



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 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.