONS

What it means: The SSN (or tax identifier) fails validation rules (missing, invalid format, duplicated, or inconsistent across systems) and requires secure verification and correction.

Security rules (non-negotiable)

- Do not email SSNs in plain text. Use approved secure portals, encrypted file transfer, or masked formats.
- Limit access to personnel with a business need (typically HR/Payroll).
- Store verification artifacts (e.g., scanned SS card) only in approved secure repositories with retention controls.

Verification Workflow

- 1) Identify where the SSN is wrong or missing (HRIS, payroll, benefits admin, carrier) and confirm your SSN source-of-truth (often payroll/HRIS).
- 2) Validate formatting first (9 digits; no alphabetic characters; remove dashes/spaces in extracts if required).
- 3) If missing or questionable, request confirmation from the employee using your secure process (secure upload of documentation).
- 4) If your organization uses an SSN verification service or payroll vendor verification, follow that process and record the result.
- 5) Update the SSN only in the source-of-truth system, then propagate via the next feed or an urgent correction file as needed.
- 6) If an SSN is not available and an alternative ID is allowed, confirm vendor/carrier rules and document the exception.

Close-out Criteria

- Audit flag is cleared in the next report and all systems show the same identifier.
- Vendor/carrier confirms acceptance (no rejects tied to SSN).
- Issue log includes verification method and evidence reference (without storing SSN in the log).

DOCUMENTATION: USER ISSUE LOG

<i>Maintain a single issue log (spreadsheet or ticketing system) so all parties track status consistently. Do not store full SSNs in the log. Issue ID</i>	<i>Person (masked)</i>	<i>Issue type</i>	<i>Field(s)</i>	<i>System to update</i>	<i>Owner</i>	<i>Due date</i>	<i>Closure evidence</i>
<i>2026-001</i>	<i>J.S. (EmpID 12345)</i>	<i>Missing in File B</i>	<i>Medical coverage</i>	<i>Ben admin export / carrier feed</i>	<i>Ben admin vendor</i>	<i>YYY Y- MM- DD</i>	<i>Carrier confirm . (ticket #)</i>

COMMUNICATION SAMPLES

Vendor/carrier escalation note (coverage urgent)

Subject: Urgent eligibility correction – [Group] – [Employee Name / EmpID] –

Effective [Date] Hello [Vendor/Carrier Team],

We identified an eligibility discrepancy in our reconciliation. Please process the following correction on an urgent basis:

- *Subscriber/Member: [Name], [EmpID or Member ID]*
- *Plan: [Plan], Tier: [Tier]*
- *Effective date: [Date] (retro/future)*
- *Requested action: [Add / Terminate / Update demographic / Correct dependent*

link] Supporting evidence is attached/available in the secure portal: [ticket # / attachment reference]. Please confirm when processed and advise if any additional information is needed.

Thank you,

[Name], [Team], [Phone]

Employee request for SSN verification (secure)

Hello [Employee Name],

We need to verify a piece of information for your benefits record. For your privacy, please do not email Social Security numbers.

Please upload a clear photo or scan of your Social Security card (or approved documentation) using our secure method: [secure upload instructions].

If you have questions, contact [HR/Payroll contact] at

[phone/email]. Thank you,

[Name], [Title], [Phone]

Standard Validation Checklist

- Correct person? (EmpID/subscriber ID matches; dependent linked correctly)
- Eligibility status and dates (hire, status, hours/class, waiting period, term)
- Plan and tier (medical/dental/vision/life; EE/ES/EC/FAM)
- Effective and end dates (including retro changes)
- Required fields for carrier/vendor (DOB, address, SSN/ID, relationship)
- Payroll deductions align with coverage (start/stop dates, arrears, refunds)
- Transmission status (file delivered, accepted, rejects cleared)

PRIVACY AND SENSITIVE DATA HANDLING

Recon Rod is designed to keep sensitive member information (for example: SSNs, dates of birth) inside your controlled environment. The application does not store any PHI data and clears upon refresh or exit. The application utilizes user's operating system, Windows, Outlook, and Excel programs.

- Local Processing
- Controlled Storage
- Least Exposure

Best Practice is for all staff with access to PHI complete annual HIPAA training, especially the HIPAA Privacy Officer designated by your organization. Contact KnollEdge Consulting and Solutions to schedule your team's virtual annual HIPAA training meeting(s) led by Staci Knoll, CEBS, RPA.

IMPORTANT: YOUR ORGANIZATION REMAINS RESPONSIBLE FOR HANDLING PERSONALLY IDENTIFIABLE INFORMATION IN ACCORDANCE WITH INTERNAL POLICY AND APPLICABLE REGULATIONS. STORE RECONCILIATION OUTPUTS SECURELY AND DISPOSE OF THEM ACCORDING TO YOUR RETENTION POLICY

AUDIT SUPPORT AND OUTPUT

Evidence retained includes Reconciliation Output workbook, payroll and enrollment reports, vendor invoices, proofs of payment, journal entry support (if applicable), and a log of reconciling items. Resolution Log to be maintained by Benefits Team.

Based on procedures set by management, the monthly or quarterly benefits reconciliation is operating as designed and supports the completeness and accuracy of benefits expense and related liabilities.

Recon Rod - Data Reconciliation Tool

Welcome to Recon Rod Refresh

File A: Workbook Tab Header Row Number

File B: Workbook Tab Header Row Number

File A Preview (first 30 rows)

Client Code	Account Structure (Group #	SSN	First Na
Co01	AC01	100	568-30-9642	Rebecca
Co01	AC01	100	804-61-6670	Martha
Co01	AC01	100	144-55-3007	David
Co01	AC01	200	493-28-6571	Mary
Co01	AC01	200	223-08-9490	Hannah
Co01	AC01	100	070-87-3854	Philip
Co01	AC01	100	734-41-3911	Leah
Co01	AC02	300	358-09-4003	Peter
Co01	AC01	200	761-71-2547	Naomi
Co01	AC01	100	653-34-2648	Esther
Co01	AC01	200	816-06-5863	Jacob
Co01	AC02	300	802-53-4066	Joseph
Co01	AC01	100	198-52-5379	Joshua
Co01	AC02	300	112-77-7120	James
Co01	AC02	300	704-93-3229	Matthew
Co01	AC01	200	431-86-6212	Isaac
Co01	AC01	100	692-28-8376	Elizabeth
Co01	AC01	100	487-79-1194	Thomas
Co01	AC02	300	531-60-0823	Paul
Co01	AC01	100	457-21-7778	Lydia
Co01	AC02	300	083-18-2472	John

File B Preview (first 30 rows)

Group #	Benefit Plan	Benefit Option	Subscriber ID	First Na
3678767	AC01	Teachers	568-30-9642	Rebecca
3678767	AC01	Teachers	804-61-6670	Martha
3678767	AC01	Lay	144-55-3007	David
3678767	AC01	Commissioned Sales	493-28-6571	Mary
3678767	AC01	Lay	223-08-9490	Hannah
3678767	AC01	Commissioned Sales	070-87-3854	Philip
3678767	AC01	Teachers	734-41-3911	Leah
3678767	AC02	Priest	358-09-4003	Peter
3678767	AC01	Commissioned Sales	761-71-2547	Naomi
3678767	AC01	Lay	653-34-2648	Esther
3678767	AC01	Lay	816-06-5863	Jacob
3678767	AC02	Priest	802-53-4066	Joseph
3678767	AC01	Teachers	198-52-5379	Joshua
3678767	AC02	Priest	112-77-7120	James
3678767	AC02	Priest	704-93-3229	Matthew
3678767	AC01	Commissioned Sales	431-86-6212	Isaac
3678767	AC01	Teachers	692-28-8376	Elizabeth
3678767	AC01	Commissioned Sales	487-79-1194	Thomas
3678767	AC02	Priest	531-60-0823	Paul
3678767	AC01	Lay	457-21-7778	Lydia
3678767	AC02	Priest	083-18-2472	John

Primary Key: SSN Composite (First, Last, DOB)

% Numeric Detection Threshold: Monetary Materiality Threshold:

Loaded File B (Sheet: Sheet1).

RECON ROD[©] TECHNICAL INFORMATION

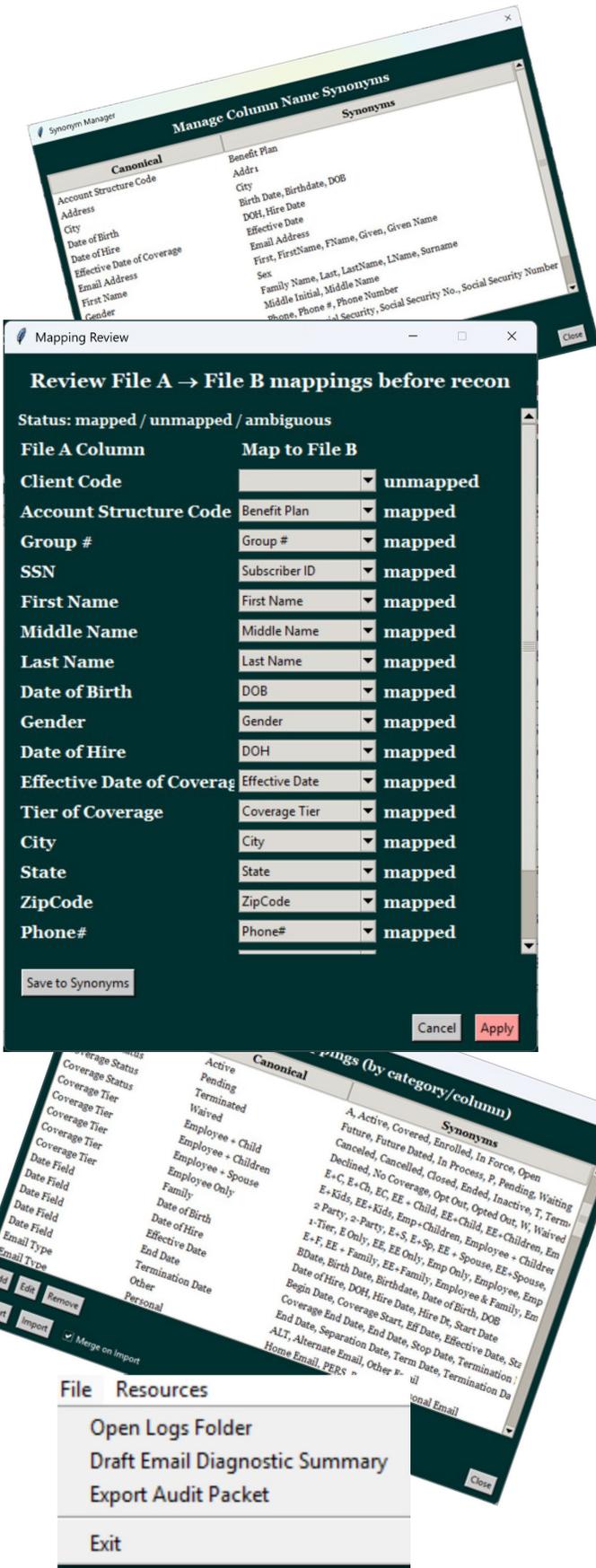
STEPS TO RECONCILIATION

- 1) Export enrollment/eligibility, payroll data, and/or carrier billing data from your source systems
- 2) Load File A and File B into Recon Rod
- 3) Choose the Primary Key: by SSN or by {"first name" + "last name" + "date of birth"}
- 4) Review Synonym Mappings between columns and values (import/export capability to customize for your account structure)
- 5) Confirm Mapping Review between File A and File B header/column fields
- 6) Run Reconciliation to generate an Excel workbook with variance detail, validation warnings, and reconciliation metadata
- 7) Review Results and work with your carrier, payroll, or ben admin system to assist with changes required

Tooltips on Hover are available with additional information or instructions

PURPOSE

This playbook standardizes how to triage, correct, and confirm eligibility and demographic discrepancies between two files used to administer benefits and payroll deductions. It is designed to reduce rework by fixing issues at the right source with clear handoffs and auditable trail.



OBJECTIVE AND SCOPE

Benefits Team performs quarterly reconciliations of benefit plan activity (repeatable process until clean output).

The reconciliations ensure payroll withholdings and employer contributions agree to vendor/carrier billings, benefit expense, and related claim liabilities are complete and accurate, and amounts are recorded in the proper accounting period.

The reconciliation covers self-funded and insured benefit plans and related deductions for employee benefits and the related general ledger accounts.

KEY SOURCES REVIEWED

- Payroll Register and Deduction Detail by Benefit Code, and tie out to payroll general ledger posting
- Carrier/TPA invoices by coverage month (premiums, credits/refunds, retro adjustments) and proof of payment
- Enrollment/Eligibility census from HRIS/benefit platform (adds, terminations, LOA, and election changes)
- Approved rates and contribution settings (employer versus employee share) and relevant plan setup for reporting

RECONCILIATION AND REVIEW PROCESS

- Compute expected premiums (enrollment x approved rates) and compare to carrier/TPA invoices/enrollment census; investigate variances.
- Reconcile invoice totals to payroll deductions and employer portions recorded for the month; confirm employee versus employer split.
- Document root cause and resolution of differences (adds/terms, retro corrections, COBRA/continuation of coverage, rate changes) with HR/Vendor follow up.
- Record period-end accruals/deferrals for timing differences between coverage month, payroll timing, and invoice timing; reverse as appropriate.
- HR/Benefits team reviews for completeness/accuracy; CFO/Controller reviews material items and signs off; exceptions above thresholds are escalated.

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AUDIT SUPPORT AND OUTPUT

Evidence retained includes Reconciliation Output workbook, payroll and enrollment reports, vendor invoices, proofs of payment, journal entry support (if applicable), and a log of reconciling items. Resolution Log to be maintained by Benefits Team.

IMPORTANT: YOUR ORGANIZATION REMAINS RESPONSIBLE FOR HANDLING PERSONALLY IDENTIFIABLE INFORMATION IN ACCORDANCE WITH INTERNAL POLICY AND APPLICABLE REGULATIONS. STORE RECONCILIATION OUTPUTS SECURELY AND DISPOSE OF THEM ACCORDING TO YOUR RETENTION POLICY

Based on procedures set by management, the monthly or quarterly benefits reconciliation is operating as designed and supports the completeness and accuracy of benefits expense and related liabilities.

RECON ROD – TECHNICAL REQUIREMENTS (TECHNOLOGY)

Version: 1.0

Date: 2026-02-08

PLATFORM

- Operating System: **Microsoft Windows 10 (64-bit) or Windows 11 (64-bit)**, fully patched
- Hardware baseline:
 - CPU: Modern x64 processor (2+ cores)
 - Memory: 8 GB RAM minimum (16 GB recommended for large workbooks / pandas workloads)
 - Storage: 1 GB free for application + logs (plus working files / cached attachments)
- Locale: English (United States) supported; other locales must be validated for Excel date/number formatting

MICROSOFT OFFICE

- **Microsoft Excel (desktop):**
 - Microsoft 365 Apps for enterprise preferred; Office 2019/2021 supported
 - 64-bit Office strongly recommended
 - Primary format: .xlsx (legacy .xls / .xlsb require validation)
 - If Excel automation is used: COM automation must be permitted on the host
- **Microsoft Outlook (desktop):**
 - Installed and configured with a working profile
 - Account must have access to required mailbox/folders (including shared mailboxes, if applicable)
 - If Outlook automation is used: must run in the same Windows user session as Recon Rod (or be startable in-session)
- **Office trust/automation:**
 - Office update channel/cadence can affect automation behavior; validate against org standards

PYTHON RUNTIME

- Python version: 3.11+ (x64). Recommended: 3.11 or 3.12 (x64)
- Environment isolation: Set up a dedicated virtual environment (venv) for each deployment
- Package installation: Provide pip access to approved repositories (internal artifact feed and/or PyPI mirror, according to policy)

PYTHON PACKAGES (CORE)

- numpy (numeric utilities)
- pandas (data processing)
- openpyxl (read/write .xlsx)
- xlswriter (formatted .xlsx output)
- pywin32 (Windows-only; Outlook COM automation via win32com, when used)

ENGINEERING TOOLING (DEV/CI)

- pytest

INTEGRATION, CONNECTIVITY, AND PERMISSIONS

- **File System:**
 - Read/write access to required directories (local and/or mapped drives/UNC paths)
- **Temporary Working Directory:**
 - Writable (e.g., %LOCALAPPDATA%\ReconRod)

COMPATIBILITY MATRIX (MINIMUM / RECOMMENDED)

- **Windows:**
 - Windows 10 (64-bit)
 - Windows 11 (64-bit)
- **Excel:**
 - Office 2019/2021
 - Microsoft 365 Apps
- **Outlook:**
 - Office 2019/2021
 - Microsoft 365 Apps
- **Python:**
 - 3.11 (x64)
 - 3.11–3.12 (x64)
- **numpy:**
 - 2.4.2
- **pandas:**
 - 3.0.0
- **openpyxl:**
 - 3.1.5
- **xlswriter:**
 - 3.2.9
- **pywin32 (Windows only):**
 - 311

RECON ROD SOC APPLICABILITY STATEMENT

Date: 2026-02-08

Purpose

This statement documents Recon Rod’s deployment model, connectivity posture, and audit-support features to help management and external auditors determine whether a **SOC 1 / SOC 2 report** is applicable or required.

1) System Description and Operating Model

Recon Rod is a Windows-first, locally run application that:

- Processes reconciliation activity using **locally supplied datasets** (Excel/CSV) and produces a **local Excel workbook** containing reconciliation outputs and audit-support artifacts (e.g., summary, validation errors, SSN audit, and run manifest metadata).
- Stores mutable application state under the user’s **Local AppData** (e.g., output, logs, config, synonyms, EULA acceptance).
- Generates output to a local default directory (e.g., ...\\AppData\\Local\\ReconRod\\output) and logs locally (e.g., ...\\AppData\\Local\\ReconRod\\logs).

2) Connectivity and Data Residency Posture

Recon Rod does not require internet or cloud connectivity to perform reconciliations. Reconciliation inputs are local files; reconciliation processing occurs locally; outputs are written locally. Recon Rod’s pinned runtime dependencies are limited to local data-processing and Excel-writing libraries (e.g., numpy/pandas/openpyxl/xlsxwriter). There are no required cloud SDKs or web-service client libraries for the reconciliation function.

Optional component (not required for reconciliation): Recon Rod can create an Outlook email *draft* via Windows COM automation. It **creates and saves a draft (not sent automatically)**; the end user controls if/when anything is sent.

3) SOC Report Applicability Assessment

Based on the operating model above, **Recon Rod is not positioned as a “service organization” providing outsourced processing or hosting to user entities**, and therefore a **SOC 1 / SOC 2 report is generally not applicable or required solely due to using Recon Rod** in an on-device deployment.

Instead, Recon Rod functions as an internally operated tool (commonly treated as **EUC—End User Computing**) where **control ownership remains with the organization** (the “user entity”) over:

- Access to the workstation / execution environment
- Change management and version control
- Input file governance and retention
- Output review, approval, and downstream posting controls

4) Audit Support Features (Compensating Evidence for Assurance)

To support external audit procedures (in lieu of a SOC report), Recon Rod includes built-in auditability features that can be provided as evidence:

- **Run Manifest (in output workbook):** Captures run ID, timestamp, version, user, machine, output path, config snapshot hash, and **SHA-256 fingerprints of input files** (size/mtime/hash), helping auditors tie outputs to specific inputs and configurations.
- **Privacy-aware logging:** Logs are written locally and include scrubbing/redaction logic to reduce exposure of sensitive fields (e.g., SSNs) under configured privacy modes.
- **Audit Packet Export:** The GUI can export a zipped “audit packet” including run manifest files, **redacted logs**, and configuration snapshots (column header synonyms/value synonyms) to streamline PBC requests.
- **EULA acceptance capture:** Records acceptance metadata locally for governance/usage control.

5) Conditions That Would Trigger Reassessment

This “SOC not applicable” position should be revisited if Recon Rod’s deployment model changes materially, including (examples):

- Hosting Recon Rod as a centrally managed service (internal or vendor-hosted)
- Introducing cloud storage, API integrations, or remote processing
- Adding unattended transmission of data (e.g., auto-email send, web uploads)
- Vendor-operated reconciliation processing on behalf of the organization

Management Assertion (Ready-to-Paste)

Management asserts that Recon Rod is implemented as a locally executed reconciliation tool and does not require cloud connectivity or internet access to perform reconciliation processing. Reconciliation inputs and outputs reside within the organization-controlled endpoint and file system. Accordingly, a SOC 1 / SOC 2 report is not required solely due to the use of Recon Rod in its current deployment model.

Prepared by: KnollEdge Consulting and Solutions LLC

Date: February 8, 2026

RECON ROD – END USER LICENSE AGREEMENT (EULA)

Recon Rod Version: 1.0

Date: 2026-02-08

EULA Version: 1.0.0

Effective Date: The date you accept this Agreement by clicking “I Accept” (or equivalent) or by installing, accessing, or using the Software.

IMPORTANT: Please read this End User License Agreement (“Agreement”) carefully. This Agreement is a binding legal contract between **KnollEdge Consulting and Solutions LLC** (“KnollEdge,” “we,” “us,” or “our”) and the individual and/or entity accepting this Agreement (“Customer,” “you,” or “your”).

BY CLICKING “I ACCEPT,” OR BY INSTALLING, ACCESSING, OR USING THE SOFTWARE, YOU ACKNOWLEDGE THAT YOU HAVE READ, UNDERSTAND, AND AGREE TO BE BOUND BY THIS AGREEMENT. IF YOU DO NOT AGREE, DO NOT INSTALL, ACCESS, OR USE THE SOFTWARE.

1. Definitions

For purposes of this Agreement, the following definitions apply:

- “Software” means the Recon Rod application, including any updates, upgrades, patches, documentation, and any related materials provided by KnollEdge.
- “Authorized User” means your employees, contractors, or agents who are permitted by you to use the Software and who are bound by obligations at least as protective of KnollEdge as those in this Agreement.
- “Documentation” means user guides, manuals, release notes, and other written or electronic materials KnollEdge makes available for the Software.
- “Customer Data” means any data, files, spreadsheets, content, or information that you input, upload, import, or otherwise make available to the Software.

2. License Grant

Subject to your ongoing compliance with this Agreement and any applicable order form, statement of work, or subscription terms (if any), KnollEdge grants you a limited, non-exclusive, non-transferable, non-sublicensable, revocable license to install and use the Software solely for your internal business purposes.

All rights not expressly granted to you are reserved by KnollEdge and its licensors.

3. Use Restrictions

You agree that you will not, and will not permit any third party to:

- Copy, modify, translate, or create derivative works of the Software or Documentation, except as expressly permitted by applicable law that cannot be waived by contract;
- Reverse engineer, decompile, disassemble, or otherwise attempt to derive the source code, underlying ideas, algorithms, structure, or organization of the Software;
- Rent, lease, lend, sell, redistribute, sublicense, assign, publish, or otherwise make the Software available to any third party (including as a service bureau or managed service) without KnollEdge's prior written consent;
- Remove, alter, or obscure any proprietary notices, labels, or marks on the Software or Documentation;
- Use the Software to develop, train, benchmark, or improve any competing product or service;
- Use the Software in violation of any applicable law, regulation, or third-party rights.

4. Customer Responsibilities

You are responsible for (a) selecting the Software to achieve your intended results, (b) the accuracy, quality, integrity, legality, reliability, and appropriateness of Customer Data, and (c) maintaining appropriate administrative, physical, and technical safeguards for your systems, accounts, and Customer Data.

You are solely responsible for verifying outputs, results, calculations, reconciliations, and reports produced by the Software before relying on them for any business, payroll, benefits, financial, compliance, or other purpose.

5. Customer Data; Privacy; Security

As between the parties, you retain all right, title, and interest in and to Customer Data. KnollEdge does not claim ownership of Customer Data.

Unless otherwise expressly agreed in writing, the Software is intended to operate locally on your systems. If you voluntarily provide Customer Data to KnollEdge for support, troubleshooting, or other services, you authorize KnollEdge to use such Customer Data solely as necessary to provide those services.

You represent and warrant that you have all rights, permissions, and lawful bases necessary to provide Customer Data and to allow the processing contemplated by this Agreement.

6. Support; Updates

KnollEdge may, but is not obligated to, provide support, maintenance, or updates for the Software. Any support or maintenance that is provided may be subject to separate terms, service levels, or fees.

KnollEdge may modify, update, or discontinue the Software (in whole or in part) at any time, provided that this Agreement will continue to apply to any version of the Software you use.

7. Fees; Taxes

If the Software is provided for a fee, you agree to pay all applicable fees as set forth in an applicable order form, invoice, or statement of work. Fees are non-refundable except as expressly stated in writing by KnollEdge.

You are responsible for any sales, use, value-added, withholding, or similar taxes or levies that may apply, excluding taxes based on KnollEdge's net income.

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You may provide suggestions, feedback, or ideas regarding the Software ("Feedback"). You grant KnollEdge a perpetual, irrevocable, worldwide, royalty-free license to use, reproduce, modify, distribute, and otherwise exploit Feedback without restriction or obligation to you.

9. Confidentiality

Each party may receive or have access to the other party's confidential or proprietary information ("Confidential Information"). Each party agrees to protect the other's Confidential Information using at least the same degree of care it uses to protect its own similar information, and not less than reasonable care.

Confidential Information does not include information that (a) is or becomes publicly available through no breach of this Agreement, (b) was known to the receiving party prior to disclosure, (c) is received from a third party without breach of any obligation, or (d) is independently developed without use of the disclosing party's Confidential Information.

10. Term; Termination

This Agreement begins on the date you accept it and continues until terminated.

KnollEdge may terminate this Agreement immediately upon notice if you breach this Agreement. You may terminate this Agreement by ceasing all use of the Software and destroying all copies in your possession or control.

Upon termination, the license granted in Section 2 ends immediately and you must stop using the Software. Sections that by their nature should survive termination (including but not limited to ownership, confidentiality, warranty disclaimers, limitation of liability, indemnification, and governing law) will survive.

11. Disclaimer of Warranties

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, THE SOFTWARE AND DOCUMENTATION ARE PROVIDED "AS IS" AND "AS AVAILABLE," WITH ALL FAULTS, AND WITHOUT WARRANTIES OF ANY KIND.

KNOLLEDGE DISCLAIMS ALL WARRANTIES, WHETHER EXPRESS, IMPLIED, STATUTORY, OR OTHERWISE, INCLUDING WITHOUT LIMITATION ANY IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, QUIET ENJOYMENT, ACCURACY, AND NON-

INFRINGEMENT, AND ANY WARRANTIES ARISING OUT OF COURSE OF DEALING OR USAGE OF TRADE.

KNOLLEDGE DOES NOT WARRANT THAT THE SOFTWARE WILL BE ERROR-FREE, UNINTERRUPTED, SECURE, OR THAT ANY RESULTS OR OUTPUTS WILL BE COMPLETE, ACCURATE, OR RELIABLE.

12. Limitation of Liability

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT WILL KNOLLEDGE (INCLUDING ITS OWNERS, OFFICERS, DIRECTORS, EMPLOYEES, CONTRACTORS, AFFILIATES, LICENSORS, OR SUPPLIERS) BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, EXEMPLARY, OR PUNITIVE DAMAGES, OR FOR ANY LOSS OF PROFITS, REVENUE, DATA, GOODWILL, BUSINESS INTERRUPTION, OR PROCUREMENT OF SUBSTITUTE GOODS OR SERVICES, ARISING OUT OF OR RELATED TO THIS AGREEMENT OR THE SOFTWARE, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES AND REGARDLESS OF THE THEORY OF LIABILITY (CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE).

Some jurisdictions do not allow certain limitations of liability; in such cases, the above limitations will apply to the maximum extent permitted by applicable law.

13. Hold Harmless; Indemnification (Customer Obligations)

To the maximum extent permitted by applicable law, you agree to RELEASE, DEFEND, INDEMNIFY, AND HOLD HARMLESS KnollEdge from and against any and all claims, demands, causes of action, suits, proceedings, damages, losses, liabilities, penalties, fines, costs, and expenses (including reasonable attorneys' fees) arising out of or related to:

- Your access to, use of, or inability to use the Software;
- Customer Data, including any allegation that Customer Data infringes or misappropriates a third party's rights or violates any law;
- Your breach of this Agreement, negligence, willful misconduct, or violation of law;
- Any decisions, actions, or omissions you take based on outputs or results generated by the Software.

This hold harmless and indemnification obligation is intended to allocate risk so that KnollEdge has zero liability for claims arising from Customer's use of the Software, except to the limited extent such liability cannot be waived under applicable law.

14. Compliance with Laws; Export Controls

You agree to comply with all applicable laws, rules, and regulations in connection with your use of the Software, including privacy, employment, tax, benefits, and record retention requirements.

You may not use, export, re-export, or transfer the Software except as authorized by United States law and the laws of the jurisdiction in which the Software is obtained or used. You represent that you are not located in, under the control of, or a national or resident of any prohibited country and are not on any prohibited or restricted party list.

15. Third-Party Materials

The Software may include or interact with third-party software, services, libraries, or components (“Third-Party Materials”). Third-Party Materials may be subject to separate license terms. To the extent a third-party license grants you additional rights or imposes additional obligations, those terms will apply to the Third-Party Materials.

KnollEdge is not responsible for Third-Party Materials and disclaims all liability arising from Third-Party Materials to the maximum extent permitted by applicable law.

16. Governing Law; Venue; Jurisdiction

This Agreement and any dispute, claim, or controversy arising out of or relating to this Agreement or the Software will be governed by and construed in accordance with the laws of the State of Iowa, without regard to conflict of laws principles.

Exclusive venue and jurisdiction for any legal action or proceeding will lie in the state courts located in Crawford County, Iowa. If a federal court has subject matter jurisdiction, venue will lie in the applicable federal court for the district encompassing Crawford County, Iowa. Each party irrevocably submits to the personal jurisdiction of such courts and waives any objection based on inconvenient forum.

17. Notices

Notices under this Agreement must be in writing and will be deemed given when delivered personally, sent by certified mail (return receipt requested), or sent by reputable overnight courier, in each case to the addresses designated by the parties.

KnollEdge notice address:

KnollEdge Consulting and Solutions
1417 Broadway, Penthouse
Denison, Iowa 51442
staciknoll@knolledgehub.com

18. Assignment

You may not assign or transfer this Agreement or any rights or obligations under it without KnollEdge’s prior written consent. Any attempted assignment in violation of this section is void.

KnollEdge may assign this Agreement to an affiliate or in connection with a merger, acquisition, reorganization, or sale of all or substantially all of its assets.

19. Entire Agreement; Severability; Waiver

This Agreement constitutes the entire agreement between the parties regarding the Software and supersedes all prior or contemporaneous agreements, proposals, or communications, whether oral or written, relating to the Software.

If any provision of this Agreement is held unenforceable, that provision will be enforced to the maximum extent permissible and the remaining provisions will remain in full force and effect.

No waiver of any breach or default will be deemed a waiver of any subsequent breach or default.

20. Electronic Acceptance; Authority to Bind

If you are accepting this Agreement on behalf of an entity, you represent that you have the authority to bind that entity, and “you” and “your” refer to that entity.

You agree that your electronic acceptance (including clicking “I Accept”) constitutes your signature and forms a binding contract.

Acceptance Record

By accepting this Agreement, you affirm that you have read and agree to all terms above.

Electronic Acceptance Record with Date and Time Stamp at time of purchase.

THIRD-PARTY SOFTWARE AND DEPENDENCY NOTICES

This is provided for notice and attribution purposes and forms part of the End User License Agreement (the “Agreement”). The Application includes or may interface with certain third-party software components, including open source software (“Third-Party Components”). Third-Party Components are licensed to you under their respective license terms (“Third-Party Licenses”), not under the Agreement. In the event of a conflict between the Agreement and a Third-Party License with respect to a Third-Party Component, the Third-Party License will control for that component.

1. Third-Party Component Notices

The following table identifies Third-Party Components that are commonly used by the Application and/or its build tooling, along with their applicable license(s). This list may not be exhaustive, and additional transitive dependencies may be present. Where available, full license texts are provided by the respective projects’ repositories or package indexes.

Component	License	Project / License Reference
Python (runtime interpreter)	Python Software Foundation License v2 (PSF-2.0)	https://docs.python.org/3/license.html
Pandas	BSD 3-Clause	https://pypi.org/project/pandas/
NumPy	BSD 3-Clause	https://pypi.org/project/numpy/
Openpyxl	MIT	https://pypi.org/project/openpyxl/
et-xmlfile (openpyxl dependency)	MIT	https://pypi.org/project/et-xmlfile/
XlsxWriter	BSD 2-Clause	https://xlsxwriter.readthedocs.io/license.html

pywin32 (Windows COM integration)	Python Software Foundation License (PSF)	https://pypi.org/project/pywin32/
python-dateutil	Dual license: Apache 2.0 OR BSD 3-Clause	https://pypi.org/project/python-dateutil/
tzdata (time zone database package)	Apache 2.0	https://pypi.org/project/tzdata/
pydantic	MIT	https://pypi.org/project/pydantic/
python-dotenv	BSD 3-Clause	https://pypi.org/project/python-dotenv/
Loguru	MIT	https://pypi.org/project/loguru/
flake8 (development tool)	MIT	https://pypi.org/project/flake8/
PyInstaller (packaging tool)	GPL v2 with exception; some files under Apache 2.0	https://pyinstaller.org/en/stable/license.html

2. No Third-Party Warranties

Third-Party Components are provided by their respective authors and contributors “AS IS” and “AS AVAILABLE,” without warranties of any kind. To the maximum extent permitted by applicable law, the authors and contributors of Third-Party Components disclaim all warranties and conditions, whether express, implied, or statutory, including without limitation warranties of merchantability, fitness for a particular purpose, title, and non-infringement.

3. Microsoft Excel and Outlook Integration Notice

The Application may integrate with Microsoft Excel and/or Microsoft Outlook through Microsoft Office automation interfaces (e.g., COM). Microsoft Excel and Microsoft Outlook are trademarks of Microsoft Corporation. Microsoft is not affiliated with, and does not sponsor, endorse, or warrant the Application. Use of Microsoft Office features requires that you have a properly licensed and installed version of Microsoft Office (including Excel and/or Outlook) and an appropriately configured user account. No Microsoft code is distributed as part of the Application unless expressly identified in Microsoft-provided redistributables subject to separate terms.

4. Obtaining Third-Party License Texts

You may obtain the complete corresponding license text for each Third-Party Component from the project’s repository or package index page referenced above. Where a Third-Party License requires preservation of notices, those notices are satisfied by inclusion of this Addendum and by retaining license and attribution information in the applicable Third-Party Component distributions.

Recon Rod - Data Reconciliation Tool

Welcome to Recon Rod Refresh

File A: C:/Users/staci/OneDrive/Documents/Documents/40 STACI BOT KnollEdge Base Document Browse Workbook Tab Sheet1 Header Row Number 1 C:/Users/staci/.../file_a_test.xlsx [Sheet: S]

File B: C:/Users/staci/OneDrive/Documents/Documents/40 STACI BOT KnollEdge Base Document Browse Workbook Tab Sheet1 Header Row Number 1 C:/Users/staci/.../file_b_test.xlsx [Sheet: S]

File A Preview (first 30 rows)

Client Code	Account Structure	Group #	SSN	First Name
Co01	AC01	100	568-30-9642	Rebecca
Co01	AC01	100	804-61-6670	Martha
Co01	AC01	100	144-55-3007	David
Co01	AC01	200	493-28-6571	Mary
Co01	AC01	200	223-08-9490	Hannah
Co01	AC01	100	070-87-3854	Philip
Co01	AC01	100	734-41-3911	Leah
Co01	AC02	300	358-09-4003	Peter
Co01	AC01	200	761-71-2547	Naomi
Co01	AC01	100	653-34-2648	Esther
Co01	AC01	200	816-06-5863	Jacob
Co01	AC02	300	802-53-4066	Joseph
Co01	AC01	100	198-52-5379	Joshua
Co01	AC02	300	112-77-7120	James
Co01	AC02	300	704-93-3229	Matthew
Co01	AC01	200	431-86-6212	Isaac
Co01	AC01	100	692-28-8376	Elizabeth
Co01	AC01	100	487-79-1194	Thomas
Co01	AC02	300	531-60-0823	Paul
Co01	AC01	100	457-21-7778	Lydia
Co01	AC02	300	083-18-2472	John

File B Preview (first 30 rows)

Group #	Benefit Plan	Benefit Option	Subscriber ID	First Name
3678767	AC01	Teachers	568-30-9642	Rebecca
3678767	AC01	Teachers	804-61-6670	Martha
3678767	AC01	Lay	144-55-3007	David
3678767	AC01	Commissioned Sales	493-28-6571	Mary
3678767	AC01	Lay	223-08-9490	Hannah
3678767	AC01	Commissioned Sales	070-87-3854	Philip
3678767	AC01	Teachers	734-41-3911	Leah
3678767	AC02	Priest	358-09-4003	Peter
3678767	AC01	Commissioned Sales	761-71-2547	Naomi
3678767	AC01	Lay	653-34-2648	Esther
3678767	AC01	Lay	816-06-5863	Jacob
3678767	AC02	Priest	802-53-4066	Joseph
3678767	AC01	Teachers	198-52-5379	Joshua
3678767	AC02	Priest	112-77-7120	James
3678767	AC02	Priest	704-93-3229	Matthew
3678767	AC01	Commissioned Sales	431-86-6212	Isaac
3678767	AC01	Teachers	692-28-8376	Elizabeth
3678767	AC01	Commissioned Sales	487-79-1194	Thomas
3678767	AC02	Priest	531-60-0823	Paul
3678767	AC01	Lay	457-21-7778	Lydia
3678767	AC02	Priest	083-18-2472	John

Primary Key: SSN Composite (First, Last, DOB)

% Numeric Detection Threshold: 90 Monetary Materiality Threshold: 0.01

Column Names Synonym Mgr
Values Synonyms Manager
Mapping Review
Email Report Request
Run Reconciliation
Open Output
Open Output Folder

Loaded File B (Sheet: Sheet1).

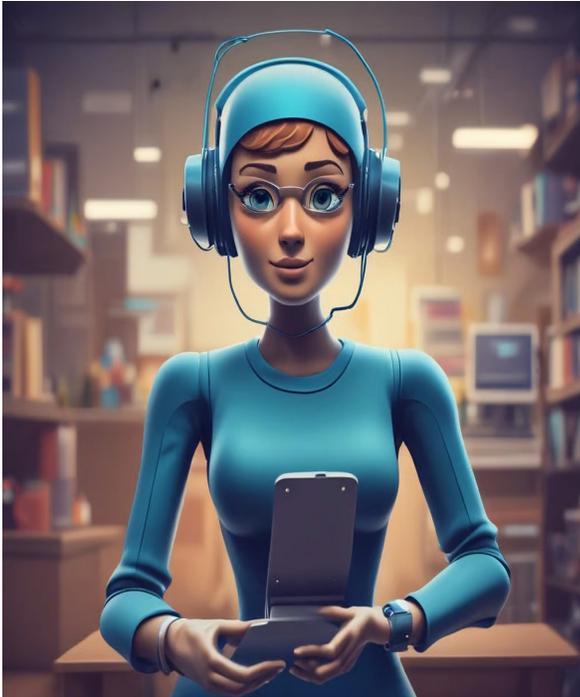
KNOLLEDGE CONSULTING AND SOLUTIONS LLC

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Denison, Iowa 51442

www.KnollEdgeHub.com
www.KnollEdgeConsultingandSolutions.com

STACI KNOLL, CEBS, RPA

Founder and CEO
Email: StaciKnoll@KnollEdgeHub.com
Cell #: 402-659-8016



KNOLLEDGE

TRANSFORMING COMPLEXITY INTO CLARITY

Staci Knoll, CEBS, RPA, combines her expertise as a national middle-market benefits broker for over thirty years and acumen for technology to develop user-friendly benefits tools designed to improve benefits administration, data analysis and modeling, and reduce costs and burdens through strategic solutions.

www.linkedin.com/in/staci-knoll-cebs-rpa-9733397

IN THE WORKS

StaciBot	StaciBot is customized chatbot available for your employees and administrators for benefits coverage details customized to your plans, your policies, and your procedures. StaciBot’s vectorized knowledge base is built with your documents.
Financial Frank	Build or utilize your benefits administrative fees, premiums, claims experience, enrollment reports. Generates a monthly cash flow with per employee per month statistics, plan projections based on your specified criteria, trends, and key performance indicators. Executive Report Bundle available on demand.
Merger Marj	Helps you create a single file out of multiple payroll systems and combine with benefits information for marketing the benefits plans, audits, and compliance.
Date Cleaner	Repeatable date cleaner rules-based and explicit logic for organizations with many locations and separate payrolls for improved benefits and pension automation capabilities.

Above concepts are in development and subject to change based on customer feedback, feasibility, and compliance review. Availability, timelines, and final capabilities are not guaranteed until formally released.

BENEFITS ADMINISTRATION CONSULTING SERVICES

KnollEdge Consulting and Solutions LLC delivers specialized employee benefits consulting and operational support to close the gaps between your broker, carriers/TPAs, and internal HR/Benefits workflows. This curated service set is designed to modernize benefits administration, improve execution, and reduce day-to-day friction for HR/Benefits teams.

Services Available

Compliance, Risk, and Governance

- HIPAA Privacy Virtual Training (live, interactive Q&A)
- Assistance with required electronic benefits regulatory reporting
- Mini Plan Documents compliance and consistency review

Benefits Operations and Execution

- Mastery programs for Benefits and Administration staff development
- Virtual custom annual enrollment meetings
- Reconciliation services (utilizing Recon Rod)

Systems and Strategy

- Benefits administration systems consulting
- ACA systems consulting
- Communication strategic campaigns
- Custom automation application development

Ecosystem Enablement

- Strategic alliances across the benefits industry (brokers, carriers/TPAs, tech partners, and specialty vendors)

WHY KNOLLEDGE

KnollEdge exists for the work that falls between the cracks: the high-impact operational details that brokers and carriers/TPAs often can't own end-to-end—yet HR/Benefits teams are still accountable for.

What makes KnollEdge different

- Bridge-the-gap operating model: We connect the handoffs between broker strategy, carrier/TPA execution, and internal HR workflows—so items don't stall in limbo.
- Hands-on, outcomes-driven support: We don't just advise; we help implement, validate, and close the loop—especially in high-volume, high-risk cycles like renewals and annual enrollment.
- Controls + clarity: We bring disciplined processes, documentation, and audit-friendly practices so decisions and corrections are trackable and defensible.
- Data-informed reconciliation capability: Recon Rod-powered reconciliation helps surface eligibility and billing variances faster—supporting cleaner closes and fewer surprises.
- People + process enablement: We strengthen internal capability through targeted training and staff development—so teams aren't dependent on heroics to get through deadlines.
- Modernization mindset: We leverage automation and smart workflows to reduce manual rework, improve consistency, and create sustainable admin operations.

The impact you can expect

- Fewer avoidable escalations and follow-ups
- Cleaner eligibility and billing alignment
- Reduced friction with carriers/TPAs and internal stakeholders
- Stronger compliance posture and documentation discipline
- More bandwidth for HR/Benefits to focus on strategy—not constant clean-up