

COVENTRY CONNECTION



Payroll Deduction Program

It's easy and convenient for employers to deduct health insurance premiums directly from employees' paychecks through HealthAmericaOneSM.

Our **Payroll Deduction Program*** is for full-time, part-time, or seasonal employees and subcontractors.

»» A simple process does it all

Groups with four or fewer employees (Single-Form PDP)

- One form and one authorization per applicant
- Applicant completes and signs the PDP form, has the employer sign it, and submits it with his or her application
- The banking information on the application must be the employer's information

Groups with five or more employees (5+ "List Bill" PDP)

- Requires a signed 5+ agreement between Coventry and the employer
- Requires a minimum of five accepted applicants
- Group receives e-bills by the 25th of each month or the next business day
- Funds are transferred through an automated clearing house (ACH)
- The ACH withdraws premiums on the 10th of each month

To comply with federal and state laws:

- Employers may *not* contribute to the premium. The Payroll Deduction Program is simply a convenience an employer may offer to employees with HealthAmericaOne coverage.
- Premiums must be deducted on a *post-tax* basis.
- Premiums are submitted through the employer's bank.

*Premiums are deducted on a post-tax basis.

HealthAmericaOne makes it easy for you to work with us. To learn more about how to put the Payroll Deduction Program to work for your clients, contact your HealthAmericaOne representative.