



We take care of business, so you can get back to business.

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BROKER CONCIERGE

SALES PRIMERS eBook

How to use this eBook

The information provided will serve as a reference and can be distributed freely one topic at a time, or several, as long as the PrimePay & Broker Concierge logos & disclosures are not removed. Please note that pricing and terms of service are subject to change.

All links to external sites are green, and all links to places in this guide are underlined gold above.

QUESTIONS



PHONE

EMAIL

WEBSITE www.BrokerConcierge.com

Security & Compliance:

PrimePay understands the vital importance of maintaining the security of our clients' personal and payroll information.

As such, PrimePay has become SSAE 16 Type II Certified. This certification assures our clients that we have invested heavily in advanced, industry accepted practices and systems to ensure quality data is entered and maintained at the highest levels of security at all our processing centers across the U.S.

For more information on SSAE 16 Type II Certification, please refer to www.ssaе-16.com

Service Outline

For our competitors, it's about a transaction. For us, it's about a relationship. Your clients will get the treatment they deserve — a custom experience with a person who actually knows your client and their business. Whether you want to utilize our one-of-a-kind service model, or manage your payroll online yourself, we help your clients pick a solution that's perfect for them. Choose from:

Full Service Payroll -OR- Online Payroll

Each payroll period clients can phone, fax, email, go online or use their PC to submit their payroll information to us. And we'll take it from there! We assign a professional and courteous Payroll Specialist to work with your clients. Payroll Specialists understand the intricate details of your client's payroll and are available for any questions your clients may have.

Why PrimePay Payroll & Tax Filing Services?

- PrimePay's Personalized Payroll ProcessSM— one payroll specialist assigned to each client
- Affordable—No hidden fees—Full disclosure pricing
- Submit payroll via phone, fax, email, PC-based or Web-based programs
- Reduce the confusion over ACA Compliance – Health Care Reform (HCR) Reporting bundle includes:
 - Large Employer, Affordable Plan & Small Business Tax Credit Reports
- Eliminate the hassles of year-end W-2s and 1099s
- Ensure accurate and timely tax filing and payments
- Detailed reporting capabilities—electronic versions and online access available
 - Direct deposit and CPA report packages

Business Problems

Payroll Taxes: A significant amount of time is spent handling and researching the requirements needed for accurate Payroll Taxes

Payroll Compliance & Tax Code Changes: Issues understanding the requirements needed to constantly keep up to date information regarding compliance and tax codes

Wasted Time & Energy: Choosing in-house payroll or the wrong outsourced payroll vendor provides for unnecessary wasted time & effort

VS.

Business Solutions

PrimePay handles all payroll taxes and impounds taxes on the client's behalf to reduce errors

PrimePay is constantly updating and adapting our payroll system to reflect current compliance and tax regulations. PrimePay ensures a client's payroll is 100% accurate & that taxes are paid timely

The efficiency, effectiveness, and ease of use of PrimePay payroll services give your clients the ability to focus more time on their business

Pricing & Limitations:

HR3- Enterprise

Single-Source HR, Payroll & Benefits Administration

- Benefit Enrollment Management
- Employee Self-Service for Online Enrollment
- Benefit Vendor Connections through EDI
- HR Portal Management
- Direct Integration with Payroll, Pre-Tax Health Accounts

HR3- Essentials

Online HR Management Integrated with Payroll

- HR Portal Management
- Compliance Tracking & Reporting (FMLA, EEO, HIPAA)
- Employee Communication & Document Access
- Partial Employee Self-Service

No Contract: Clients can cancel at any time, no questions asked

Service Outline

Today's HR professionals spend 60% of their time on administrative tasks such as benefit processing, communication with employees and updating employee information. By moving to a streamlined system that integrates HR, payroll and benefits, managers can spend more time on key programs within their organization like staffing, employee education and performance management, while also refocusing their efforts on strategic initiatives.

PrimePay HR3 Services provides office HR administrators and benefits professionals with an online platform for storing and administering core human resource and benefits data while giving employees the ability to access and manage their personal information through an employee self-service solution.

Why PrimePay HR3 Services?

- Reduced administrative costs with significant savings per employee per month
- More accurate enrollments, premiums and claims processing
- Redundancy eliminated... changes made to HR and benefits data feed into payroll
- Rapid enrollment with carriers and activation of benefit deductions in payroll
- Straightforward carrier invoice reconciliations
- Enhanced 24/7 communication to employees
- Less repetitive benefit questions from employees
- More time to focus on important strategic tasks

Business Problems

Spending a significant amount of time entering data in multiple places (payroll, HR spreadsheets, vendor sites, COBRA)

Employees do not recognize the value of company-sponsored programs and benefit packages

Growing compliance knowledge gap for administrators (HR & non- HR)

VS.

Business Solutions

Full online administration capabilities for both the employer and employee

Dedicated client support specialist to assist with navigating through the health care reform legislation as it pertains to your pre-tax benefit programs

Policies, procedures, plan rules and regulatory compliance is built-in and functions seamlessly

The Case for FSAs:

A recent survey by BenefitsPro found that 86% of employees had at a least one misunderstanding about FSAs.

Additionally, nearly 80% of house-hold decision makers found it difficult to identify expenses that qualified for FSA reimbursement. With statistics like these it's easy to see why only 22% of employees enroll in their employer's FSA.

Your clients and their employees NEED to be educated on what FSAs are and the benefit they provide their participants. They are looking to you to provide them with guidance.

Service Outline

PrimePay can generate FICA savings for employers and can increase their employees' spendable income through the use of **Premium Only Plans (POP)** and **Flexible Spending Accounts (FSA)**. Internal Revenue Code Section 125 allows employees to select certain benefits normally paid on an after-tax basis and instead, pay for them pre-tax.

With a POP, the contributions an employee makes for insurance premiums for health, dental, disability and group term life insurance programs can be paid for pre-tax. The net result is that the employee saves at least 22% in Federal and FICA taxes.

With an FSA benefits such as qualified unreimbursed medical expenses (doctor visit co-pays, prescription co-pays etc.) and dependent care expenses (both for children and for elderly dependents) can be paid out with pre-tax dollars. These funds are reimbursed back to the employee based on the amount they estimate for the year. When employees pay for these benefits pre-tax, it allows them to increase their spendable income while giving their employer substantial FICA tax savings.

Why PrimePay FSA & POP Plans?

- Saves employers thousands of dollars in payroll taxes a year
- Increases employee's benefits and take home pay
- No increase in employer contributions for employee benefits
- One low fee—No hidden service charges
- Toll free customer service support
- FSA reimbursement requests are processed daily
- Debit card based system for ease of payments

Business Problems

Desire for more autonomous administration of the pre-tax benefit

Need help understanding how health care reform affects your pre-tax benefit program

VS.

Business Solutions

Full online administration capabilities for both the employer and employee

Dedicated client support specialist to assist with navigating through the health care reform legislation as it pertains to your pre-tax benefit programs

The Case for HRAs & HSAs:

A report from Aetna reveals that based on a multiyear study of 2.3 million Aetna enrollees:

- Plan sponsors that replaced their previous plan options with an HRA or HSA-linked plan experienced lower annual cost trends over five years, producing savings of nearly \$21.5M per 10,000 enrolled members
- Just to offer HRA and HSA-linked plans as an option saved plan sponsors nearly \$9M per 10,000 enrollees
- In 2002, just 2% of all US businesses offered consumer directed health plans. In 2012, 53% of all US businesses offered an HSA option and 25% offered an HRA option

Service Outline

Health Reimbursement Arrangements (HRA) allows an employer-funded account to repay the unreimbursed medical expenses of employees. Employers don't have to pre-fund the entire HRA account. They can make deposits as employees submit claims. Any funds reimbursed from an HRA are exempt from the employer's payroll taxes and Social Security. Therefore, the fewer dollars employees spend on medical expenses, the more the Employer saves.

The **Health Savings Account (HSA)** is the best of both the FSA and HRA combined. An HSA will allow for contributions to be made on a pre-tax deduction by an employee or their employer. Any unused balance in the account will be rolled forward to the next year. Participation is limited to those individuals who are participating in a qualified high deductible health plan (HDHP) and are not covered under any other health plan that provides the same benefits as the HDHP.

Why PrimePay HRA & HSA Plans?

- Increases employee's benefits and take home pay
- No increase in employer contributions for employee benefits
- One low fee—No hidden service charges
- Toll free customer service support
- Reduces payroll costs—Saves employers thousands of dollars in payroll taxes a year

Business Problems

Seeking a tangible solution to providing quality health care while maintaining fiscal responsibility

Desire to provide a valuable benefit program without the threat of losing contributed funds

Need help understanding how Medicare as Secondary Payor Reporting (MSP) affects your HRA program

VS.

Business Solutions

High Deductible Health Plans can be linked with a PrimeFlex HSA or HRA to help supplement the high cost of out of pocket costs associated with the insurance plan

The PrimeFlex HSA is a program by which the employee & employer can contribute pre-tax funds that do not carry the risk of loss typical in Section 125 programs

Dedicated client support specialist to assist with navigating through the MSP Reporting requirements as it pertains to your HRA benefit program

COBRA Process:

Three Steps to COBRA Compliance:

1. Let us know of your new plan participants
2. Notify us of qualifying events
3. Run administrative reports once a month

Our team handles the rest, helping you avoid costly penalties and excise taxes from COBRA audits that could cost you \$100 or more a day per violation.

With our COBRA administration solution, you'll have 24/7 access to an easy-to-use website that offers real-time reporting on claims turnaround time, phone metrics, and additional KPIs other companies can't provide.

Service Outline

The Consolidated Omnibus Budget Reconciliation Act (COBRA) mandates that any organization with 20 or more full or part-time employees offer a "temporary continuation" of group health and Section 125 benefits to employees (and covered dependents) upon experiencing a qualifying event.

The PrimePay COBRA Solution will coordinate every aspect of COBRA administration, from start to finish. PrimePay COBRA will manage all the necessary communications, notices, forms and recordkeeping. Once these COBRA services are implemented, you only need to inform us of newly eligible plan members, all qualifying events, report any plan and rate changes and review your monthly management reports. Everything else is managed by PrimePay COBRA.

Why PrimePay COBRA Administration?

- A COBRA specialist assigned to each client
- Limit liability exposure
- Avoid costly penalties
- Total compliance administration
- Significant claims savings
- Update carriers of COBRA participants' enrollments and terminations
- Experience transitioning large books of business
- Manage eligibility of terminated employees
- Easy-to-use website with real-time reporting
- Online access 24 hours a day, 7 days a week

Business Problems

Spending a significant amount of time and resources to manually administer COBRA in-house

Using multiple carriers for "free" COBRA Administration

New to COBRA compliance and need help understanding the regulations

VS.

Business Solutions

PrimePay's turnkey COBRA solution greatly eliminates an employer's efforts to fulfill their COBRA obligations

Consolidate COBRA administration and use our portal to enter all COBRA events, run reports and view participants.

Dedicated client support specialist to assist with your COBRA needs

RSW Integration:

PrimePay ReadySetWork integrates seamlessly with:

- PrimePay's time clock solutions
- Outlook
- Apple's iCalendar
- Google Calendar
- Point of Sale (POS) solutions

There is no contract. Clients can cancel RSW at any time by contacting their PrimePay support specialist.

Service Outline

PrimePay ReadySetWork gives managers a completely paperless employee work scheduling tool. Schedules are created online using preset templates employers can customize for their business. Communicate with employees through email and text messaging when new schedules are posted and if changes or updates are made. No more phone calls from employees asking what shift they are working. Gone are the days when employees have to stop into work to request off or try and find someone else to switch shifts with them. For more information and a 90 second demo, [click here](#).

Why PrimePay ReadySet Work?

- Reduce time spent creating employee work schedules
- Quickly set-up schedules using saved schedule templates
- Paperless employee communication for a more simple approach to schedule employees
- Give schedules a voice with two-way text and email messages regarding schedule changes and reminders
- Keep records of all confirmation messages and shift-swap requests
- Control labor costs and manage employee schedules in one online tool
- More effectively and proactively manage the average weekly hours of your Variable Hour Employees
- Manage and communicate with employees in real-time
- Create snapshots and instantly view status reports on employee shifts, shift swaps and time-off requests
- Color-coded alerts give managers the ability to easily recognize issues that require their attention

Business Problems

Client is spending large amounts of time in the creation of employee work schedules because staff members have varying availability.

Client is having a hard time managing labor costs in their business because they don't look at employee pay rates/overtime while building schedules.

Client is having a hard time organizing all email, text and verbal communications with their employees thus causing confusion and frustration.

VS.

Business Solutions

RSW stores employee availability rules so that the manager is presented with the proper employees when building work schedules.

RSW tracks all labor rates and presents managers with employee options during the scheduling process who will bring labor costs to the lowest possible amount.

The RSW automatically communicates up-to-date shift information, requests & general messages in real time via email & text & allows management to view all messages in one convenient dashboard.

No more post-it notes!

Time Keeping Options:

PrimePay offers a full line of Time & Attendance systems including:

Software

- Web Based
- Client Server
- Desktop

Data Collection

- Data Terminals (Swipe Clocks)
 - Mag stripe, bar code, PIN options
- Biometrics Units
 - Finger, hand, or facial recognition
- Web or PC Entry
- Telephony

Service Outline

An **employee attendance system** can help you automate payroll processing and gain control over labor costs. PrimePay offers a very powerful time and labor management solution available to businesses of all sizes. It solves a wide range of critical human resource time and attendance issues including those related to payroll, workforce scheduling, job tracking, labor allocation and benefit distribution. It also provides a full suite of time & labor management systems that are available in a number of different technologies, platforms and price points. By drastically reducing human error and the amount of time spent manually calculating payroll, an automated employee time and attendance system will pay for itself within a year.

Why PrimePay Time & Attendance?

- Eliminate up to 80% of payroll preparation time
- Reduce employee overpayment for issues such as long breaks, long lunches, early departures and late arrivals
- Improve payroll's ability to monitor and control the process of collecting pay data
- Our Time and labor Management tools will enable greater efficiencies for ACA compliance
- All solutions are customized to each client's specific needs
- Give your managers the tools they need to make better decisions and control labor costs
- Automated interface to PrimePay's payroll system... improving the timeliness and accuracy of the process
- PrimePay will calculate the estimated return on investment

Business Problems

Employee "Time Theft": employees coming in late, leaving early, taking long lunches or breaks, unauthorized overtime or misappropriated time

Employee "Buddy Punching": the increasing threat of clocking a fellow co-worker in and out which leads to a decrease in employee productivity and rising labor costs

Human Errors & Time Factors: much time is wasted by managers manually adding up time cards (human errors), correcting employee mistakes, tracking down employees for missed punches, interpreting illegible handwriting

VS.

Business Solutions

PrimePay automates the entire process from employee punch to supervisor approval which allows clients to easily control employee schedules, coverage and overtime

Using the latest biometric technology, PrimePay can help clients eliminate employee time theft by implementing either a fingerprint, hand, or facial recognition system

Automating will eliminate human errors that are typically present in a manual system. In addition, it will save managers and payroll personnel time and give clients better access to labor trends, reports, and job costing

HR Resource Library:

With our HR Advisory Services, you'll be able to utilize:

- Hundreds of downloadable forms, policies and checklists
- Information and advice on employee recruiting, interviews, hiring and termination
- Links to often-inaccessible federal and state government websites; FAQs
- HR Dictionary & Glossary of Terms
- "Ask the Expert" portal, where you can email any question about HR or employee benefits administration and receive an answer within 24- 36 hours

Service Outline

PrimePay HR Advisory Services give your clients an easy shortcut to getting answers to hard HR questions as well as access to how-to-guides, forms and templates. They can get LIVE access to HR Experts for Advice (HR Live), and they can go online to access virtually everything they need from state-specific forms to handbooks and guides (HR Web).

This enhanced level of HR support is a great compliment to the PrimePay HR Services portfolio such as HR3, Time & Attendance, Pre-Employment Screening, and the Labor Law Poster & Compliance Program.

Why PrimePay HR Advisory Services?

- Save approximately 20% of the time spent on HR by eliminating the tedious, frustrating research and going directly to experienced PHR and SPHR-certified professionals.
- In the rare cases when legal advice is necessary, this service enables clients to be better prepared and informed, which may reduce attorneys' billable time by 75%.
- Provides invaluable ability to get a second opinion from a more experienced HR professional who deals with issues like this all the time.
- Access to the industry's largest HR answer base results in superior quality answers to any other source.

Business Problems

Desire for more autonomous administration of the pre-tax benefit

Need help understanding how health care reform affects your pre-tax benefit program

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Business Solutions

Full online administration capabilities for both the employer and employee

Dedicated client support specialist to assist with navigating through the health care reform legislation as it pertains to your pre-tax benefit programs

How To Sign Your Client Up

- Contact the Broker Concierge service team or your local PrimePay representative.
- If your agency has interest in paying for HR Advisory Services on behalf of a portion of your client base or your entire client base, please contact the Broker Concierge team at 866-999-1139.

Limitations: PrimePay does not offer legal or tax advice through this service

Key Features:

A PrimePay ERISA Wrap Solution will provide compliant ERISA documentation for any health and welfare benefit that employers may offer including these listed benefits and more:

- Medical, surgical or hospital care or benefits
- Benefits in the event of sickness, accident, disability, death or unemployment
- Vacation benefits
- Apprenticeship or other training benefits
- Day care centers
- Scholarship funds
- Prepaid legal services.

Service Outline

A recent survey found that one of the top three business challenges for employers is compliance with all of the various local, state and federal regulations enforced by the DOL, IRS, HHS and many others. Staying relevant with these ever-changing requirements is a full-time job.

If your clients provide employer-sponsored benefits, PrimePay has addressed and provided you with a solution to one of the most important compliance requirements that employers will face – ERISA. We are committed to meeting your clients' unique business needs to deliver a comprehensive ERISA Wrap Document Solution ensuring compliance.

Why PrimePay ERISA Compliance Services?

- **Reduce Filing Fees.** A PrimePay wrap plan reduces an employer's administrative costs by reducing the number of Form 5500 annual reports that the employer must file.
- **Ensure Consistency.** A wrap plan can be customized so that the plan document contains (i) language that matches the employer's administrative practices and (ii) provisions that clearly set forth definitions, benefits and "best practices" procedures, which help protect the employer from liability.
- **Simplify Amendment Process.** If a plan amendment is required, the employer will need to amend only the wrap plan, simplifying administration and compliance.
- **Fewer SPDs Required.** Since the wrap plan is considered a single plan, there is only one summary plan description that needs to be maintained, updated and furnished to participants, which also simplifies administration.

Business Problems

Documentation Requirements: Wasted time & energy spent on keeping track of required documents and distribution timelines

Missing Documentation: An insurance company's Master Contract, Certificate of Coverage, or Summary of Benefits is not a plan document or SPD. Any missing documentation requirements could result in significant employer fines.

VS.

Business Solutions

Simplify Documentation. Collect and organize all the relevant information, insurance booklets and certificates so that it has a complete and current plan document that will be readily available upon request.

Satisfy ERISA Requirements. A PrimePay wrap plan allows the employer to include in its plan document those provisions required by ERISA that are frequently missing from an insurance company's booklet and certificates.