



# Midwestern Payroll Plus Program FAQs Frequently Asked Questions Agent/Broker Edition



## 1. Is this a PEO/Employee Leasing Option?

- **NO.** A PEO is a service whereby the business owners' employees become "co-employed" by the PEO. With the Payroll Plus Program, your clients are running payroll through their own FEIN and YOU write the policy. 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. Which company name will show on the check stubs as the employer?

- Your client's company name will be on all check stubs and W-2s as the employer.

## 3. What is the price of the Midwestern Payroll Plus Program?

- The price of the MIA Payroll Plus Program is based on employee count and payroll frequency. Please visit the MIA Payroll Plus rater at [www.miapayrollrater.com](http://www.miapayrollrater.com) to generate an account specific quote.

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

### Payroll Services

- ✓ Dedicated Payroll Specialist & System Training
- ✓ Quarterly Federal/State Tax Return Filing
- ✓ Payroll Tax Payments
- ✓ Direct Deposit, Pay Cards or Paper Checks
- ✓ Email, Fax or Phone-in Payroll Data
- ✓ Secure Online Payroll Reports
- ✓ Employee online access to paystubs
- ✓ Processing & Digital Delivery of 1099, W2 & Tax Forms
- ✓ Vacation/Sick Leave/Time Off Accruals
- ✓ Garnishment Services
- ✓ New Hire Reporting
- ✓ Pay-As-You-Go Work Comp Billing

### HR & Risk Management

- ✓ Complimentary ERMA Membership
- ✓ Custom Web Portal for One Stop Administration
- ✓ Unlimited Access to HR Related Legal Counsel
- ✓ Digital Employment Documents & Handbook
- ✓ Business Expense Reduction Analysis
- ✓ OSHA CIRS Designation Online Training
- ✓ Unlimited Extensive HR Library Access
- ✓ ERMA Bi-Weekly Newsletter with Industry Updates
- ✓ Unlimited Access to State Regulatory Updates
- ✓ Digital General Workplace Safety Program
- ✓ Benefits, HR & Employment Law Monthly Webinars

### *Options to Upgrade to Enhanced Payroll Features*

### Discounts and Special Program Enhancements

- Advanced DOT Compliance Services
- Fleet Management Hardware Solutions
- Advanced Legal Counsel Services
- Attorney-Drafted Employee Handbook
- Drug Free Workplace Implementation
- Nationwide Employee Background Screening
- Required Federal & State Posters
- Customized Safety & Compliance Training
- Extensive Library of Online Training Modules
- Telehealth (Plus Mental Wellness & Dental Savings)
- 401(k) Implementation & Administration
- ...and more!

- Please visit [www.MIAPayroll.com](http://www.MIAPayroll.com) for the most updated list of HR & Risk Management options.

## 5. What is the commission to the agent for selling the Midwestern Payroll Plus Program?

- 15% commission paid on collected payroll fees. Commission will be paid monthly by Midwestern.

**6. What companies are partnering to form the Midwestern Payroll Plus Program?**

➤ Payroll Services

- Insight Payroll Associates (IPA) - [www.IPAPays.com](http://www.IPAPays.com)

➤ Pay-As-You-Go Premium Facilitation

- Reliable Premium Management (RPM) - [www.ReliablePremium.com](http://www.ReliablePremium.com)

➤ HR & Risk Management Support

- Employers' Risk Management Association (ERMA) - [www.myERMA.com](http://www.myERMA.com)

➤ DOT Compliance Services

- ERMA Drive - [www.myERMADrive.com](http://www.myERMADrive.com)

**7. Are the services provided by the companies who partner to form the Midwestern Payroll Plus Program available as a stand-alone, outside of this program?**

- Yes. All services that make up the Midwestern Payroll Plus Program are available as stand-alone outside the program. Please email [mia-payroll@ipapays.com](mailto:mia-payroll@ipapays.com) to inquire further.

**8. Which option do I choose when binding my client's new MIA Policy to allow Pay-As-You-Go facilitation?**

- Communicate to your Midwestern Underwriter that the Pay-As-You-Go billing will be handled by Reliable Premium Management and BIND as ***Pay-Go through Reliable Premium Mgmt***

**9. Does Midwestern Payroll Plus Service handle the quarterly and annual payroll taxes, W2s and 1099s for my client's business?**

- Yes. ERMA Payroll's partner, Insight Payroll Associates, will submit and report all payroll taxes including 940s, 941s, state tax filings. IPA also includes electronic W-2s and 1099s at year end.

**10. What is the best way to reach a payroll specialist?**

- To learn more about the Midwestern Payroll Plus Program, visit the Quote Page at [www.MIAPayrollRater.com](http://www.MIAPayrollRater.com) (The Agent Resources Button has the FAQs available and a Call Request Option) or visit [www.MidwesternInsurance.com/Payroll](http://www.MidwesternInsurance.com/Payroll)
- After a payroll account has been set up with Insight Payroll Associates, clients will be assigned a dedicated payroll specialist. They can also contact a specialist at (877) 731-8703

**11. My client is interested in the MIA Payroll Plus Program. What do I do next?**

- The agent MUST submit a quote by using the [www.MIAPayrollRater.com](http://www.MIAPayrollRater.com) Quote Site. 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 and Pay-As-You-Go services. The client will also receive a customized online portal, payroll login credentials, training and support to maximize their experience with the Payroll, HR and Risk Management services.

**12. Can we still offer 0% deposit on the WC without the insured signing up for the Midwestern Payroll Plus Program?**

- Participants of the Midwestern Payroll Plus Program automatically qualify for 0% deposit. Please contact your underwriter for or any other considerations.

**13. Can my client select their preferred Payroll Frequency?**

- Yes! Employers can choose between the following options: Weekly (52 times), Bi-Weekly (26 times), Semi-Monthly (24 times), Monthly (12 times)

**14. How can my client their submit payroll?**

➤Employers can utilize the payroll software to enter in their payroll data with their provided credentials or call in or email the data to their payroll specialist on a per pay period basis. Software training and ongoing support is available for those who choose to utilize the software.

**15. What payroll method options are there for my client to offer employees?**

➤Employers can choose between the following options: Direct Deposit, Paper Checks, Pay Card, or a Combination of all these options

**16. Are the Pay-As-You-Go Work Comp Premium Facilitation, HR & Risk Management Support features included in the payroll quote?**

➤Yes! This special pricing includes Pay-As-You-Go Work Comp Premium Facilitation and HR & Risk Management Support features.

**17. Will my client lose control over their employees by running payroll through Midwestern Payroll Plus Program?**

➤No. The employer will retain full control and direction over their employees and all Workers' Compensation will be reported under the employer's FEIN. This is NOT an employee leasing option/PEO.

**18. Can the Midwestern Payroll Plus Program process 1099s as well?**

➤Yes. There are enhancements available that can include processing owner operator settlement deductions such as Taxes, Occupational Accident, Non-trucking Liability, Physical Damage, etc.

**19. Are there additional payroll or HR upgrade features available for my client to explore?**

➤Yes! The client can request additional information through their Member Dashboard on enhancements like Legal Counsel Portal with Access to Advice from Actual Attorneys, OSHA Recordkeeping Certification, 401(k) Implementation, Short-Term Payroll Financing, Applicant Tracking, Certificate and License Expiration Tracking, Telehealth and more!

**20. What happens if my client's WC policy cancels? Do they still have access to the Payroll/HR/Risk Management features?**

➤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 the same pricing.

**21. What if my client is interested in the MIA Payroll Plus Program but does not have a Midwestern policy?**

➤Midwestern values its agency partnerships. With this in mind, as long as the referring agent is an appointed MIA Agent, they are able to offer the MIA Payroll Plus Program to their non-Midwestern clients.

**Just another example of the Midwestern Advantage!**