

# Alternatives to Payroll Deduction

Organizations can provide employees and members access to a suite of benefits without the need for a payroll deduction slot.

## Employer Deduction Drafting (EDD)

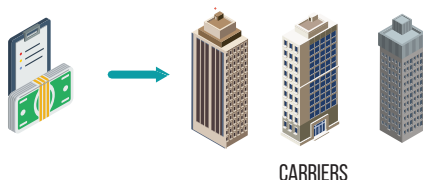
PIOPAC receives the list of deductions from System of Record or organization.



PIOPAC drafts the deduction total from the organization account in one transaction.



PIOPAC reconciles invoices and remits premiums to carriers.



## Payroll Direct Deposit Pay (DDP)

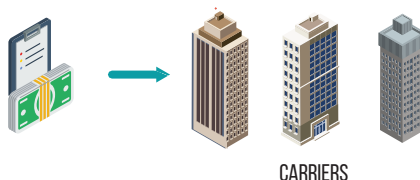
PIOPAC assigns holding accounts for each participant and provides account and routing details to the organization.



Organization pushes funds to PIOPAC on pay cycle for the in-force coverages.



PIOPAC reconciles invoices and remits premiums to carriers.



## Electronic Funds Transfer (EFT)

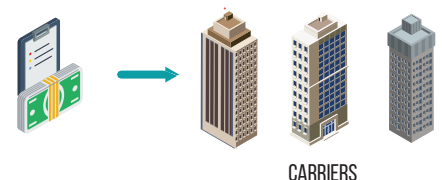
PIOPAC drafts participant's checking account or processes card payment.



This method circumvents payroll and does not require any involvement of the organization.



PIOPAC reconciles invoices and remits premiums to carriers.



In the event of a failure to pay, PIOPAC's Premier Retention Service™ are activated.

Learn about enrollment options using PIOPAC ►