

Midwestern Payroll Plus Program

Client Edition - Frequently Asked Questions (FAQ's)

1. 1. Is this a PEO/Employee Leasing program?
 - 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 at some times, 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 best way to reach a payroll specialist?
 - a. To learn more about the Midwestern Payroll Plus Program, visit the Client Dashboard at www.MIAPayroll.com. The Contact Us Button has the FAQs available as well as a Call Request Option.
 - b. After a payroll account has been set up, clients can contact a payroll specialist at 1.877.731.8703 or e-mailing a payroll specialist at mia-payroll@ipapays.com

5. What do I do if I am interested in this service after receiving a WC quote from Midwestern?
 - a. Your agent will submit a quote by using the Midwestern Payroll Plus Program Quote site. This will generate a request to the Insight Payroll Associates (IPA) Onboarding Team to contact you directly to complete the steps for IPA to commence payroll services. You will receive a customized online portal, payroll login credentials, training and support to maximize your experience with the Payroll, HR and Risk Management services.
6. Can I still take advantage of the 0% deposit on the WC without signing up for the Midwestern Payroll Plus Program?
 - a. No. The 0% deposit is only available to clients who participate in this program.
7. 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)
8. How is my payroll data (hours, overtime, bonuses, etc) reported on a per pay period basis?
 - a. Employers can choose from the following options:
 - i. Self-submit their payroll data with their provided credentials
 - ii. Call in, text or email the data to the assigned payroll specialist
 - b. Both options provide the employer with an assigned payroll specialist team, as well as training and support for the system for self-submit and reports functions.
9. 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
10. 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.
11. Will I lose control over my 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.

12. Does Midwestern Payroll Plus Service handle the quarterly and annual payroll taxes, W2s and 1099s for my business?
 - a. Yes. Insight Payroll Associates will report all payroll taxes including 940s, 941s, state tax filings. W2s and 1099s are also included for the employees. The \$25 per employee per month covers these features.

13. Whose company name will be on the check stubs?
 - a. The employer company name will be on all the check stubs.

14. 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

15. 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.

16. What happens if my WC policy cancels? Do I 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.

17. Are there additional payroll or HR upgrade features available for me to explore?
 - a. Yes! The Client Dashboard (www.MIAPayroll.com) is a great place for employers to learn about enhancements to the Midwestern Payroll Plus Program. The employer 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!