

Businessolver's 2025 Sustainability Impact Report



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A Note from Our CEO

Anticipate. That's my word for 2026.

As I reflect on what that word means to our business, customers, employees, and stakeholders, I'm filled with an optimistic outlook for the future—even amidst the current economic and social challenges we all face today.

To me, "anticipation" isn't just about foresight or predictions. It possesses an essence of optimism—of promise. That promise continues to manifest in the four ways we hold our company responsible to our environmental, social, and governance (ESG) commitments across planet, people, and philanthropy.

Making good on the promises embedded in these three pillars doesn't happen without a solid track record of delight. For over 27 years, our mission at Businessolver has remained constant: Grow the business and delight our clients. There's no need to overcomplicate it. It's straightforward, and it's what we're about.

But why does our growth matter to you? Growth allows us to innovate, expand our offerings, invest in technology, and be a stronger, more resilient partner. It benefits our employees by creating more career opportunities. It helps our communities through our Businessolver Foundation and philanthropic initiatives. These vectors of growth—client, employee, and community—all matter, especially in challenging times.

And at Businessolver, we've never shied away from a challenge. In fact, our competitive spirit pushes us to get to delight, always.

To do that, we must anticipate our client's needs—what they're trying to solve for now, and years from now as the market and expectations shift. As AI becomes mainstream. As new problems and opportunities emerge.

Solving is what we do best at Businessolver. It's in our DNA, just like our competitive spirit. As the future of work continues to ask more from all of us, we will continue to push the limits of what's possible in benefits technology—while always staying focused on our promise to delight.

Cheers,



A handwritten signature in black ink, appearing to read "Jon".

Jon Shanahan,
Businessolver President and CEO

Our ESG Philosophy and Approach

THE SUSTAINABLE ROAD TO CLIENT AND EMPLOYEE DELIGHT

At Businessolver, we're our own best critics—because anticipating what's next starts with examining where we are. We know that how we deliver delight for our clients and their members has a real, measurable impact. That responsibility isn't a burden—it's our mission.

We bring that same anticipatory mindset to our environmental, social, and governance (ESG) strategy. True sustainability means seeing ahead and understanding how today's choices shape tomorrow's people, planet, and partnerships. Our anticipation and delight philosophies help us stay grounded in that purpose: using innovation guided by empathy to drive positive outcomes for our employees, clients, stakeholders, communities, and the world around us.

While we have no public or fiscal requirement to report our sustainability performance, we see it as part of our responsibility and aligned with our culture of transparency. By keeping a critical eye on every aspect of our business, we're continually evolving our operations to create a legacy of lasting, positive impacts.



Here's a look at how our core tenets guide our sustainability strategy:



Transparency

We believe transparency is required to truly understand progress as well as opportunities for growth and improvement on the sustainability front.



Innovation

We embrace change and innovative thinking in all things at Businessolver across our technology, our people, and our clients. Our continual investment in innovation provides our clients with technology that's ready to meet tomorrow's demands.



Accountability

There is no progress without accountability. At Businessolver, we are committed to setting realistic yet attainable ESG goals, and to holding ourselves accountable for the commitments we set forth.

In our third annual report, we'll take stock of the work we've done in the past year and continue to identify opportunities in these four core areas that are fundamental to our business and who we are:

- **Planet:** Environmental Sustainability
- **People:** The Businessolver Way
- **Philanthropy:** The Businessolver Foundation

THE BUSINESSOLVER WAY

★ Our mission

Grow our business. Delight our clients.

✓ Our vision

We're leading the future of work, one that demands more than administration. It demands anticipation, powered by real-time insight and human understanding to act on what people need, often before they ask.

At Businessolver, we turn benefits into a bold, strategic engine that fuels organizational strength and shared success. We set the standard for how benefits drive performance and unlock human potential. We solve for people, building a world where benefits empower individuals to perform at their best, creating healthier, stronger, more resilient organizations.

By uniting strategy, partnerships, and technology in one intelligent system, we bridge data and empathy to deliver support before it's needed, helping employers stay ahead and employees feel cared for. Because when people thrive, business grows.

✋ Our values

Perform at the top of our game | Engage with heart and soul | Innovate with intention | Give back in attitude and actions | Always anticipate



Awards and Recognition



Planet: Environmental Sustainability

WORKSPACE ANYWHERE AND OUR PHYSICAL FOOTPRINT

Our fully remote model, Workspace Anywhere, is a permanent fixture of our business. Not only does this positively impact our bottom line and the environment, it creates a positive workplace culture where our Solvers thrive and can give back to their communities and peers in new and expansive ways.

While we continue to connect and meet with prospective and current clients in-person, Businessolver also invests in initiatives that support remote and virtual experiences to reduce our carbon footprint and expand our ability to engage a more diverse audience and community across the globe. These actions include:

- A weekly all-hands meeting where our executive leadership and subject matter experts across the organization deliver business updates, speak to ongoing business objectives, and service initiatives.
- A weekly client meeting agenda to ensure consistent communication.
- Intelligent listening tools that enhance efficiency in client interactions, ensuring consistent quality and accountability.

ENVIRONMENTAL FOOTPRINT

Workspace Anywhere

In the time since our business decided to embrace a fully remote culture, our carbon emissions have been reduced significantly, primarily due to prioritizing virtual connections and reducing in-office footprint. As an example, you'll see our corporate travel emissions, as measured by flights and car travel, reduced by an astounding 78% from 2019.

2019

1,607,157 KG CO₂

2025

336,815 KG CO₂



Paperless and virtual-first initiatives

Our “Go Green!” program, launched in 2022, encourages and helps our clients reduce their paper footprint while bringing digital strategies to their fulfillment and communications delivery. To achieve this, we have:

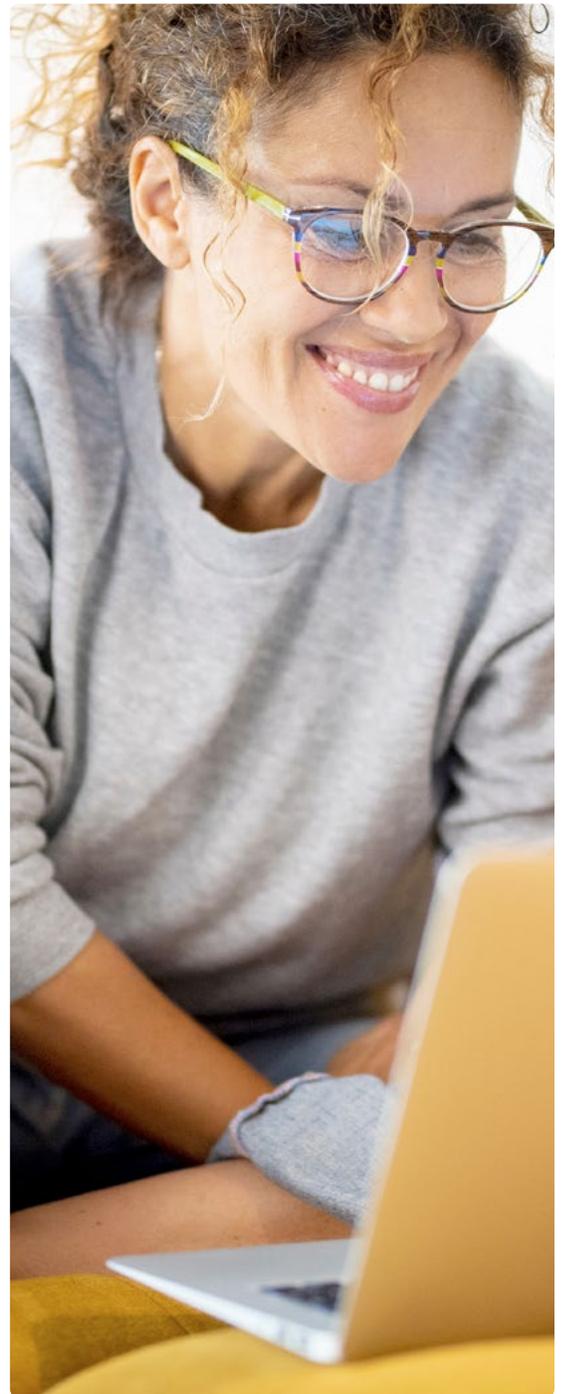
- Sun-downed our in-house fulfillment operations and now outsource with companies that embrace environmentally friendly and sustainable print and mailing practices.
- Prioritized virtual- and digital-first fulfillment and communication efforts for our clients with the expansion of our consumer experience team and cloud-based technology.
- Invested in the development of our proprietary mobile app, improving our clients’ and their members’ access to benefits, communication, and more.
- Discontinued printing monthly statements and COBRA notices with a focus instead on driving digital experiences.

Future commitments

Our commitment to sustainable and environmentally friendly business practices and relationships is ongoing. As we look ahead to the next five years, we are constantly evaluating our impact, progress, and ability to inspire change through our transparent business practices, investments, and partnerships.

Our current and future Planet commitments include:

- Exited all physical office locations other than Denver, CO, and Des Moines, IA, while reducing our footprints in those spaces.
- Continue to evaluate and invest in sustainable and environmentally conscious product innovations and practices.
- Continue to evaluate the sustainability and environmental impact of our vendors and partners.
- Continue to incentivize our clients to transition to sustainable communication, fulfillment, and reporting practices.
- Continue investing in experiences and sponsorships that include a blend of virtual and local events.
- Remain a fully remote workforce in perpetuity.



People: Technology POWERED BY SOLVERS



Investing in workplace wellbeing, DEIB, and talent

When Businessolver moved to our Workspace Anywhere model in 2020, we anticipated a positive environmental impact as a bonus of our efforts. However, we did not foresee the extent to which this shift would catalyze positive social outcomes for our Solvers and company culture. Today, we employ over 3,100+ remote Solvers throughout 48 states, India, and the Philippines.

Each year, a third-party firm conducts an internal net-promoter-score (eNPS) study, helping us gauge employee sentiments and identify areas for improvement. Since 2020, we've seen our scores climb across the board, particularly in the areas of employee engagement; company culture; and internal diversity, equity, inclusion, and belonging (DEIB):

	2019	2025
eNPS score	-7	83%
Company culture score	84%	88%
Employee engagement ratings	80%	84%
DEIB communication ratings	81%	86%
Number of Solvers employed	261 employees fully remote	3,100 total employees 100% of our U.S. workforce is fully remote
Employee satisfaction feedback	87% of Solvers say they have a sense of belonging at Businessolver	92% of Solvers say they feel productive working remotely 87% of Solvers say they feel the company supports their wellbeing

Employee engagement and wellbeing

Businessolver is a champion of flexibility and empathy in the workplace. We know great cultures don't just happen—they're intentional and they take consistent work and holistic investment into people and business performance. At Businessolver, our culture is built on focus, mutual respect, a desire for excellence, accountability, and a passion for our work and team. We call it "The Businessolver Way" and we're intentional about recommitting ourselves to these efforts each day.

Our core values revolve around five key pillars: Perform, Engage, Innovate, Give Back, and Always Anticipate. These principles are embedded throughout every aspect of our business, including culture, benefits, operations, employee development, and so much more. Alongside these values, though, runs a deep commitment to empathy. As such, we invest in benefits that support total wellbeing, work-life integration, and the diverse needs of our Solvers.

Here's a snapshot of our employee wellness programs and benefits:

-  **Employee Pulse**, Businessolver's internal employee feedback and engagement tracking tool, facilitates transparent and meaningful conversations between Solvers and their leaders while enabling Businessolver to track overall employee sentiment.
-  **Professional leadership sessions**, led by Kelli Thompson, are held live monthly for all Solvers to learn effective leadership, communication, and confidence skills.
-  **Connected Leader and Dare to Lead** training programs support Businessolver people leaders with skills to communicate, coach, deliver feedback, and lead teams effectively and empathetically.
-  **MyTime**, Businessolver's flexible time off policy, empowers Solvers to take paid time away from work to prioritize their wellbeing and relaxation.
-  **The Road to Delight**, Businessolver's internal peer recognition program, celebrates Solver excellence and performance.
-  **APEX awards**, Businessolver's quarterly and annual employee recognition program, honors Solvers who have embraced our core values: Perform, Engage, Innovate, and Give Back.



Our annual State of Workplace Empathy study has consistently found an intrinsic link between benefits designed to support whole-person wellbeing and high-performing, empathetic workplaces. Read more about our findings here: www.businessolver.com/empathy

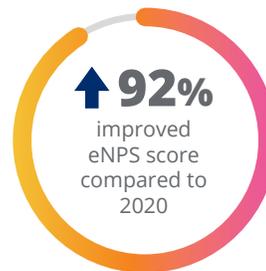
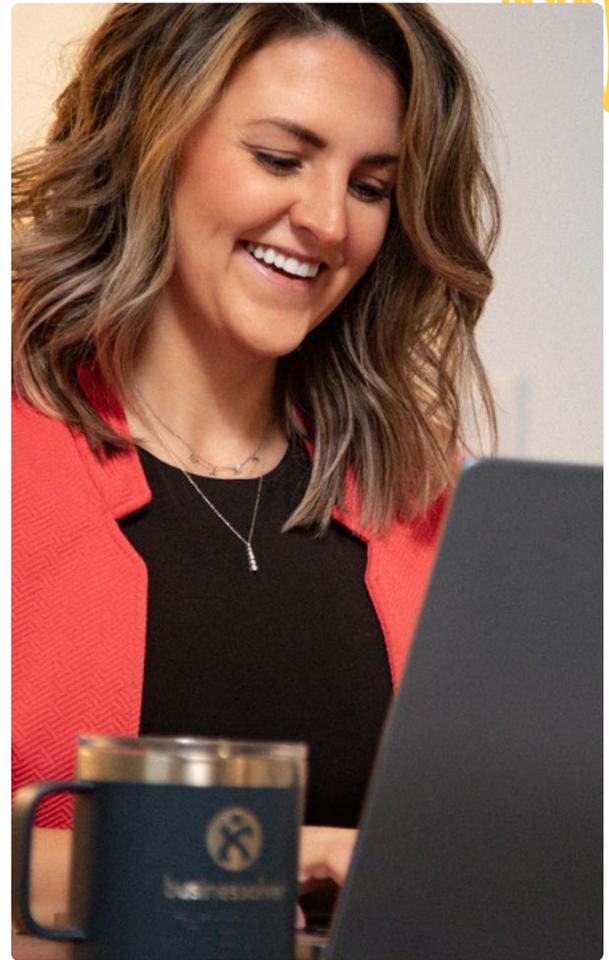
-  **Businessolver EAP program and mental health support** includes Talkspace text therapy and support which provides added support for caregivers and parents.
-  **Virtual and remote healthcare support** includes Teladoc and Nurseline.
-  **DASH for life**, Businessolver's internal health and wellness program that addresses diet/nutrition, activity, sleep, and hydration (DASH), sees an average 30% year-round engagement rate. Our health and wellness administrator supports a culture of wellness at Businessolver with programs like step challenges, health talks, support groups, and more.
-  **Solver support groups**, Businessolver's employee resource program, assist Solvers at all life stages and circumstances, including parenting, grief, and physical health.

Diversity in leadership, recruitment, and retention

Businesssolver's commitment to DEIB is more than a statement—it's an operational imperative. While we are an equal opportunity employer adhering to all legal standards, we go beyond mere compliance to actively foster an environment where all Solvers can thrive, irrespective of race, religion, or any other protected classification. Businesssolver grows our internal teams annually to support client growth and operational success, and we've hired numerous key strategic roles throughout the organization to improve our product and processes.

- 5 of our 9 C-suite positions are held by women or people of color. [Meet our executive leadership team.](#)
- 60% of Businesssolver employees identify as women or non-binary
- 26% company-wide diversity of ethnicities
- 93% employee retention rate
- Our internal eNPS score increased from 25 in 2020 to 88 in 2025, a 91% increase.
- 92% of Solvers say their direct leader "always" or "often" displays empathy
- Solvers scored company culture at an 8.6, internal DEIB communications an 8.4, and the employee experience an 8.3. On a scale of 10, we view these scores as incredible wins for our Solvers.

Our commitment to DEIB is embedded within our People Strategic Objective which seeks to cultivate an inclusive, high-performing team and culture of accountability in delivering the customer experience. As such, Businesssolver partners with Holistic, an organization designed to assist companies in building diverse, inclusive, vibrant workforces by using data and analysis to attract, retain, and motivate top talent. Holistic has supported Businesssolver in developing annual and multi-year goals aimed at broadening our diversity efforts and building meaningful progress and programming internally.



DEIB

Our commitment

In 2025, we improved our employee satisfaction scores by 92% overall from 2020.

88
eNPS

Company culture

83
eNPS

Employee experience

86
eNPS

DEIB communications rating



DEIB programming

Through a blend of passionate grassroots initiative and authentic dialogue, coupled with unwavering support and executive sponsorship, Businessolver has endeavored to truly make a difference on the diversity, equity, inclusion, and belonging (DEIB) front for our Solvers. From the inception of our DEIB program, we were united in the notion that we wanted to do DEIB differently at Businessolver, and we are proud of our work to date.

Here's an overview of our current initiatives:

- **Partnership with Holistic:** Businessolver works with an advisory firm to develop strategic initiatives and goals, assess organizational progress, and measure employee sentiment annually. Holistic gives quarterly updates on our progress and initiatives in our Monday morning What's Going On all-hands call.
- **DEIB communications and events:** Volunteer-led educational programs, events, and communications promote inclusion and diversity company-wide.
- **DEIB focus groups:** We hosted employee focus groups to gain a deeper understanding our Black Solvers' workplace experiences and gather direct feedback for opportunities to provide more support, guidance, career development, and customized professional development resources.
- **DEIB pledge:** All Solvers are asked to sign the annual DEIB Pledge that is shaped around three pillars: Be Kind, Speak Up, Do the Work. **To date, over 1,600 Solvers have signed the pledge.**
- **New-hire onboarding:** New hires are taken through the history of Businessolver's DEIB evolution and are offered opportunities to provide feedback and engage in various areas of Businessolver's DEIB program.

Solvers express strong, positive sentiments about authenticity, wellbeing, and support for diverse perspectives, with scores ranging from 80%-90%, reflecting Businessolver's continuous efforts to foster a supportive environment.



Future commitments

Our data and Solver feedback continue to emphasize the importance of DEIB to the success of a business and the wellbeing of people. Businessolver's commitment to upholding and fostering a workplace that deeply values diversity, equitable treatment, inclusive culture and behaviors, and belongingness is ongoing. With the support and transparent feedback of our Solvers and our partners at Holistic, we're committed to continuous evaluation and growth of our people efforts across the business.

Our current and future People commitments include:

- Focus on diverse recruitment and retention, including maintaining or exceeding our current employee retention rate.
- Increase diverse representation across the business, including maintaining at least 50% female diversity and increasing representational diversity across key demographics.
- Build employee sentiment and engagement scores through continued feedback, employee outreach, and internal programming efforts.
- Diversify our philanthropic efforts, including at least 30% of gifting to DEIB-related causes.
- Continue to build a public DEIB brand and produce regular reporting of our progress.

Philanthropy: The Businessolver Foundation



Creating a positive, sustainable social and community impact

Giving back is one of Businessolver’s core values and we’re proud to support those efforts through the Businessolver Foundation. Through the Foundation, Businessolver and Solvers alike have the opportunity to support communities with their time, talents, and other resources. Our Foundation efforts are a core part of who we are, and we believe improving communities is part of delivering Tech with Heart by giving back to the people we impact day in and day out.

Since its inception in 2016, the Businessolver Foundation has donated funds and volunteer hours to charitable causes and communities across the U.S., guided by its three pillars of giving:



DIVERSITY, EQUITY, INCLUSION, AND BELONGING (DEIB)

Our foundation embraces the idea that a successful and productive community is one where all people are unique and have a voice. The Foundation and our partners, including Mind Matters, Habitat for Humanity, and Big Brothers Big Sisters, Hand in Hand, promote and foster inclusive support programs designed to promote activities, behavior, and resources that help all people feel equal and valued.



MENTAL HEALTH

Everyone deserves access to quality mental healthcare, education, and support. The Foundation partners with local communities and organizations such as National Alliance on Mental Illness (NAMI), Make It Ok, and Make-A-Wish, to break down mental health stigmas and advocate for acceptance of mental wellbeing and mental health issues.



SCIENCE, TECHNOLOGY, ENGINEERING, MATHEMATICS (STEM); AND CAREER EDUCATION

The Businessolver Foundation has a special interest in supporting STEM education through innovative curricula designed to excite, inspire, and support young minds. The foundation works with partners like Junior Achievement, EVERFI-STEM Career Exploration Program, and American Heart Association STEM Programming to connect students with educational opportunities and career preparedness.

Community Impact: 2025 Solver service trip

In 2025, the Businessolver Foundation organized and hosted four Solver Service Trips in Houston, TX; Atlanta, GA; Charlotte, NC; and, Orange County, CA. Solvers also organized and led local service outings, including packing meals, supporting build projects, and community support.

During these trips, Solvers worked with individuals and the greater community to provide volunteer hours, financial support, and in-kind donations. The Foundation partnered with 16 non-profit organizations to provide support:

- NAMI Colorado
- Junior Achievement
- Make-A-Wish
- Habitat for Humanity
- Kids Meals Inc.
- Plant it Forward
- Atlanta Mission
- Champion House of Care
- Alzheimer's Association
- Foothill Family Pasadena
- Second Harvest Food Bank of Orange County



Scholarships and local grants

We are committed to positively impacting lives in our communities across the U.S. through grants, scholarships, and various funding to further holistic wellbeing at all levels, from national to hyper-local. Businessolver likewise backs this commitment by reinvesting revenue into these communities on an annual basis.

Here's a look at our impact in 2025:

- 36 new scholarship recipients added
- 73 total scholarship recipients in 2025
- Twice-yearly scholarship recipient mentor sessions, including networking and resume writing

Future commitments

Our philanthropic efforts are ongoing and ever evolving. Since transitioning to a fully remote workforce in 2020, the Foundation has scaled exponentially to expand our efforts and impact to a national level. The ability to grow our model

this quickly is due in part to the dedication of our Solvers and an unwavering commitment to empathy at work and in life. To that end, the Businessolver Foundation is always looking for opportunities to refine and extend our impact to those who need it most in meaningful and sustainable ways.

Our current and future Philanthropic commitments include:

- Continue to seek feedback and input from our Solver community to partner with local organizations in need
- Increase funding of the Foundation and volunteer participation
- Create a new model for service experiences
- Engage with and enhance partnerships with clients

As of September 2025, we have already seen exceptional progress on these goals.