



# Midwestern Payroll Plus Program FAQs Frequently Asked Questions Business Owner 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 MIA Payroll Plus Program, you are running payroll through your own FEIN. 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. Which company name will show on the check stubs as the employer?

- Your 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 with your agent 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
- ✓ 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 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)

**6. 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.

**7. 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 will submit and report all payroll taxes including 940s, 941s, state tax filings. Electronic W-2s and 1099s at year end are also included.

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

- To learn more about the Midwestern Payroll Plus Program, please visit [www.miapayroll.com](http://www.miapayroll.com)
- After a payroll account has been set up, you will be assigned a dedicated payroll specialist who will be your main point of contact.

**9. What steps do I take if I am interested in the MIA Payroll Plus Program?**

- Contact your agent. Your agent will submit a custom quote by using the MIA Payroll Plus Program. This will generate a request to the Insight Payroll Associates (IPA) Onboarding Team to contact you directly to determine if the program is a good match, then complete the steps for IPA to commence payroll and Pay-As-You-Go services. You will also receive a customized online member portal, payroll login credentials, training and support to maximize your experience with the Payroll, HR, and Risk Management services.

**10. Can I take advantage of the Work Comp 0% deposit without the MIA Payroll Plus Program?**

- No. The 0% deposit option is only available to clients who participate in this program. Please have your agent contact your underwriter for or any other considerations.

**11. What options are there for Payroll Frequency?**

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

**12. How is my payroll data (hours, overtime, bonuses, etc) reported on a per pay period basis?**

- Employers can self-submit their payroll data with their provided credentials or call in, text or email the data to their payroll specialist on a per pay period basis. *Software training and ongoing support is available for those who self-submit through the user-friendly software.*

**13. What payroll method options are there to offer my employees?**

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

**14. 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.

**15. Will I lose control over my employees by running payroll through MIA Payroll Plus Program?**

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

**16. 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.

**17. Are there additional payroll or HR upgrade features available to explore?**

- Yes! The Member Portal aka InfoHub ([www.MIAPayroll.com](http://www.MIAPayroll.com)) is a great place to learn about enhancements to the MIA Payroll Plus Program. Clients can request additional information through your InfoHub on enhancements like Legal Counsel Portal with Access to Advice from Actual Attorneys, OSHA Recordkeeping Certification, Department of Transportation (DOT) Compliance Services, 401(k) Implementation, Short-Term Payroll Financing, Applicant Tracking, Certificate and License Expiration Tracking, Telehealth and more!

**18. What happens if my Midwestern policy becomes inactive? Do I still have access to the Payroll/HR/Risk Management features?**

- Any client enrolled in the MIA Payroll Plus Program whose policy is no longer in active status will have the opportunity to maintain any Payroll/HR/Risk Management features.

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