

Midwestern Payroll Plus Program

Agent/Broker Edition - Frequently Asked Questions (FAQ's)

1. Is this a PEO/Employee Leasing?
 - a. NO. A PEO is a service whereby the business owners' employees become "co-employed" by the PEO. While a PEO may be a fit for some businesses, most business owners using PEOs are seeking convenience and cashflow and do not realize the hidden costs involved in utilizing a PEO.

2. What is the price of the Midwestern Payroll Plus Program?
 - a. The price of the Midwestern Payroll Plus Program is \$25 per employee per month.
(For example, if a business has 10 employees, the price will be \$250 per month (\$25 x 10 employees))

3. What benefits are included when participating in the Midwestern Payroll Plus Program?

Payroll Services	HR & Risk Management
Direct Deposit, Pay Cards, or Paper Checks Access to a user-friendly site reporting payroll online Option to self-submit, email, call in, or fax in payroll data Garnishment Services Vacation / Sick Leave / PTO Accruals Online access to payroll reports Quarterly federal/state tax filing, year-end W-2s & tax filing General ledger posting – integration with accounting Pay-As-You-Go workers' compensation and remittal <i>Options to Upgrade to Enhanced Features</i>	Risk Analysis Survey & Consultation Employee Handbook & New Hire Procedures Safety Program & Drug Free Workplace Assistance Nationwide Employee Background Screening Options Required State, Federal Posters & New Hire forms HR, Compliance & Safety Library ERMA Savings Phone App DOT Compliance Program TeleMedicine <i>Options to Upgrade to Enhanced Features</i>

- a. More information can be found on the Client Dashboard at www.MIAPayroll.com

4. What is the commission to the agent for selling the Midwestern Payroll Plus Program?
 - a. 15% commission paid on collected payroll fees. Commission will be paid monthly by Midwestern.

5. Does the Midwestern Payroll Plus Program file the payroll taxes on behalf of the employer and employee?
 - a. Yes. This is one of the included features of the program.

6. What is the best way to reach a payroll specialist?
 - a. To learn more about the Midwestern Payroll Plus Program, visit the Quote Page at www.MIAPayrollRater.com. The Agent Resources Button has the FAQs available as well as a Call Request Option.
 - b. After a payroll account has been set up with Insight Payroll Associates, clients can contact a payroll specialist at 1.877.731.8703 or e-mail at mia-payroll@ipapays.com
7. What does an agent or insured do if they are interested in this service after receiving a WC quote from Midwestern?
 - a. The agent will submit a quote by using the www.MIAPayrollRater.com Quote Site and following the four easy steps. This will generate a request to the Insight Payroll Associates (IPA) Onboarding Team to contact the client directly to complete the steps for IPA to commence payroll services. The client will receive a customized online portal, payroll login credentials, training and support to maximize their experience with the Payroll, HR and Risk Management services.
8. Can we still offer 0% deposit on the WC without the insured signing up for the Midwestern Payroll Plus Program?
 - a. No. The 0% deposit is only available to clients who participate in this program.
9. What options are there for Payroll Frequency?
 - a. Employers can choose between the following options:
 - i. Weekly (52 times)
 - ii. Bi-Weekly (26 times)
 - iii. Semi-Monthly (24 times)
 - iv. Monthly (12 times)
10. How can employers submit payroll?
 - a. Employers can self-submit their payroll data with their provided credentials or call in, text or email the data to their payroll specialist on a per pay period basis.
11. What payroll method options are there for the employers to offer employees?
 - a. Employers can choose between the following options:
 - i. Direct Deposit
 - ii. Paper Checks
 - iii. Pay Card
 - iv. Combination of all these options
12. Are the Pay-As-You-Go Work Comp Premium Facilitation and HR & Risk Management Support (Including New Hire electronic onboarding option of your employees) included in the base price of \$25 per employee per month?
 - a. Yes! This special pricing is exclusive to participants of the Midwestern Payroll Plus Program.

13. Will the employer lose control over their employees by running payroll through Midwestern Payroll Plus Program?
- a. No. The employer will retain full control and direction over their employees and all WC will be reported under the employer's FEIN.
14. Does Midwestern Payroll Plus Service handle the quarterly and annual payroll taxes, W2s and 1099s for my client's business?
- a. Yes. Insight Payroll Associates will submit and report all payroll taxes including 940s, 941s, state tax filings. We also take care of the W2s for the employees. All this is included in the \$25 per employee per month.
15. Whose company name will be on the check stubs?
- a. The employer company name will be on all the check stubs.
16. Who is the company behind the Midwestern Payroll Plus Program?
- a. Payroll Services
 - i. Insight Payroll Associates - www.IPAPays.com
 - b. Pay-As-You-Go Premium Facilitation
 - i. Reliable Premium Management- www.ReliablePremium.com
 - c. HR & Risk Management Support
 - i. Employers' Risk Management Association - www.myERMA.com
 - d. DOT Compliance
 - i. Admin 2000 - www.Admin2000.net
17. Can the Midwestern Payroll Plus Program process my 1099s as well?
- a. Yes. There are enhancements available that can include processing owner operator settlement deductions such as Taxes, Occupational Accident, Non-trucking Liability, Physical Damage, etc.
18. What happens if my client's WC policy cancels? Do they still have access to the Payroll/HR/Risk Management features?
- a. Any client enrolled in the Midwestern Payroll Plus Program whose policy has expired will have the opportunity to maintain any Payroll/HR/Risk Management features at retail pricing. Advertised pricing in the Midwestern Payroll Plus Program is exclusive to participants of program.
19. Are there additional payroll or HR upgrade features available for my client to explore?
- a. Yes! The Client Dashboard (www.MIAPayroll.com) is a great place for clients to learn about enhancements to the Midwestern Payroll Plus Program. The client can request additional information through the Client Dashboard on extras like Legal Counsel Portal with Access to Advice from Actual Attorneys, Bookkeeping, Disability Benefits, Short-Term Payroll Financing, Applicant Tracking, Certificate and License Expiration Tracking, Employee Paycheck Advances and more!