



IN THE BUSINESS OF YOUR SUCCESSSM

ADP's Pay-by-Pay[®] Premium Payment Program for Workers' Compensation

Increase Cash Flow
Improve Accuracy
Experience Convenience

HR. Payroll. Benefits.



Increase Cash Flow. Improve Accuracy. Experience Convenience.

Your time matters. Your money matters. But complex and necessary tasks, such as workers' compensation premium payments, can disrupt workflow and steal focus from your business priorities. **ADP can help.**

“ADP gets it right the first time, which means less administrative work for me and more time to manage a high-energy creative office.”

Ellie Pelletier

Office Manager,
Murray Media

ADP's Pay-by-Pay[®] Premium Payment Program is a simple, effective and convenient service that helps eliminate the confusion and administrative burdens associated with workers' compensation premium payments—allowing you to focus more time on your business and your customers.

ADP's Pay-by-Pay Premium Payment Program uses your actual payroll data, not estimates, and carrier rates to calculate your premiums—improving accuracy and minimizing the chance of a surprise at audit time.

What's more, premium payments are spread out over your payroll and forwarded to your carrier directly, which improves your cash flow and your time.



Cash-Flow Control.

What would you do if you had extra cash to put back into your business — TODAY?

ADP's Pay-by-Pay[®] Premium Payment Program for Workers' Compensation is a unique solution that offers your company a simple and efficient way to free up cash you can use now.

No upfront premium deposit is required¹, which frees up funds that you can invest in your business to build profitability.

Premium payments are based on actual, not estimated, payroll data and carrier rates, to minimize over or underpayments at your year-end audit.

Payments are spread over your company's payroll cycle so you know exactly what to expect and when.

TRADITIONAL WORKERS' COMPENSATION PREMIUM PAYMENTS	ADP'S PAY-BY-PAY PREMIUM PAYMENT PROGRAM FOR WORKERS' COMPENSATION
- A 25-100% premium deposit required	+ No premium deposit required*
- Premium based on estimated annual payroll	+ Premium based on actual payroll and carrier rates
- Limited payment terms (e.g. monthly, quarterly, semi-annual, annual)	+ Payments spread-out over company's payroll cycle
- Greater risk of additional premium due at year-end audit	+ Reduced risk of over or underpayment at year-end audit
- Need to hand write checks and send via mail risking late payment or cancellation	+ Eliminates writing checks and assures accurate, on-time payments

¹ While premium deposits may be eliminated, mandatory state assessment fees may be required in some states.



The Accurate Approach.

As a business professional, you know that doing things right today will save time and resources down the road. What if one data processing service could help you eliminate year-end audit surprises and avoid over or underpayment of your workers' compensation premiums?

ADP's Pay-by-Pay Premium Payment Program helps eliminate the guesswork related to workers' compensation premium payments and gives you peace of mind that your payments are **accurate and on time**.

With ADP's Pay-by-Pay Premium Payment Program, premium payments are calculated accurately for you based on actual, real-time payroll data and carrier rates, which can help minimize miscalculations at your year-end audit. This means that if your work fluctuates from a busy to a slower season, you won't have to worry about over or underpaying your workers' compensation premiums.

Workers' tips and wages are handled with care, so you don't have to come up with unnecessary cash for adjusted premium payments.

In addition, premium payments are automatically collected and forwarded to your carrier, helping to ensure prompt and accurate payments.

“Our work is all about helping patients who are hurting. Every day is pretty hectic. The Pay-by-Pay Program provides relief for my staff by handling the tasks that can interrupt patient care.”

Dr. Joseph Young

Chiropractor
Cornerstone Chiropractic

Tools That Matter.

Your business demands prompt attention. But filing and finding forms and keeping track of payment schedules can weigh you down. When it comes to premium payment processing, you need a solution that makes your life easier.

ADP's Pay-by-Pay Premium Payment Program is **convenient** and gives you more time to focus on the work that really fuels your business.

ADP's Pay-by-Pay Premium Payment Program **manages the paperwork**, so you'll no longer waste your valuable time managing complicated premium payments.

ADP's Pay-by-Pay Premium Payment Program **decreases the risk** of late payment policy cancelations because payments are forwarded directly to your carrier.

In addition, ADP's Pay-by-Pay Premium Payment Report² **puts you in control** of your workers' compensation payment information.

The electronic report contains employee-level information that allows you to track and manage premiums paid—every time you process payroll. You also have access to information at the employee, state and class-code level, allowing you to better account for your workers' compensation expenses.

Because of our long-time experience and in-depth knowledge of rules and regulations, we understand the appropriate way to calculate over-time wages and tips if necessary. By utilizing accurate payroll data and up-to-date state regulatory information, ADP's Pay-by-Pay Premium Payment Program can help save you from overpaying premiums.

ADP Insurance Services		Insurance Carrier: Ameri America		Policy Period: 03/01/2010 - 02/28/2011								
Policy Number: PW00000007		Employee Information		Current Payroll Rate and Premium								
EMPLOYEE DETAIL		Current Payroll Wage Information		Policy YTD Information								
File #	Employee Name and/or Job Description	Status	Regular Wages	Overtime Wages	Total Wages	Excluded Over-time Wages	Standard Allowance	Subject Wages	Rate	Premium	Policy YTD Subject Wages	Policy YTD Premium
00000000	CHIZI ANNA	F	1,000.00	0.00	1,000.00	0.00	0.00	1,000.00	0.88%	8.80	8,800.00	71.20
00000000	LIJONG	M	2,000.00	0.00	2,000.00	0.00	0.00	2,000.00	0.88%	17.60	17,600.00	151.36
00000000	TORRES LARRY	M	2,000.00	0.00	2,000.00	0.00	0.00	2,000.00	0.88%	17.60	17,600.00	151.36
Total California FUTA			5,000.00	0.00	5,000.00	0.00	0.00	5,000.00	0.88%	44.00	44,000.00	374.92
New Jersey 9B10			1,000.00	0.00	1,000.00	0.00	1,000.00	0.00	167%	0.00	7,000.00	40.00
00000000	JONES JANEY	F	1,000.00	0.00	1,000.00	0.00	0.00	1,000.00	0.87%	8.70	8,700.00	75.69
00000000	WELLS STEVE	M	2,000.00	0.00	2,000.00	0.00	0.00	2,000.00	0.87%	17.40	17,400.00	151.36
00000000	STANLEY BELLS	M	1,000.00	0.00	1,000.00	0.00	0.00	1,000.00	0.87%	8.70	8,700.00	75.69
00000000	ANDERSON JIM	T	1,000.00	0.00	1,000.00	0.00	0.00	1,000.00	0.87%	8.70	8,700.00	75.69
Total New Jersey 9B10			4,000.00	0.00	4,000.00	0.00	1,000.00	3,000.00	0.87%	26.87	24,000.00	177.87
Employee Premium Total:			9,000.00	0.00	9,000.00	0.00	1,000.00	8,000.00		81.23	80,000.00	688.67
OTHER CHARGES												
Description	Subject Wages	Amount	Policy YTD Subject Wages	Policy YTD Amount								
CA SBC45-9B2 Administrative Surcharge		0.00	0.00	976.00								
Other Charges Total:		0.00		976.00								
Total Charges This Period:	9,000.00	0.00	9,000.00	0.00	1,000.00	8,000.00	1,000.00	1,000.00		1,000.00	1,000.00	1,952.67

Legend: (F) General worker; (T) Terminated; (L) Leave of Absence; (D) Discontinued; Blank indicates no action reported.

07 Legend: (F) General worker; (T) Terminated; (L) Leave of Absence; (D) Discontinued; Blank indicates no action reported.

08 Period Covered: 1/15/2010 - 1/22/2010 Sheet: 47
 Client: 0000 Quarter: 4 Page: 1 of 3
 Check Date: 1/10/2010

ADP Insurance Services
 Policy Number: PW00000007
 Insurance Carrier: Ameri America
 Policy Period: 03/01/2010 - 02/28/2011
 EMPLOYEE DETAIL
 Employee Information
 Current Payroll Wage Information
 Current Payroll Rate and Premium
 Policy YTD Information
 OTHER CHARGES
 Description
 Subject Wages
 Amount
 Policy YTD Subject Wages
 Policy YTD Amount
 Total Charges This Period:
 9,000.00 0.00 9,000.00 0.00 1,000.00 8,000.00 1,000.00 1,000.00 1,000.00
 Legend: (F) General worker; (T) Terminated; (L) Leave of Absence; (D) Discontinued; Blank indicates no action reported.
 Period Covered: 1/15/2010 - 1/22/2010 Sheet: 47
 Client: 0000 Quarter: 4 Page: 1 of 3
 Check Date: 1/10/2010
 Pay-by-Pay Premium Report

- 01 Policy Information
- 02 Employee Detail
- 03 Current Payroll Wage Information
- 04 Current Payroll Rate & Premium
- 05 Other Charges
- 06 Total Charges This Period
- 07 Employee Status Legend
- 08 Date of Payroll

The Service You Deserve.

You want to grow a stronger, smarter business. We can help you get there. ADP's Pay-by-Pay Premium Payment Program clients enjoy valuable and attractive benefits from a specialized service team that offers personalized and reliable support.

Our ADP Support Team is made up of Onboarding, Compliance and Audit Analysis specialists—all experts in their fields to help your business.

The Name You Can Trust.

You are focused on driving business results. And whether your company has one employee or hundreds, you can rely on ADP to increase your productivity with cost-efficient, convenient solutions that fit your needs.

Nearly a half million employers already use ADP's payroll service. Now, ADP is pleased to offer an effective and easy-to-use program that utilizes payroll information to provide greater convenience and accuracy to your workers' compensation premium payments.

Many companies trust ADP to manage their HR, payroll and benefit administration—and now their workers' compensation premium payment needs, with unparalleled service and expertise.

More than 70,000 small and mid-sized businesses like yours are already benefiting from this powerful solution.



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1-800-CALL ADP

adp.com

¹ While premium deposits may be eliminated, mandatory state assessment fees may be required in some states.

² ADP's Pay-by-Pay[®] Premium Payment Report contains confidential employee payroll information. It is available only to the contact you have provided for workers' compensation. The contact you have identified may be changed at any time by calling ADP Insurance Services customer service center at 1-800-524-7024.

This information covers only the offering of the Pay-by-Pay[®] Premium Payment Program for Workers' Compensation payroll feature of ADP's payroll processing services and does not involve the offer or sale of any insurance products. All insurance products will be offered and sold only through Automatic Data Processing Insurance Agency, Inc., its licensed agents or its licensed insurance partners. CA license #0D04044. Certain services may not be available in all states. Clients must be using ADP's tax filing service to take advantage of the Pay-by-Pay Premium Payment Program.

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