

# The AvMed/Ceridian Partnership Program Quick Reference Guide (QRG)

## What is the AvMed/Ceridian Partnership Program?

AvMed Health Plans has joined with Ceridian to offer payroll and select human resources solutions to businesses of all sizes. The program expands the suite of services we offer to customers. Team members throughout the organization will refer customers to Ceridian who will follow up with AvMed agents and clients providing product information and pricing.

## How does this program contribute to our goals?

The Ceridian partnership represents an important element in our overall plan to attract and retain small business customers, which comprises a significant part of our target market.

AvMed's goal is to expand the suite of services we offer our clients and to provide a stronger value proposition. Through our partnership with Ceridian, an industry-leading HR provider, we've got them covered with AvMed Business Extras. We now offer our clients the option of letting Ceridian handle their payroll services, COBRA, premium only plans (POP) and other HR administration services at discounted rates. Ceridian will waive the setup fees and give a 15 percent discount on payroll charges.

Ceridian's services are easy to administer, inexpensive, and can be seamlessly integrated into your existing health services offering. Ceridian provides services to more than 125,000 companies serving over 22 million employees worldwide.

## Going above and beyond

Our partner Ceridian is committed to providing high-quality customer service to thousands of clients nationwide. With rapid response and careful attention to your needs, Ceridian is committed to providing the highest level of service in the industry.

- **Additional accounts** – Adding payroll customers can translate into increased health plan accounts. For convenience and added value, health and benefits prospects tend to purchase more services when bundled. This partnership enables employers to save time and money by leveraging the partnership between AvMed and Ceridian.
- **Retention** – Tie your customers more closely to AvMed with additional services. Switching will be less attractive when they consider the range of services that could be affected by a change.
- **Competitive equalizer/advantage** – Many of our major competitors (ADP and Paychex) offer payroll/HR as part of their small business package, and

the AvMed/Ceridian partnership levels the field. Most health plan providers do not have a comparable program – giving us a competitive advantage.

## Why did AvMed partner with Ceridian?

Ceridian is a leading multinational company that provides payroll and human resources solutions to more than 125,000 companies serving over 22 million employees worldwide. Ceridian and AvMed have worked together to develop a program tailored to the relationship:

- Ceridian assigns a representative who will work with you directly to provide information and ongoing support to help you reach your goals.
- Your Ceridian representative supplements your sales team when prospecting and can identify new opportunities for you.
- Ceridian representatives maintain relationships with your customers after the sale to ensure long-term satisfaction.

## What services are offered as part of the program?

**Payroll services** include check signing/sealing, earnings registers, management reports, and same-day reporting.

**Tax services** include the deposit of federal, state, and local taxes; quarterly and annual filing; and reconciliation reports.

**Payment solutions** consist of the choice of direct deposit, Official Ceridian Check and/or Ceridian PayCard.

**HR solutions** allow an employer to manage and track employee information, including benefits, and provide employee self-service options, such as online pay stubs.



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**Compliance News** is delivered in *Ceridian Abstracts*, an email newsletter with pertinent information on subjects such as work-place safety, benefits regulations, labor relations and more.

## Identify prospects

Small group prospects are usually agents. For large group coverage, likely prospects are either direct or in conjunction with a consultant.

Prospects typically consist of:

- Health plan agents
- Consultants
- Small business owners/CEOs
- Payroll/HR managers

## Ask qualifying questions

Ask agents and consultants:

- Would you like to provide services that would add value to what you currently offer your clients – giving you a competitive advantage?
- Would your clients enjoy spending less time performing or managing administrative tasks and concentrating on their core business?
- Would your clients benefit by receiving discounted pricing for payroll, tax and POP services helping to offset their cost of health care?

Ask employers directly:

- How do you handle payroll and employment tax responsibilities?
- If in-house (manual, software), refer to Benefits of outsourcing to the right
- If currently outsourcing, ask the following:
  - Who is your current payroll provider?
  - Are you satisfied with them?
  - Who in your organization is responsible for making

payroll decisions? May we call her/him?

- Would you be willing to speak to Ceridian regarding a special offer we have?

## What's in it for the agent?

For every lead that becomes a Ceridian client, Ceridian will give the referring agent a referral bonus. Just visit Ezone - Department Info - Strategic marketing - Product news - Payroll - Payroll and click the referral link to complete the referral form. For more information about the bonus, please contact your local Ceridian sales representative.

## Benefits of outsourcing

**Increase profitability:** Payroll is an administrative burden that adds no value to the bottom line, but can have serious financial implications for our customers if errors or problems occur. Outsourcing allows customers to concentrate their attention on their core business.

**Minimize risk:** Tax and employment regulations are complex, and mistakes can severely affect a customer's financial stability. Outsourcing lets customers take advantage of expertise without the expense of hiring an internal resource to maintain compliance.

**Reliability and security:** State-of-the-art systems and processes maintained by Ceridian provide accurate, on-time payroll each pay period. Submission via phone or Internet allows customers to work anytime, from anywhere. Data security and privacy are maintained through password protection and encryption, guaranteeing confidentiality.

**Value:** Time and money are always critical issues for small businesses. Outsourcing can mean the difference between spending hours versus minutes on administrative tasks. Outsourcing provides services at one predictable, low cost per processing.

## Refer prospect

To learn more about AvMed Business Extras, visit [avmed.org](http://avmed.org) or call 1-800-231-4353.

