



consolidated billing
on-line premium administration

Employee benefits administration.

It's no easy task.

Employee benefits pose a unique challenge for both employers and benefit providers.

Today's employers need to provide a comprehensive benefits package that attracts and retains quality employees. Yet, employers must maintain a profitable business, a difficult task given rising benefit costs and increasingly complex product types. What's more, employers are often faced with "hidden" benefit administrative costs, reconciling multiple bills from multiple insurance carriers, managing employee changes, collecting and remitting premiums, etc.

Benefit providers are under pressure to provide employers with a "hassle-free" benefits program that doesn't create additional work for the benefits administrator or payroll department. Still, these providers need to control costs and maximize profits to succeed in today's increasingly competitive insurance marketplace.

How can benefit providers provide the administrative support their clients need on a cost-effective basis while expanding marketshare? The answers are simple, innovative premium administration, consolidated and single-slot billing capabilities, and common remitter services. The solutions help eliminate inefficiencies, improve processing times, and open up new markets. But building such a system takes time and money, scarce commodities in today's rapidly-changing high-tech environment.

We can help.

As a fully-integrated, consolidated billing administrator, Paylogix puts web-enabled and traditional billing, premium remittance, and account management to work for you and your clients.

Who is Paylogix?

As a recognized leader in the premium administrative industry, Paylogix provides the most innovative web-based technology needed for accurate premium billing and delivery. Simply, it's a hassle-free way to provide valuable benefits to employers and their employees, differentiate your business from competitors, and strengthen your client relationships.

Consolidated billing and remittance: **Paylogix's expertise**

Our consolidated billing and remittance capability allows for multiple products from multiple carriers to be billed and paid through one payroll deduction slot and one bill. For employers, this simplifies the payroll deduction and reduces payroll staff time, making it easier for employers to embrace additional programs and encourage employee participation. Consolidated billing and remittance also allows you to develop and penetrate new markets and new accounts.

"This is terrific! I can accomplish in minutes what used to take me hours."

–Payroll Manager, Commercial Contracting Firm

The Paylogix advantage

At Paylogix, our mission is to simplify the process of premium payment and collection. To achieve this goal, we provide a variety of billing, collection, reconciliation, remittance, and account management services, and all are available via the Internet.

Our on-line premium administration offers three key advantages: Quicker, more efficient transactions, at a fraction of the cost of traditional in-house "paper-based" methods. There are no bills and payments to get delivered, delayed, or lost, and no paperwork to process or file.

Past and present billing and payment information that is instantly available through our integrated electronic document management system.

Greater access to new and existing markets through our consolidated and single-slot billing and remittance capabilities.

"I get the ability to outsource billing administration while deploying Internet capabilities to my end users with no intrusion on existing operations."

– V. P. of Administration, Supplemental Insurer



Quality billing and payment processing

Nothing creates employer ill-will quicker than billing and processing errors. At Paylogix, we work closely with you to ensure that your clients receive bills that are accurate and up-to-date and payments are processed promptly. Our billing system can support a wide variety of billing frequencies, including ninthly, tenthly, weekly, bi-weekly, semi-monthly, monthly, quarterly, semi-annual, and more. And, we offer both on-line and manual billing services. Here's how each method works.

Our on-line billing process involves three simple steps:

First, the employer is notified via email that an electronic statement has been prepared. This email contains a hyperlink that immediately connects the employer with the Paylogix website.

Second, the employer accesses the statement using a unique ID and password. Here, employers can make changes to employee data and receive an updated statement with the simple point and click of a mouse. Employers can also obtain information about payment status and employee coverage amounts and receive on-line assistance.

Third, the employer pays the bill either on-line via electronic funds transfer or by printing the bill and submitting it with a paper check. Once we receive payment, premium is reconciled, broken out, and remitted to respective insurance carriers within a fraction of the time of traditional methods.

We also offer traditional billing services:

A paper bill that contains a fast response feedback section for payment adjustments is sent to the employer via common courier. All paper bills are sent out in advance of one billing frequency period, which provides employers with sufficient time to make any necessary changes prior to submitting payment. Employers can check on payments, verify coverage amounts, and view other account information on-line.

The employer submits payment via supplied return envelope. Once we receive payment, premium is quickly reconciled, broken out, and remitted to the respective insurance carriers.

On-line premium administration made simple

To succeed at employee benefits administration, you need to manage the whole process, not just the pieces. To help you meet this challenge, Paylogix supplies benefit providers and their agents with a custom, private labeled web portal that can be used to:

- Modify bill entries
- View account data
- Set up, modify, or terminate accounts
- Generate reports
- Transfer information to and from Paylogix
- Maintain direct contact with employers via email
- Provide a “click and chat” interface for clients and administrative staff
- Monitor clients’ bill paying activities for instant feedback and better service

The key to success

While the efficient and effective use of technology is important, building and maintaining client relationships are the key to success. To support you in this endeavor, all communication between Paylogix and your accounts is done under your name. To employers, this means that Paylogix appears as an extension of your business and allows you to preserve your personal relationship with your clients, thereby increasing persistency and adding value to your services. What’s more, you retain control over the administrative process by authorizing who can access what information on-line.

By using Paylogix, you outsource administration, not the client relationships you’ve worked hard to develop.



The bottom line

Outsourcing premium administration not only saves you and your clients time and money, it allows you to pursue other strategic initiatives. At Paylogix, we're committed to providing unique solutions to meet your needs, whatever they might be. For more information on how we can help give your business a premium advantage, please visit our website www.paylogix.com, e-mail info@paylogix.com, or contact:



“If you want to close the sale, just introduce the account to the Paylogix billing system. They are going to love it!”

– Benefits Consultant



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