



Public Sector Employee-Driven Benefit Solutions

PIOPAC offers unique solutions tailored for the public sector often eliminating the need for payroll deduction and the RFP process.

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

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

Experience	Reliability	Flexibility
Over 25 years servicing the public sector throughout the U.S. and Guam.	Licensed, Bonded and Insured Third Party Administrator (TPA).	We offer flexibility in: drafting, fees, carriers, technology, enrollment options, and more.

What is the role of the Plan Sponsor?

- Select the supplemental benefit carrier(s) that best meet employee coverage needs.
- Select the enrollment methodology that's aligned with your engagement and education objectives (e.g. on-site enrollers, call center, and/or technology platform).
- Provide marketing support and enrollment conditions where the employees can become educated on the new offerings and enroll for the protection they need.