

When Payroll Deduction Is Not An Option

Voluntary payroll deduction continues to be one of the most convenient methods for employees to pay their portion of contributory benefits but it is not always an option. Sometimes, the employer's payroll system cannot support another payroll slot for new benefits. When benefits are offered through an association or membership group the access to payroll may be limited to one slot.

Fortunately, Paylogix provides multiple billing solutions, that allow you to expand benefit offerings regardless of the payroll situation. Any of these payroll deduction alternatives allow brokers to:

- Integrate billing collection forms with your third party enrollment system through our Paylogix Merchant Gateway.
- Ensure participants update their billing information with automatically generated emails and update forms.
- Access statements, reports, and online administrative through our Paylogix client portal.
- Overcome employer and HR objections to expand benefit offerings.
- Increase voluntary benefit take up rate with an easy payment option.

Alternatives to Payroll Deduction

Direct deposit

Paylogix accepts direct deposits, which are made into a unique custodial account, reconciled, and forwarded to the appropriate insurance carriers or vendors. No bills are received or handled by the employer, and the deposit advice is reflected on the participant's payroll stub.

ACH/automatic bank draft

Paylogix creates an ACH debit transaction for the participant. Single or multiple product premiums are collected directly from the participant's personal or business checking or savings account at their own financial institution. The charge appears on the participant's bank statement.

Credit card charge

Paylogix can process Visa and MasterCard payments for participants. One combined charge for all coverages for each participant is processed monthly. Premiums are reconciled and disbursed to the appropriate vendors. The charge appears on the participant's monthly credit card statement.

With payroll deduction alternatives nothing stands in the way of expanding a benefit offering.

Over 20 years of billing expertise

Invented in 1995 by Paylogix' founder and president, Richard Pfadenhauer, our Consolidated Billing® service revolutionized the industry. Over 20 years later, we are still developing new and better ways to move money and data. We don't just know how to do billing, we invented the industry standard.