

SmartPay

VOLUNTARY BENEFITS ADMINISTRATION

Advanced payroll deduction system,
consolidates payroll deductions into one

- Service is free to employer
- Single interface, one-time payroll system integration
- Electronically handles all billing, payments and reconciliation
- Online employee enrollment and eligibility verification
- Live help desk support

SmartPay is an easy way to substantially enhance the benefits your organization delivers to its employees - all at no cost to your company. By adding SmartPay, you can quickly and easily account for various payroll deductions by eliminating time consuming manual administration of continuing multiple benefits, eligibility assessments, premium deductions, account management and reconciliation.

With the recent popularity and tremendous growth of voluntary benefits and payroll deductions, SmartPay provides you with a secure platform to effortlessly offer an unlimited number of benefits to your employees. From auto insurance to pet insurance to health club memberships, SmartPay can enhance your benefit portfolio without the need to fund the cost of the benefits. In addition, the greater automation from SmartPay will allow voluntary benefit providers to offer even deeper discounts for your employees to enjoy.



Voluntary Benefits:

- Home Insurance
- Auto Insurance
- Pet Insurance
- Long Term Care
- Health Club Memberships
- Pre-Paid Legal Services
- Vision Insurance
- Cancer Care Coverage



SmartPay Facts:

- Service is free to employer
- An advanced automated payroll deduction system which consolidates multiple vendors on one electronic file that can integrate with any Payroll/HRIS system
- Effortlessly manages the billing, reconciliation, and payment process to an unlimited number of voluntary benefit providers



Employer Benefits:

- Effortlessly add more voluntary benefits at any time without incurring cost or additional set-up
- Reduces administrative efforts and costs of managing multiple vendors and automating payroll deductions
- Saves time and money with one time implementation for multiple voluntary benefit providers
- Scalable integration allows providers to offer deeper discounts to employees
- Enhanced employee satisfaction
- Employer Branded Website

Employee Benefits:

- Easy and efficient on-line enrollment
- Convenience - automated payroll deductions
- Worry-free and on time payments and no bills to pay, no checks to write, no late fees
- Significant savings – access to group rates on certain products
- 24/7/365 Secure On-line access to Enrollment and Deduction History

Optional SmartPay Services:

- Exclusive discounts from national retailers and online marketplace to showcase vendors
- On-line enrollment tool for core benefits that fully integrates with all Payroll/HRIS systems and most insurance carriers

About Motivano

Founded in 1999, Motivano is a leading employee benefits technology company, providing solutions that deliver convenience and cost-savings. In the last 5 years, over 4,000 companies and government organizations have signed on with Motivano. Clients include numerous Fortune 500 and government employers, such as Wachovia, Citi, GSK, Time Warner, and the State of Delaware, as well as thousands of small to mid-size companies.

Motivano's Smart suite of products includes:

SmartWay	Benefits Portal
SmartEnroll	Benefits Enrollment Platform
SmartPay	Voluntary Benefits Administration
SmartCash	Employee Payroll Card
SmartPaystubs	Online Paperless Paystubs
SmartSavings	Member Discount Marketplace
SmartAwards	Employee Incentive Card

