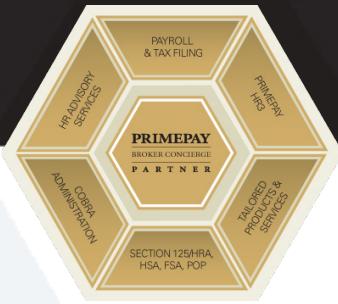


# Help your clients address key challenges. Protect and build your business.



## PRIMEPAY SERVICE      HOW YOUR CLIENTS BENEFIT

### Payroll & Tax Filing

These services allow clients to reduce the burden of payroll and tax filing. Organizations can work with one of PrimePay's dedicated payroll specialists, or they can enter payroll data directly through our Online Payroll. Payroll data is extremely valuable in assisting with ACA tracking and reporting requirements.

### PrimePay HR3

With PrimePay HR3, your clients enjoy an integrated system for HR, payroll and benefits administration. They can use PrimePay HR3 to address a full spectrum of HR needs including:

- Employee onboarding
- Employee self-service
- Vendor invoice reconciliation
- EDI file transfers
- Data maintenance
- Benefits enrollment
- Reporting
- Payroll integration

### Compliance Services

**ERISA** is a federal law that requires employers to abide by specific regulations concerning their health and welfare benefit plans. ERISA's disclosure requirements are the responsibility of the employer, not the insurance company. PrimePay's ERISA services will handle the detailed and time-sensitive documents and filing requirements to the government and plan participants.

**COBRA** administration is complex and not a core competency for most organizations. By outsourcing the responsibility to PrimePay, your clients can reduce COBRA-related risks and liabilities while increasing the efficiency of the post-termination process. This service integrates well with PrimePay HR3.

**NONDISCRIMINATION TESTING:** Cafeteria Plans, Health FSAs, DCAPs and HRAs all require annual discrimination testing. Data collection and testing can be complex, resulting in the company doing nothing. PrimePay's portal eases the testing burden by providing efficient and accurate results and recommendations if the employer fails the tests.

**ACA COMPLIANCE:** Our system continually tracks the status of your workforce. By assessing your reported hours and wages, you can determine whether your part-time employees are considered full-time equivalents under current ACA compliance laws. You'll gain insight to help you better manage measurement periods and potential penalties and in turn decide whether to pay or play.

**1094 & 1095 REPORTING:** The company can upload data into our portal, allowing us to handle ACA forms 1094/1095 reporting. When the time comes, we'll eFile with the IRS and send them to your employees.

## HOW YOU BENEFIT

As large payroll companies enter your market, PrimePay services help you to protect your employee benefits business. These services also enable you to penetrate new areas of your clients' operations.

PrimePay HR3 is a proven system that you can offer to your clients today, empowering them to streamline benefits administration and compliance. As such, it can be an effective tool to help retain your health insurance business and grow other revenue streams.

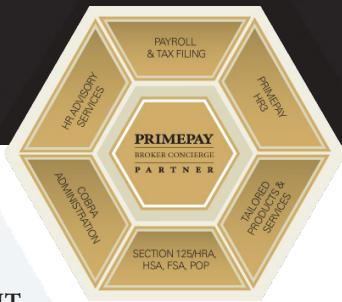
In your complex role as a benefit consultant, risk mitigation is becoming a more crucial part of your job. Our wrap document bundles all of the employer's health and welfare plans into a single plan incorporating all of the insurance companies' certificates by reference.

COBRA Administration is another value-added service you can offer to your clients. With these services you can meet more of your clients' needs and further strengthen their loyalty.

PrimePay's Nondiscrimination Testing service ensures equality for your clients' employees by evaluating the eligibility, contributions and benefits on a non-discriminatory basis. No plan is exempt and the risk of non-compliance can result in serious fines and penalties.

With the regulatory compliance getting more complex, your clients are looking for more assistance to meet these requirements. Engaging PrimePay to meet their compliance needs removes you from the burden, responsibility and liability. We provide you with the technical resources you may not have in-house. With our various compliance portals we can provide an efficient, cost effective way to handle these regulatory tracking, reporting, document and notices preparation and filing requirements.

PrimePay's 1094 & 1095 Reporting service ensures that your clients' reporting requirements are accurately handled from start to finish.



## PRIMEPAY SERVICE    HOW YOUR CLIENTS BENEFIT

### Time & Attendance

Time & Attendance, as well as scheduling systems, can help your clients manage labor costs and hours worked for benefit eligibility under ACA. These systems can not only provide workforce scheduling, but job tracking, labor allocation and benefit distribution.

### Section 125/HRA, HSA, FSA, POP

Through pre-tax health care accounts (HRA, HSA, FSA and POP), employers can help employees defray rising medical costs. These plans offer employees a creative, flexible and tax-advantaged way to pay for qualified medical expenses. Employers also benefit as they save thousands in payroll taxes. But administering these accounts can be complex and time consuming—unless your clients engage PrimePay for Section 125/HRA, HSA, FSA and POP support.

### HR Advisory Services

Our HR Advisory Services give organizations access to comprehensive HR advice and answers to complex HR questions—empowering them to manage compliance issues more quickly and effectively.

## HOW YOU BENEFIT

One of your clients' biggest concerns is managing their largest expense, payroll. Providing a solution to help them manage their time processing payroll, avoiding costly mistakes and controlling labor expenses allows you to become a true consultant. This solution can also be used to schedule and track hours to manage employee benefit eligibility under ACA.

Administering flexible benefits isn't your core competency, but it is support that many of your clients may be seeking. With this offering from PrimePay, you can help your clients better manage health care costs and deliver a stronger benefits package to their employees.

As a broker, you maintain a whatever-it-takes commitment to supporting your clients' needs. But chasing down answers to HR compliance questions is time-consuming and inefficient. With HR Advisory Services, you can still provide the support your clients count on—without taking away from the focus of your core business.

**PrimePay can help take care of your clients from hire to retire, no matter the business size.**

PrimePay Service	Under 20 Employees	20+ Employees	50+ Employees
Payroll	✓	✓	✓
ACA Reporting	✓	✓	✓
Time & Attendance/Employee Scheduling	✓	✓	✓
Workers' Compensation	✓	✓	✓
Merchant Services	✓	✓	✓
HR Advisory Services	✓	✓	✓
Section 125 - HRA, HSA, FSA, POP	✓	✓	✓
ERISA/Nondiscrimination Testing	✓	✓	✓
Retirement Plan Services	✓	✓	✓
COBRA Administration		✓	✓
HR3 Essentials		✓	✓
HR3 Enterprise			✓