

# Worksite Payroll Deduction Administrative Guide

## Voluntary Employee Benefits



# Welcome to Illinois Mutual's Worksite Program

We're service-driven every step of the way!

Thank you for participating in Illinois Mutual's Voluntary Worksite Benefit Program. This guide will help you through our seamless payroll deduction billing process. Our goal is to serve you promptly, efficiently and personally, so please don't hesitate to reach out to us for direct assistance.

## Illinois Mutual Life Insurance Company

Policy Service Department  
300 SW Adams Street  
Peoria, IL 61634

Phone: (800) 380-6688, ext. 756  
Fax: (309) 674-2217  
Email: PSDWorksite@IllinoisMutual.com

## Table of Contents

- 3 Monthly Billing and Reconciliation Process
- 3 Getting Started with Our Convenient Employer Portal
- 5 Setting up a Bank Account for Online Premium Payments
- 6 Payment Options
- 6 Making an Online Payment through the Employer Portal
- 7 Reconcile Bill - Summary and Policy Details
- 9 Common Employee Administration Functions
- 11 Understanding Employer Portal Permissions
- 12 Handling Service Requests and Filing Claims
- 13 Worksite Program Advantages and Products



# Monthly Billing and Reconciliation Process

To expedite billing, these steps and tips will clarify important points about our payroll deduction billing process for your employees' Worksite coverage. We make it as simple as possible to pay bills and manage your account with our secure online Employer Portal.

- Effective dates of all policies are established at the time the case is submitted to our Home Office for approval. Coverage is effective the 1<sup>st</sup> of the month in which payroll deduction begins.
- To ensure our records represent your deduction and billing schedule correctly, review your billing statement for accuracy. You can provide any necessary edits (such as those due to employee transitions) online through your Employer Portal account, mark them directly on a printed bill you mail back to us with your payment, or contact our Policy Service Department directly to report account discrepancies or employee status changes.
- You will be billed monthly for your employees' Worksite premiums regardless of your own payroll frequency (weekly, bi-weekly, semi-monthly, or monthly).
- Your monthly bill will be mailed to you on or about the 28<sup>th</sup> of each month. Bills can also be viewed in the Employer Portal on the 29<sup>th</sup> of every month. (Or the prior business day if the 29<sup>th</sup> is a holiday or falls on a weekend.) Please contact our Policy Service Department if you do not receive a bill.
- Billing is conducted in arrears, which means you will be billed on the 28<sup>th</sup> of each month for premiums due for that same month. For example, on July 28, the bill will show premiums due for employee coverage in July.
- The premium payment due date will also be listed on the bill.

## Getting Started with Our Convenient Employer Portal

You can manage your own billing account conveniently, quickly and securely – anytime and anywhere you have an internet connection. Your Employer Portal account can be accessed on your PC, laptop or mobile device, and these browsers are fully supported: Chrome, Internet Explorer 11, Edge and Firefox.

### The Employer Portal empowers you to:

- Make electronic premium payments
- Adjust, save and reconcile bills
- View current and past amounts due
- Edit employee information and employment status
- Create additional administrative accounts
- Add and cancel employees in your group's account

Though many of your questions may be answered in this guide, another great resource for information is within the Employer Portal itself, under the Frequently Asked Questions (FAQ's) tab. <https://Employer.IllinoisMutual.com>

# Getting Started with Our Convenient Employer Portal (cont.)

Upon approval of your employer group's participation, our Home Office will work with you to register for your online Employer Portal account. (Additional user administrative accounts can later be created with this same registration process.)

When you receive the registration link via email, you'll enter your name and password information in the prompts and click the Register button. Password criteria instructions are also provided on this screen (Figure 1.1).

After you have set up your account, simply login with the username and password you selected. If you forget your username/password, links are available to retrieve it on this screen (Figure 1.2).

**ILLINOIS MUTUAL**  
Employer Registration

Email Address

First Name

Last Name

Username

Password

Confirm Password

**Register**

**Your password must:**  
Contain at least 1 uppercase character  
Contain at least 1 lowercase character  
Contain at least 1 number or special (\$, #, @, etc) character  
Contain at least 8 characters  
Match the confirm password

Figure 1.1

Username

Password

**Login**  Remember Me

[Forgot Username or Forgot Password](#)

Figure 1.2

## Home Page

The home page of the Employer Portal (Figure 1.3) is simple to navigate. Many of your account management functions can be found in the Overview Tab that includes a summary and quick access to the following:

- Current Bill Details
- User Access
- Quick Payment
- Past Bills - where you can find a PDF of each final bill by clicking on Bill History
- Buttons in each section providing access to more details

**Overview**

Current Bill Details **Reconcile Bill** Quick Payment **Pay Now**

Employees	4	Payment Amount	\$463.56
Current Due	\$186.06	Account Name	Autobody Plus Payroll Acct
Past Due	\$277.50	Bank	JPMORGAN CHASE
Total Due	\$463.56	Account	****52567
Payment Amount	\$463.56		
Due Date	8/15/2019		

User Access **Edit** Past Bills **Bill History**

NAME	USERNAME	STATUS
Smith, Joe	joesmith	Active

DATE	STATUS
6/24/2019	Bill Created

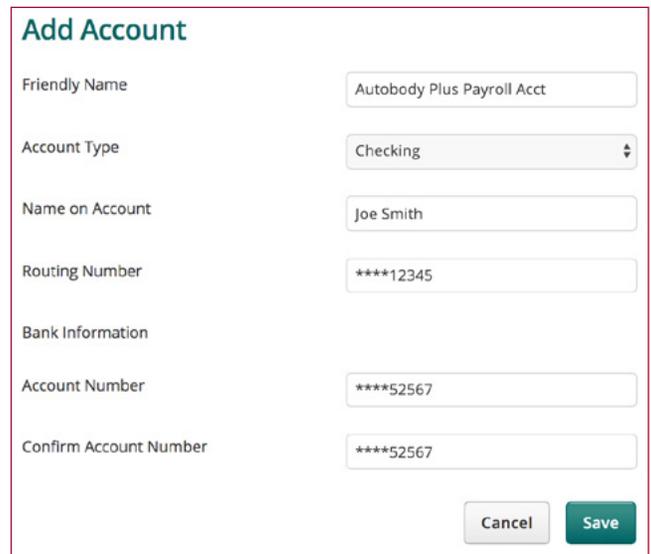
Figure 1.3

# Setting up a Bank Account for Online Premium Payments

The first step to paying your bill online is setting up at least one bank account within your Employer Portal account under the “Administration” section. Note: Only the “Employer Administrator Account” can manage bank account information (see page 11 for details about user account permissions).

To add an account, click “+ Add New” on the Bank Accounts screen (Figure 1.4) and provide the following information (Figure 1.5):

- Friendly Name (for your own reference)
- Account type (checking or savings)
- Name on Account (must match bank account records)
- Routing number (providing this will populate the Bank Information field)
- Account number (display will be masked when shown elsewhere)



**Add Account**

Friendly Name: Autobody Plus Payroll Acct

Account Type: Checking

Name on Account: Joe Smith

Routing Number: \*\*\*\*12345

Bank Information

Account Number: \*\*\*\*52567

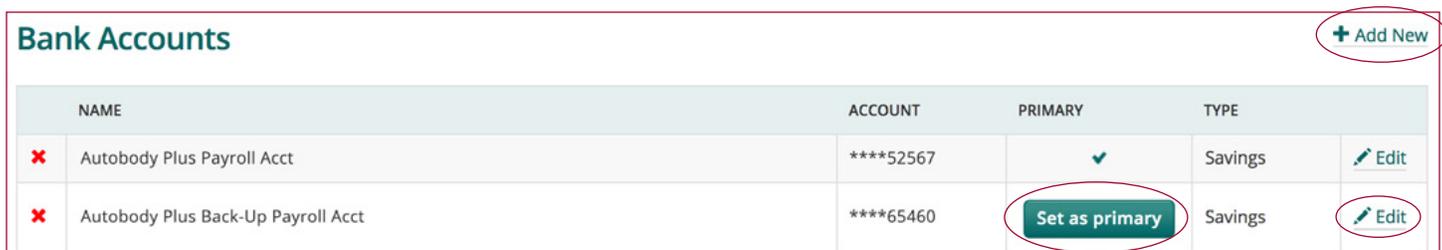
Confirm Account Number: \*\*\*\*52567

Buttons: Cancel, Save

Figure 1.5

Click the “Save” button to add this account to the Employer Portal.

To edit existing bank account information, simply click the appropriate “Edit” icon next to the desired account on the overview screen. Clicking the “Set as primary” button will change the default account for making a payment. (Figure 1.4)



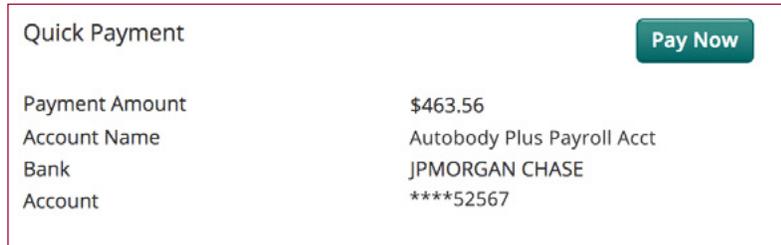
**Bank Accounts** + Add New

	NAME	ACCOUNT	PRIMARY	TYPE	
✘	Autobody Plus Payroll Acct	****52567	✓	Savings	Edit
✘	Autobody Plus Back-Up Payroll Acct	****65460	Set as primary	Savings	Edit

Figure 1.4

# Payment Options

- 1 **Pay electronically, online through the Employer Portal.** The Quick Payment section on the Employer Portal's Home Page (Figure 1.6) is where you can set up online payments. To activate online payments, you'll first need to access the Bank Accounts Page and input your banking account details to set up Electronic Funds Transfer (EFT).



Quick Payment		Pay Now
Payment Amount	\$463.56	
Account Name	Autobody Plus Payroll Acct	
Bank	JPMORGAN CHASE	
Account	****52567	

Figure 1.6

- 2 **Pay by check with copy of electronic bill.** Simply access your online bill from the Employer Portal, print and mail a copy to the return address on your printed bill's envelope along with your remittance.
- 3 **Pay by check with paper bill.** When you receive your monthly bill by mail, retain it for your own records and mail back only the billing coupon along with your remittance to the return address on your printed bill's envelope. If you need to make account changes, please indicate them directly on a copy of your printed bill and mail it back to us with your payment. Our Policy Service Department will then make applicable changes to your account.

## Making an Online Payment through the Employer Portal

Pay your bill online using the "Make Payment" link within the "Billing" section. Note: Only the "Employer Administrator Account" can make a payment (see page 11 for details about user account permissions).

On the "Make Payment" screen (Figure 1.7), the following details are prepopulated:

- Payment Amount
- Account Name
- Bank
- Account (masked number)

Your current bill is viewable as a PDF, and you may select any of your saved bank accounts by clicking the "Select Payment Method" button. If the account you need is not setup, click the "+ Manage Accounts" link (Figure 1.8) to jump to that Administration section. If the payment amount due does not match the employee premiums you have collected, refer to the "Reconcile Bill" sections of this guide.

# Making an Online Payment through the Employer Portal (cont.)

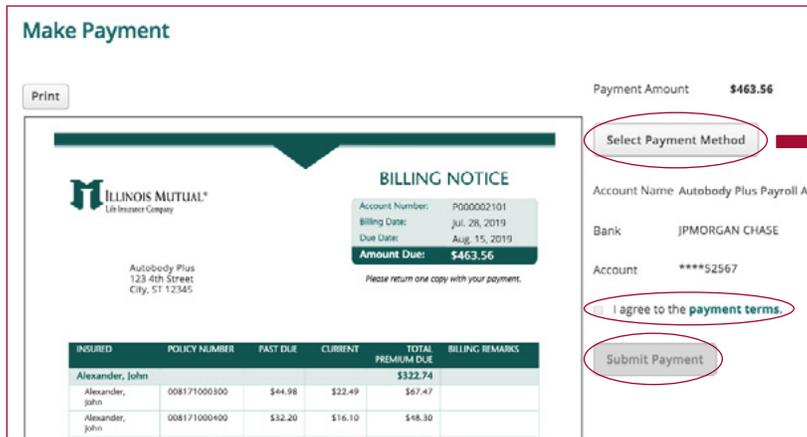


Figure 1.7

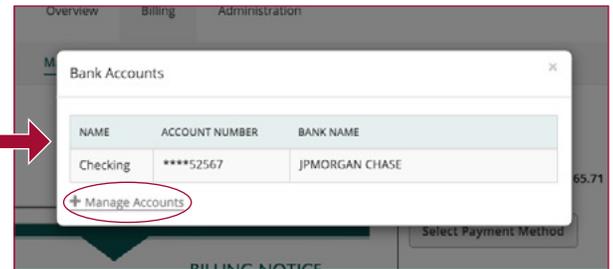


Figure 1.8

To authorize your payment, click the “I agree to the payment terms” checkbox and then the “Submit Payment” button.

Next, click the “Yes” button to accept the payment terms and confirm payment amount (Figure 1.9).

Finally, you will see a pop-up “Thank You” screen confirming you have successfully submitted your payment (Figure 1.10).

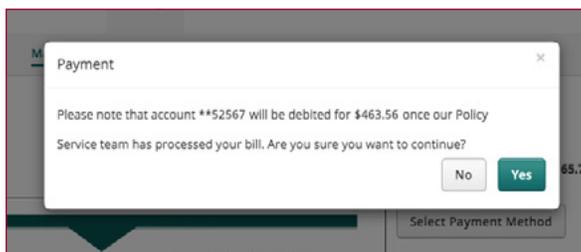


Figure 1.9

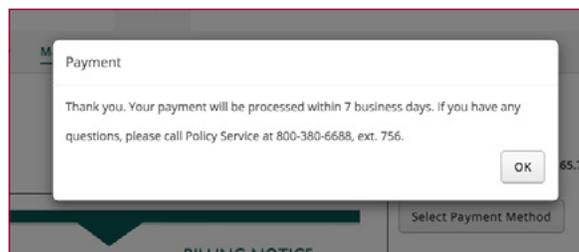


Figure 1.10

## Reconcile Bill - Summary and Policy Details

The “Reconcile Bill” button gives you access to summary details (Figure 1.11) and functionality to reconcile a bill. You may edit employee information by clicking the “Edit” button and making necessary corrections directly to your account. The following may be accessed here:

- Current Due
- Past Due
- Total Due
- Payment Amount
- The “Print” button, which allows a PDF of an adjusted bill to be saved and printed
- The “Pay Bill” button, which allows the bill to be paid as summarized
- The “i” information icon next to each label, which provides a definition

# Reconcile Bill - Summary and Policy Details (cont.)

You can also see an employee's policy details by clicking the "+" to expand to more information. You may use this screen to make edits for several employee administrative situations.

The screenshot shows the 'Reconcile Bill' interface. At the top, there is a summary table with four columns: CURRENT DUE (\$186.06), PAST DUE (\$277.50), TOTAL DUE (\$463.56), and PAYMENT AMOUNT (\$463.56). Below this is a '+ Add Employee' section with a search box. The main table has columns: EMPLOYEE, TOTAL DUE, PAYMENT AMOUNT, STATUS, EFFECTIVE DATE, and REMARKS. The first row shows Antonini, Marianna with a total due of \$423.75 and a payment amount of \$423.75, with a status dropdown set to 'Active'. Below this is an expanded view for the same employee, showing columns: INSURED, POLICY NUMBER, TOTAL DUE, PAYMENT AMOUNT, STATUS, EFFECTIVE DATE, and REMARKS. The policy number is QASAMACC0040, and the effective date is 6-25-2019. The status dropdown is also set to 'Active'. There are 'Print' and 'Pay Bill' buttons at the top right, and 'Cancel' and 'Save' buttons at the bottom right.

Figure 1.11

Policy details include *(those that are bold can be edited)*:

- Insured
- Policy Number
- Total Due
- **Payment Amount**
- **Status** (policy)
- **Effective Date** (of a policy status change)
- **Remarks** (Some remarks are added automatically once changes are saved, but additional remarks can be added manually in the Remarks field.)

## Status Definitions:

By changing the Status dropdown selection and clicking Save, you are indicating that our Policy Service Department should make the indicated change for this employee, as of the "Effective Date" chosen by you:

- Active – Policy remains active. This is the most common, especially if edits are only being made to the Payment Amount field.
- Cancel – Policy has been cancelled.
- On Leave – Employee is on leave during the coverage period.
- Terminated – Employee has been terminated.

The next section explains in greater detail how to indicate Status changes and what impact that change will have on future billing, if any.

## Helpful Tips:

- Changing the "Payment Amount" field for an employee will automatically update the overall "Total Due" amount for the bill you are reconciling.
- Changing an employee's status will automatically change the status of all policies for that employee.  
**NOTE:** If multiple products are owned, each product can be canceled separately by expanding the employee's Status menu through the "+" and "Edit" icons and canceling only applicable products. (This will default the status to be blank in the non-expanded view.)
- Using the "+ Add Policy" or "+ Add Employee" options will require you to enter the policy number that was provided by your agent or our Policy Service Department.
- Be sure to click the "Save" button once edits have been completed for a policy.

# Common Employee Administration Functions

Employees may be removed from monthly billings in your account for several reasons described in this section. In many cases, you may simply adjust your account in the Employer Portal by navigating to the Reconcile Bill section under the Billing menu and clicking on the “Edit” icon next to the appropriate name. Enter the appropriate details in the Remarks column (Figure 1.12).

ILLINOIS MUTUAL\* Overview **Billing** Administration

**Reconcile Bill** Bill History Make Payment

### Reconcile Bill

CURRENT DUE	PAST DUE	TOTAL DUE	PAYMENT AMOUNT	
\$186.06	\$277.50	\$463.56	\$463.56	Print Pay Bill

+ Add Employee Employee

EMPLOYEE	TOTAL DUE	PAYMENT AMOUNT	STATUS	EFFECTIVE DATE	REMARKS
- Antonini, Marianna	\$423.75	\$423.75	<input type="text"/>	<input type="text"/>	

INSURED	POLICY NUMBER	TOTAL DUE	PAYMENT AMOUNT	STATUS	EFFECTIVE DATE	REMARKS
Antonini, Marianna	QASAMACC0040	\$423.75	\$ 423.75	<input type="text"/>	<input type="text"/>	

+ Add Policy

EMPLOYEE	TOTAL DUE	PAYMENT AMOUNT	STATUS
+ Kaufmann, Justin	\$39.81	\$39.81	Active

Cancel Save Edit

Figure 1.12

If you choose not to use the Employer Portal, you may mark appropriate edits directly on a copy of your printed bill, note applicable comments in the Remarks column and mail it back to the Home Office.

## Partial Payment Situations

A partial premium payment may be remitted to Illinois Mutual due to any of these reasons: a temporary layoff (less than 30 days), sick leave, an unpaid vacation, a leave of absence, or a clerical error. Partial payments will be held in a suspense account, until the remaining amount owed is deducted and remitted with the following month’s premium payment. A partial payment in one month will likely require employers to take an additional deduction the next month - one to collect the remaining amount and one to collect the typical amount to bring all payments to a current date.

### To indicate:

- Select applicable employee name — expand his or her “+” button and click the “Edit” icon.
- Fill in the partial premium amount in the “Payment Amount” column.
- Note “Suspense - Partial Payment” in the billing Remarks column.
- Confirm the Status column lists “Active.”

# Common Employee Administration Functions (cont.)

## Employee Terminated

Upon notification from the employer, Illinois Mutual will remove terminated employees from the employer account. Employees with portable policies will be sent an offer in the mail to continue their coverage on a direct pay basis with Illinois Mutual.

### To indicate:

- Fill in partial premium amount, if any, in the “Payment Amount” column.
- Note “Termination - Partial Payment” in the billing Remarks column, if applicable.
- Change Status dropdown to Terminated.

## Employee Requested Cancellation of Policy

Illinois Mutual will remove the employee from future billing. Cancellation will be confirmed by our Policy Service department.

### To indicate:

- Fill in partial premium amount, if any, in the “Payment Amount” column.
- Note “Cancellation - Partial Payment” in the billing Remarks column, if applicable.
- Change Status dropdown to Cancel.

## Employee Retired

This status change cannot be indicated on the Employer Portal. Please contact our Policy Service Department.

Upon notification from the employer of a retired employee, Illinois Mutual will remove the employee from the employer account and communicate with the retiree directly regarding continuation\* of the policy and premium payment methods.

## Employee Deceased

This status change cannot be indicated on the Employer Portal. Please contact our Policy Service Department.

Illinois Mutual will remove the employee from future billing. Payment of a death benefit or claim for disability will be handled by the Illinois Mutual Claims Department.

## Employee Temporarily Laid-off or on Unpaid Leave *(greater than 30 days)*

Upon notification from the employer or employee of either of these statuses, Illinois Mutual will remove the employee from the employer account and contact the employee regarding payment of his/her premium. Illinois Mutual will communicate with former employees directly regarding continuation\* of the policy and premium payment methods. If the employee is on EFT, it will continue until Illinois Mutual is notified otherwise.

### To indicate:

- Note “Laid-off” in the billing Remarks column.
- Provide a date in the “Effective Date” column
- Change Status dropdown to On Leave.
- Enter applicable payment amount in the “Payment Amount” column

---

*\*Continuation of coverage does not apply to Short Term Disability - Group (Form VSTD11, Group Non-occupational Short Term Disability Income Insurance). Since this is not a portable policy, coverage ends when the employee leaves employment.*

## When an Employee Returns to Work After Removal from the Employer Account Bill

To reinstate an employee on the employer’s billing, you can click the “+ Add Employee” link in the Employer Portal, which will require you to input their policy number. You may also contact the Policy Service Department for assistance at (800) 380-6688, ext. 756.

# Understanding Employer Portal Permissions

## Account Types: Administrator or Basic

Two types of accounts can be set in your portal. Each provides different levels of functionality (Figure 1.13).

### Employer Administrator Account:

- The first email address provided to Policy Service, to register your employer group on the Portal, will become the only administrator account.
- With this type of account, the administrator can:
  - Perform all functionality listed for an Employer Basic Account (see right column).
  - Add additional users by setting up Employer Basic Accounts by clicking "+ Add New" from the User Access section of the Overview page (Figure 1.3). This will initiate a registration email to the new user.
  - Manage Employer Basic Accounts, including permissions:
    - Active – User has access to Employer Portal
    - Disabled – User does not have access to Employer Portal
  - Edit bank account information and make payments.

### Employer Basic Account:

- With this type of account, the user can:
  - Access online bill(s), including recent bill history
  - Edit employee information, including employment status and contact information
  - Add new employees, or new policies to an existing employee (requires policy number)
  - Reconcile current bill and save changes in preparation for payment.
  - Contact our Policy Service Department or your agent

### Home Office Assistance Available

**PLEASE NOTE:** For security purposes, Illinois Mutual employees must have authorization from the approved employer contact to log in to any portal account; otherwise the employer is the only one with account access. Granting this access will allow the Home Office to assist employers to:

- Edit an Employer Administrator account
- Change an Employer Basic account to an Employer Administrator account

FUNCTION	EMPLOYER ADMINISTRATOR ACCOUNT	EMPLOYER BASIC ACCOUNT
Access online bill(s), including recent bill history	X	X
Edit employee information, including employment status and contact information	X	X
Add new employees, or new policies to an existing employee (requires policy number)	X	X
Reconcile current bill and save changes in preparation for payment.	X	X
Assign and set-up additional Employer Basic Accounts	X	
Manage Employer Basic Accounts, including user permissions	X	
Manage Employer bank account information for electronic payments	X	
Make electronic payments	X	

Figure 1.13

# Handling Service Requests and Filing Claims

Illinois Mutual is here to assist you every step of the way with handling service requests and filing claims. Please contact the appropriate department with your respective inquiries or requests so we can better serve you.

## Service Requests

Some common service requests include making changes to:

- Employee's personal information (name, address, phone)
- Benefits
- Beneficiary designation
- Ownership
- Assignments
- Adding newborn children to a policy

## Policy Service Department:

Illinois Mutual Life Insurance Company  
Policy Service Department  
300 SW Adams Street  
Peoria, IL 61634  
Phone: (800) 380-6688, ext. 756  
Fax: (309) 674-2217  
Email: PSDWorksite@IllinoisMutual.com

## Filing Claims

Please advise employees to notify us of their claims within 20 days after a loss or as soon as reasonably possible. Claim forms are provided by the Home Office, and completed forms should be returned to our Claims Department.

## Claims Department:

Illinois Mutual Life Insurance Company  
Claims Department  
300 SW Adams Street  
Peoria, IL 61634  
Phone: (800) 437-7355

- Accident Claims, ext. 751
- Critical Illness Claims, ext. 751
- Short Term Disability - Individual Claims, ext. 752
- Short Term Disability - Group, ext. 747
- Life Claims, ext. 746

Fax: (309) 673-8137  
Email: Claims@IllinoisMutual.com



# Worksite Program Advantages and Products

As an employer, you understand the importance of offering a competitive employee benefit package that provides flexible options for your employees. Illinois Mutual's worksite program is a great solution offering quality supplemental products that can complement your current benefit offerings at no direct cost to you!



To learn more about us or our products, contact your Illinois Mutual agent, or visit us at [IllinoisMutual.com/Worksite](https://IllinoisMutual.com/Worksite)

## Why Illinois Mutual?

- » Experience you can trust selling Worksite products since 2007
- » Flexible product portfolio
- » Portable plans so employees can keep coverage if they leave or change employers.
- » Service-driven support from enrollment to policy service
- » Convenient payroll deduction or Electronic Funds Transfer (EFT)
- » Secure Employer Portal for convenient billing administration



## Strength

A strong capital position backed by \$1.51 billion in assets.  
*As of 6/30/19*



## Stability

In business for over 100 years.



## Values

Family-operated business for five generations.



## Support

A mutual insurance company focused on the interests of our policyowners.

