POLICYHOLDER USER GUIDE

Getting Started

Setting up Merchants Insurance Group MIGPay® is fast and simple! The MIGPay® portal (https://Merchantsgroup.payrollpl.us) features easy-to-use screens that walk you through each step, from self-registration to payroll submission.

If you need assistance or have questions, we're here to help! Contact our **Merchants Insurance Group MIGPay®** administrative services team at **844-281-0354** or **merchantsgroup@splitlimit.com**.

Self-Registration

Registration only takes a few minutes. You will receive an email when your agent notifies us of your interest in MIGPay®, and be asked to provide the following:

Contact Information

- For the person responsible for processing your payroll

- For the person responsible for Automated Clearing House payment processing (ACH), if different from the above contact

  The "Contact Information" screen should be completed with the required information for the individuals who will be using the Merchants Insurance Group MIGPay® program and submitting payroll, if self-reporting. This individual will also be the designated contact person in the event that the MIGPay® administrator has any questions.

"Inclusions/Exclusions"

- Verify a list of key individuals within your business.

  The "Inclusions/Exclusions" screen will require you to verify a list of key individuals to be included or excluded on your policy. You will have the chance to note those who will not be added to your payroll in the future.

  If you do not see an individual listed on the policy that should be included on this page, check the box for "included or excluded key individuals that are not listed here." After checking this box, the MIGPay® administrator will contact you to provide assistance. *Please note*: Only Sole Proprietors, Partners, Corporate Officers and/or LLC Members may be included or excluded.

  Please contact your independent insurance agent to let them know that an individual will need to be added or deleted from the policy, as a policy endorsement must be made so MIGPay® can be updated.

Payroll Information

The "Payroll Information" screen allows you to select your payroll reporting frequency, the first check date in your policy term, and the payroll submission method. You will also have the chance to request the MIGPay® administrator to contact you to discuss submission options. Please see the following section, "Payroll Submission", for further information.

Summary

The last screen is the "Summary", which gives you the opportunity to review and verify information provided during the self-registration process. After clicking "Submit", you will see a list of next steps based on the information provided during registration.

If you do not complete the registration process within 10 business days of the policy effective date, you may be placed on a traditional payment plan. If you have any questions, please contact your independent insurance agent.

Payroll Submission

There are multiple ways to report your payroll through Merchants Insurance Group MIGPay® :

Self-Reporting through the Merchants Insurance Group MIGPay® portal (https://merchantsgroup.payrollpl.us)

- You may upload a payroll report that you have available.
- You may upload your payroll using the MIGPay® Express Template.
- You may use the Online Payroll Entry utility to manually key in payroll information.

   If you self-report your payroll, you can download and use the Express Template to report your payroll, or you can upload a copy of a payroll report. The MIGPay® administrator will contact you after self-registration to make sure your payroll report is compatible with our systems.

   If you have difficulty with exporting a report, or the report is incompatible with our system, you have additional options to self-report. For additional information, please see the "Need Help?" side bar on the right of the "Payroll Information" screen during self-registration to guide you through your options.

   Please note that whatever reporting method you use, <u>you</u> are responsible for the timely reporting of your payroll information.

   If you do not have a payroll for a reporting period, you are still required to log in to the MIGPay® portal and report zero payroll for the reporting period.

Payroll Company Reporting

You may have your payroll company upload the files for you.

- You have the option to specify your payroll company during self-registration.
- If the payroll company is not included on our list, we will reach out to them upon your request to validate their interest in becoming a participating payroll company. Some

payroll companies may charge you a fee to submit your payroll files directly to us. You should discuss charges and payment options with your payroll company.

Please note, if you do not have a payroll for a reporting period, your payroll company is still required to report zero payroll for the reporting period.

Merchants Insurance Group MIGPay® Notification Emails

Merchants Insurance Group will email communications when action is required. These communications come from merchantsgroup@splitlimit.com.

Below are some of the emails that you will receive as part of the Merchants Insurance Group MIGPay® program:

- **Self-Registration:** This email contains a link to the Merchants Insurance Group MIGPay® portal to complete your self-registration.

- **ACH Authorization:** You will receive two emails to complete your ACH authorization. The first contains a PIN and the second contains a link to the Merchants Insurance Group MIGPay® portal.

- **MIGPay® Insurance Premium Billing:** You will receive an email on Thursday morning following any uploads and adjustments recorded since the last billing, summarizing the premium due and date of payment processing (withdrawal or deposit).

- **Late Payroll:** Should you fail to report payroll on a timely basis, you will receive a reminder email. If you do not have payroll to report during that period, please remember to log in to Merchants Insurance Group MIGPay® to report zero payroll.

- **ACH Return:** Should an ACH payment be returned from your financial institution, you will receive an email with instructions on how to correct the situation.

Contact Us!

Contact our **Merchants Insurance Group MIGPay® administrative services team at 844-281-0354** or merchantsgroup@splitlimit.com. The team is available Monday-Friday, 8 a.m. - 5 p.m. Eastern Time.

For policy or coverage related questions, please contact your independent insurance agent.

System Requirements

Policyholders should use one of the supported browsers shown below for Merchants Insurance Group MIGPay®:

- Internet Explorer 11 or higher
- Chrome
- Edge

MORE QUESTIONS?

Read on for our Frequently Asked Questions...

What is MIGPay®?

MIGPay® is Merchants Insurance Group's easy and convenient "pay-as-you-go" billing and payment program for Workers' Compensation policies. This program allows policyholders to pay their Workers' Compensation premium as they process their payrolls.

What are some benefits of MIGPay®?

- More predictable cash flow

- Real-time reporting and premium calculation

- Audit surprises are reduced

- We don't charge a set up or monthly processing fee

- Easy online enrollment

Who is eligible for MIGPay®?

- Workers' Compensation policyholders with premium greater than or equal to $1,500.

- Policyholders are eligible only at time of new policy issuance or renewal.

Who is not eligible for MIGPay®?

- Short term policies (policies less than 12 months)

- Certificate-only policies in Michigan and New York

How does Merchants MIGPay® work?

Instead of a traditional payment plan, MIGPay® allows you to pay premium as payrolls are processed using our business partner, Split Limit Studios. Payrolls can be self-reported by the policyholder (manually or uploaded), or you can use a payroll company. Your payment will be electronically processed for all reporting options using an automated clearinghouse process (ACH).

How do I sign up for Merchants MIGPay®?

Contact your independent insurance agent and let them know you would like to participate in MIGPay®. Once your agent notifies us that you would like to enroll in MIGPay®, an email will be sent to you to start the registration process. Initial registration, ACH notices and all subsequent notifications are sent only via email.

Are there costs associated with Merchants MIGPay®?

Merchants MIGPay® does not charge implementation or service fees to our policyholders. If you choose to work with a payroll company to report payrolls on your behalf, the payroll company may charge a fee for this service. Contact your payroll company to determine if they charge a fee for reporting payroll on your behalf.

How do I self-report my payroll?

You have three options to self-report your payroll through Merchants MIGPay®:

- Upload a payroll report

- Upload payroll to the MIGPay® Express Template

- Use the online payroll entry utility to manually key in payroll information

FREQUENTLY ASKED QUESTIONS

What payroll companies will MIGPay® work with?

You have the option to select your payroll company during the self-registration process. If your payroll company is not on our list, we will reach out to them upon your request to validate their interest in becoming a participating payroll company.

Is a deposit required?

No, we do not charge a deposit at the time the policy is issued.

How are premiums calculated each pay period?

Premium is calculated each pay period using a net rate that is applied to your submitted payroll.

Where can I see my rates?

The rates are available on the Merchants Insurance Group MIGPay® portal at https://merchantsgroup.payrollpl.us.

How are classifications of employees determined or excluded?

Classifications of your employees are determined by your independent agent at the time your insurance application is submitted.

What if I have fewer or more employees than I thought I would?

Any change to the number of your employees should be reported to your independent insurance agent as soon as possible.

Who should I contact regarding changes to my policy coverage, classifications or location?

Contact your independent insurance agent to report any changes to your policy.

Do I have to submit payroll if I have no payroll to report?

Yes, even if there is no actual payroll to report, you must still report your payroll, indicating "0" payroll for that period.

What happens if my payroll information is not reported?

Failure to report payroll may result in your policy being converted to a traditional payment plan.

How often will premium payments be withdrawn from my account?

Withdrawals will be made based on your payroll cycle (bi-weekly, semi-monthly, monthly, weekly).

How will I know when the premium payment will be withdrawn?

You will receive an email notification prior to the ACH withdrawal from merchantsgroup@splitlimit.com.

What if I do not agree with the amount of premium payment or the amount withdrawn?

Contact your Merchants MIGPay® administrative services team at 844-281-0354 or merchantsgroup@splitlimit.com.

FREQUENTLY ASKED QUESTIONS

Can I pay by credit card?

No, this program only allows for Automatic Clearing House (ACH) payments processed by Split Limit Studios, and payments are withdrawn directly from your financial institution.

Is a final audit required?

Yes, final audits are required to ensure the payroll information was accurately reported and all employees were correctly classified. A Merchants Insurance Group representative will contact you directly to initiate the audit process.

What safeguards are in place to keep my personal information safe?

Merchants Insurance Group and Split Limit Studios are committed to protecting the customer's personal information. All data is transferred with industry standard SSL encryption to prevent unauthorized access.

Who do I contact if I need technical support or have billing questions?

Contact our Merchants MIGPay® administrative services team at 844-281-0354 or merchantsgroup@splitlimit.com.

Can I remove myself from MIGPay®?

Yes, but you must contact your independent insurance agent as soon as possible to do this. Merchants will then place you on a traditional payment plan.

Could Merchants Insurance Group remove me from MIGPay®?

Yes, you may be converted to a traditional payment plan for the following reasons:

- Failure to complete the MIGPay® enrollment process

- Failure to report payroll information

- Having two premium payments returned

- If you are converted to a traditional payment plan, you will receive email notification from migpay@merchantsgroup.com advising you of this change.