



WE BELIEVE
— IN THE —
POTENTIAL
— OF —
PEOPLE





Benefits Profile

Not your typical agency.
Not your typical benefits.

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A BETTER APPROACH

Our broad, integrated capabilities maximize value, affordability, and choice for our customers and clients. Together, we can deliver even greater benefits to your employees, helping to improve their health while controlling your costs. Our access to the complete network of medical, dental, vision, and voluntary benefit plans available in the markets we serve enables our brokers to compare features and build a holistic plan. You'll find all of your group benefits consolidated in one place, with just one designated account manager and one login.



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Our customized benefits offerings include:

Review of your current plans and processes in place

Hands-on assistance at contract renewal

Alternative market analysis, product and network selection

Implementation, policy management, employee education and support

Escalated claims assistance, ongoing benefits enrollment, and COBRA vendor notifications

About Us

Since 1985, Payday HCM (Human Capital Management) has been working with organizations across all sizes and industries to design innovative health and benefit plans. We start by taking the time to learn about what matters most to you and your employees, and then we build a winning strategy designed to meet employee needs while achieving long-term cost savings. We help you get the right combination of benefits and services, while reducing the stress and time it takes to administer a plan.



COLLABORATION

We help business owners understand all their options and can customize packages unique to the customer. We do the work on your behalf to determine the insurance types that best fit your needs and recommend plans that give you the best coverage for your dollars spent.



Licensed Service

Our brokers are educated & licensed professionals. They go through extensive training to earn their license and continue their training on an annual basis.



Online Service

Your employees can enjoy the peace of mind that comes from 24/7/365 access to their online account information, and virtual, automated Open Enrollment options.



Direct Service

When your employees have questions, we have answers. From deciphering coverage to escalating a claim, we work with your employees so you don't have to.

Our Values & Mission

Our values are the DNA of our company culture. They describe the professional behaviors we expect from our team. These values are an integral part of the framework we use to recruit people, develop their skills, and reward their performance. They guide the way we work with our business partners, within our communities and with each other. Through communication, consultation, service, advocacy, technology, stability, education, integration, and leadership, we have created a vibrant company culture where ideas can blossom, people can thrive and success can flourish. These beliefs bring us together & set us apart.



Our Mission statement, “We Believe in the Potential of People” demonstrates that we are a company that offers promise & possibilities in the lives of our employees and in the clients that we serve. By transforming how organizations hire, manage, and empower their employees, we help our clients to develop the potential of their people.

Communication

Two-way dialogues inspire cooperation and understanding. Effective communication creates strong working relationships, which in turn improves morale & efficiency.

Consultation

Each colleague takes responsibility for problem resolution, active listening, and providing expert-level guidance. We are analytical in our approach, and proactively work to find solutions.

Service

Exemplary service is the driving force of Payday HCM. Providing exceptional support strengthens our relationships and opens the doors to client loyalty.

Advocacy

Everyone’s voices are heard on issues that are important to them. We enable others to express their concerns, explore options, and make informed choices.

Technology

Technology is a powerful tool to connect people, culture, and processes. The technology we provide for our clients, and the expertise to support that technology, is the core of our business.

Stability

Our processes and best practices are familiar habits essential to our credibility. Stability is rewarded by the trust we earn through a high level of performance.

Education

Education creates opportunities for inspiration, growth, and improvement. Our employees teach our clients the best practices to enhance their operations.

Integration

Payday HCM helps our clients integrate our platform into their operations, allowing us to work in tandem. Our clients are able to work with real-time visibility to make critical workforce decisions.

Leadership

We lead through positive energy, attention to detail, and confidence. Our leaders offer a clear vision, and provide the information, knowledge and methods to realize that vision.

Our Products

We excel at providing a tailored package of health insurance and voluntary products that meet the needs of both the employees and the employer within your budget. From strategy and planning, all the way through to implementation, Payday HCM reviews, evaluates, and recommends the best insurance plans.



Health

Help your employees stay healthy by providing preventative services, wellness, and education. Compete for and retain top talent within your company budget.

- Major Carriers
- Multiple Funding Options
- Local and National Provider Network Access



Dental

Comprehensive dental plans are available to enhance the health package. Focus on prevention with preventative visits as well as basic and major services and dental hygiene education.

- Major Carriers
- Employee Sponsored or Voluntary Plans Available
- Local and National Provider Network Access



Vision

Help improve the overall health of your employees with annual eye exams. Reduce employee costs for contacts and prescription eye wear.

- Major Carriers
- Employee Sponsored or Voluntary Plans Available
- Local and National Provider Network Access



VOLUNTARY

Also called supplemental benefits, employees can choose to buy these products at their own expense. Products available include voluntary life, voluntary accident, and voluntary critical illness/cancer. Allow your employees to choose from a variety of protections.

- Tailored to the employees' needs
- Portable if the employee leaves the company
- No cost to employer



Providing a balance between budget and benefits allows employees to stay healthy and bring their best to work every day.



ERISA

ERISA requires employers to provide specific information to participants, such as the features and funding of plans on a set distribution schedule. All group-sponsored benefit and retirement plans require an assortment of communications, forms, and record-keeping.

- Ongoing compliance review and Medical Loss Ratio rebate calculations for ACA
- Supply of "Wrap" Summary Plan descriptions, Material Modifications, and Summary Annual Reports.
- IRS Form 5500 filing for each plan of 100+ participating employees



Life & Disability

Provide financial security for your employees with basic life, short term disability, and long term disability plans.

- Employer Sponsored
- Affordable
- Occupational Classifications Available



Health Savings Account (HSA)

Enrollment in a high-deductible health plan (HDHP) allows for pre-tax contributions to be used to pay for eligible medical, dental, and vision expenses.

- Earn interest on money that is in your HSA
- Portable if the employee leaves the company
- Unused contributions can be utilized as a long-term investment/retirement fund.



Flexible Spending Account (FSA)

Helps pay co-pays and deductibles for medical, dental and vision plans with pre-tax dollars.

- Put monies aside pre-tax
- Debit card for easy use
- Dependent Care Account may be available as well to help pay dependent care expenses

HCM Platform *with mojo*

Payday HCM's (Human Capital Management) platform is a personalized cloud-based solution that functions as a single-sign-on for integrated HR and benefits functions - everything employers need to manage their human capital. **You don't need the HCM platform in order to get outstanding benefits - but why not integrate your HR and benefits for incredible ease & efficiency?**

Companies often use multiple touch points to run their HR departments, such as having one provider for their payroll while having another for benefits. Though this system may seem to work on some level, having disparate systems for recruiting, onboarding, employee engagement and to calculate employee time, process payroll, AND administer benefits is time-consuming, prone to errors, and produces mismatched data. Converting your HR functions to one platform is a time-saving and cost-effective method that brings everything under one single solution, allowing for high-level company-wide analytics for delivering smart business insights. The Payday HCM platform automates tasks, increases efficiency, and improves productivity.

Even more urgently, employees want tools that help them stay connected, share ideas, seek help, and collaborate. Payday HCM's integrated "Mojo" delivers a better work life by delivering all of these and more to energize your culture & truly transform your company. Ask about HCM!



iSolved | Network



OUR
ENGAGEMENT
VALUE

Respect
Leadership
Wellbeing
Management Job Design
Open & Honest Communication

Engagement

To compete in today's labor market, all strengths of an organization must be leveraged to attract and retain top talent. HR's role in these efforts is vital, and the benefits experience is a powerful tool to show prospective and current employees why your organization stands out from the crowd.

Demonstrate your commitment to your employees, and a get a more engaged, loyal, and productive workforce in return.

The right mix of traditional & nontraditional benefits goes a long way to meeting a range of employee needs, and builds a more supportive & caring culture. MetLife's 2019 Employee Benefit Trends Study revealed better benefits is the third highest request on employees' lists — right behind salary and a positive work environment.

**OUR
ELEMENT
UES:**

Ownership
Recognition
Workspace

Learning Pay & Benefits
Purpose, Mission and Values



50%

of employees don't understand their benefit offerings*



77%

of employees who understand their benefits package see themselves staying at their jobs*



81%

of employees who can easily access their benefit information feel loyal to their current employer*



35%

of millennials report that they have turned down job offers because of inadequate healthcare benefits.*

**Earn Employee Loyalty through Benefits Technology,
HRTechweekly.com

Testimonials

Payday HCM is proud of our strong customer service with expertise improving your company's benefit experience. We specialize in long-term strategy with high-touch administration. Our belief is that doing good for our customers is good for business. See why our clients stay with us as long as they do!



“

We have used Payday HCM for payroll processing and as our benefits broker for the past six years.

We have found them extremely helpful and easy to work with. **Most helpful is the amount of time and energy that Payday HCM has saved us**, especially with benefits administration.

The single most important benefit to us is customer support. There are many companies that can provide payroll and benefits, but

Payday HCM keeps customers informed of changes in laws and is always there when questions or problems arise.

“

Handling employee benefits for a growing company can be a very daunting task to say the least. There are so many details that need to be implemented, managed and reviewed constantly to ensure that our eligible employees are accurately contributing to, and receiving all the benefits they are entitled to. **It is such a relief to know that the benefits group at Payday HCM is there** to help to make this happen.

They are professional, knowledgeable, conscientious and such a pleasure to work with. I know that they will help me resolve any issue in a timely manner. Thank you for making my life easier!

“

We have found Payday HCM's employees to be **efficient, responsive, and accurate**, which is important for our extremely busy staff in dealing with HR and benefit issues for our 230+ employees. During our four years together, our experience with Payday HCM has always been **on time, helpful and friendly**. In addition to health benefits, they also administer our bi-weekly payroll, time keeping system, ACA & W-2 reporting, and Human Resources consulting. At Garcia's Restaurants, **“We love Payday HCM!”**

Compliance

Meeting employee needs is a challenge. Meeting government requirements is critical. We help employers effectively anticipate and manage emerging regulatory issues and reduce the risk of fines. Payday HCM provides the expertise to answer your questions. As your agency of record, we partner with you to assess your needs; prioritize and mitigate risks and liabilities; and are there to guide you through every step of the process. We are dedicated to helping employers understand and manage compliance issues by simplifying complicated rules and regulations and proactively integrating compliance into your employee benefit strategy.

Our goal is to ensure that you are informed and ready to address all areas of the Affordable Care Act (ACA) and ERISA legislation that impact your company. To do this, our team conducts compliance audits to guide you through every aspect of ACA requirements while reviewing other areas, such as ERISA, COBRA, and HIPAA. We also have a full HR Consulting Division on staff at Payday HCM for any issues that arise, such as Handbook Reviews, FMLA, and EEOC questions.

- Audit current practices and policies to identify any gaps that need to be addressed
- Help you make well-informed decisions for your company and employees
- Tap into the wealth of knowledge from experienced ERISA administrators
- Provide educational seminars, webinars and podcasts on timely and strategic compliance issues
- Send updates to you as changes occur on healthcare reform and other legislation

Affordable Care Act
Department of Labor
Plan Document Requirements
Employee Notifications
5500 Filing
Wrap Plan Documents
COBRA

Medicare Part D Credible Coverage
Grandfathered/Non-grandfathered status review
ACA Filing Requirements
Employer Shared Responsibility
HITECH Act
Business Associate Agreements
HIPAA

Arizona, New Mexico, Texas

We're conveniently located in Albuquerque NM, to provide insurance solutions for hundreds of employers throughout the Southwest. Our brokers are licensed and familiar with the myriad of options available for employer groups, regardless of size or budget.

Colorado

We work with vetted, proven partners in Colorado to provide high quality benefits to our clients in the Centennial State. While we are not able to provide every carrier in the area directly, we are able to administer benefits sold from a reputable, tenured and trusted third-party.

