

# PAYDAY HCM

## 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.

# 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 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



# The power of one user-focused solution for Payroll, HR, Time, and Benefits.



Delivering smart business insights from one single source of data is key to maximizing an HCM solution. Payday HCM is a single code base for all your mission-critical tasks: HR, payroll, time, and benefits. The solution is built on workflows to automate tasks, increase efficiencies, improve productivity, and boost employee engagement. **These essential functions are all accomplished within a unified solution: Payday HCM.**



### Benefits

Smooth out the complex task of managing Employee Benefits with Payday HCM. Set up your benefit plans once, driving enrollment and deductions throughout the system. You can also use available carrier connections to communicate all life events and other changes. With Payday HCM, managing employee benefit enrollment is easier than ever. The user-friendly benefits eligibility and enrollment functionality offers a more engaging and intuitive experience, allowing employees to navigate step-by-step through the process. Structure benefit enrollment welcome messages with attached documents for employees to review and acknowledge, schedule email alerts to track enrollment deadlines, and offer a printable summary statement of all benefits selected. Drive employee engagement and usage to improve the way your employees enroll in benefits.



### Time

Payday HCM enables you to collect, manage, and process employee time and attendance data more effectively. Track and monitor meals, breaks, and overtime; use geofencing to track employee locations for clocking in and out; calculate and manage comp time; and monitor errors for complete and accurate time cards. Payday HCM's time and attendance is native to the Payday HCM platform, eliminating importing, exporting, and duplicate data entry. It's simple, fast and efficient.

- Rules-driven approach to earning codes
- Wide variety of time collection options
- Build shifts and schedules for employees
- Powerful user interface simplifies one-touch punching



### HR

Payday HCM streamlines your people data, provides insight to your workforce, identifies trends and drives performance. Manage and strengthen your HR with configurable reporting, executive dashboards, and streamlined workflows. The HR functionality also empowers your employees to manage their own information, freeing up time for HR teams to focus on strategy.

- Track mandated certifications
- Track disciplinary actions
- Manage jobs and salaries
- Manage awards, education and company assets



### Payroll

Payroll processing is easy, accurate and efficient. Built from the ground up in the cloud, Payday HCM is the solution for all your payroll challenges. End the multi-location, multi-state tax filing nightmare and handle garnishments, direct deposit and paycards Payday HCM's full with ease. All data is secure and protected. With payroll preview, you are in control. You'll get alerts about potential errors and have access to all the reports you need before you process your payroll. Payday HCM also calculates all taxes, even in complicated state and local jurisdictions.

**Payday HCM provides a comprehensive, completely scalable HCM platform for all your mission-critical workforce tasks. Its personalized user experience exceeds expectations and is performance-ready on any device.**



# 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

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