



# Employee-Driven Benefit Payment Solutions

Offer employees access to supplemental benefits without billing burdens.

## Why partner with PIOPAC?

### Leverage the PIOPAC Advantage™

No payroll deduction slot is required

Never receive, reconcile, or pay invoices

No employer set-up fees or subsidies required

### Coverage Continuity

- ✓ In the event of lack of funds from a primary payment method, including payroll systems, PIOPAC can continue premium payment via the secondary payment method from a checking account or card.
- ✓ If both payment methods fail, PIOPAC initiates emails, text messages, and live outbound phone calls to assist continuing premium payments.

### Client-Centric Billing Solutions

- ✓ Employer Deduction Drafting (EDD) - Draft aggregated deducted premiums from employer account and pay various carriers accordingly.
- ✓ Direct Deposit Pay (DDP) - Pushed by employers on pay cycle from each employee's net pay.
- ✓ Electronic Funds Transfer (EFT) - Circumvents any payroll involvement by drafting directly from participant's checking account, credit card, debit card, or payday card.

#### Experience

Over 30 years servicing employers and government entities.

#### Security

Licensed, Bonded and Insured Third Party Administrator (TPA).

#### Flexibility

We offer flexibility in: drafting, fees, carriers, technology, enrollment options, and more.

### What is the role of the employer?

- Provide marketing support and enrollment conditions where the employees can become educated on the new offerings and enroll in the coverage they need.
- If EDD or DDP are the preferred billing methods, employer involvement is minimal.
- If EFT draft is selected, there is no employer involvement at all with the billing process.