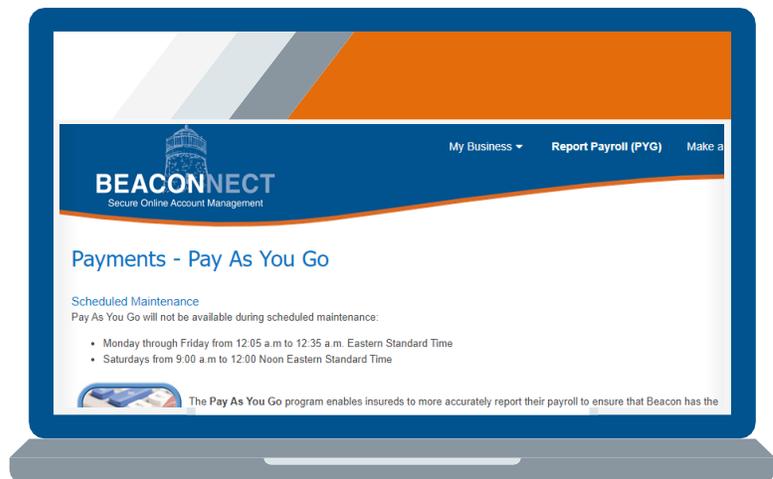




# Pay as You Go

## User Guide



# Your PYG Payment Plan

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This guide will help you set up your account and manage it on an ongoing basis.

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### Pay As You Go Admin Contact Information:

**Phone:** 866-353-0725

**Email:** [beaconpayasyougo@splitlimit.com](mailto:beaconpayasyougo@splitlimit.com)

## Overview

**Pay As You Go (PYG) enables you to pay workers' compensation premiums based on real-time payroll data as you process your payroll each cycle.**

Whether you enter payroll data manually, use a payroll service provider, or manage your own accounting software, Beacon PYG enables you to upload your data instantly. Once it is submitted, your premium for each applicable period is calculated and automatically withdrawn from your bank account.

Beacon Mutual has partnered with **InsurePay** to process PYG payments in a secure online portal, which is accessed only through your BEACONNECT account.

**Who is Eligible for Pay As You Go?** New Beacon policyholders, and Beacon policyholders in good financial standing, are eligible for the program at the time of policy is bound or renewed. Certain restrictions apply. These include, but are not limited to, temporary employment agencies, employee leasing firms, professional employment organizations, and domestic service contractors.

**This document provides step by step to registering for PYG using Beacon Mutual's BEACONNECT secure online portal:**

1. Contact your agent to see if you qualify for PYG. If you do, designate a payroll associate at your business and provide your insurance agent with the contact name, telephone number, and email address. Beacon Mutual will contact the designated individual to begin the enrollment process.
2. You must have a BEACONNECT account to access the PYG system. If you do not have an account, register at: <https://beaconnect.beaconmutual.com>
3. For each pay cycle at your company, log into BEACONNECT and report your payroll.
4. PYG will deduct the accurate payment amount from your bank account.
5. PYG transfers your policy payment from your bank account to Beacon Mutual.



Continue to the next section: [First Steps](#)

## First Steps

### Set Up BEACONNECT Account for Payroll Contact

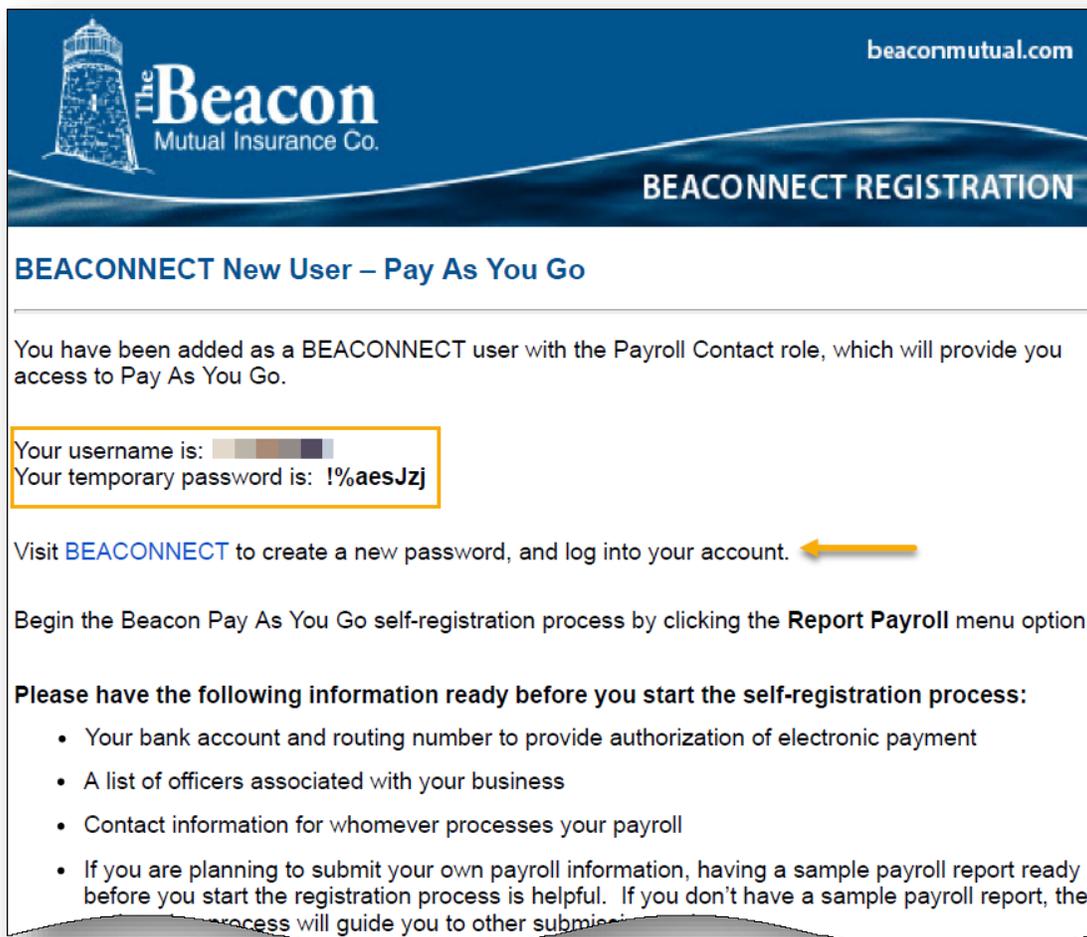
Policies are eligible for PYG when the policy is bound or when a policy is renewed. A policy payment program cannot change to PYG mid-term.

The Pay As You Go (PYG) payments are made through your BEACONNECT account and can be made by the BEACONNECT user with the Payroll Contact role.

When a policy is created with PYG, Beacon Mutual's team will create a BEACONNECT user with the Payroll Contact role.

- **If a new policyholder**, a new BEACONNECT user account will be created with the Payroll Contact role.

The user will receive an email to reset their temporary password. The user will also get a second email to start the PYG set-up process in BEACONNECT.



**If an existing policyholder** already has a BEACONNECT user account, the Payroll Contact role will be applied. The existing user will receive an email to log into BEACONNECT to start the PYG set-up process:



**Note:** If the policyholder is renewing a policy and already has a Key Contact in BEACONNECT, the key contact can manage users and change the Payroll Contact in the future.

## The Set-Up Process

Beacon Mutual has partnered with InsurePay to process PYG payments in a secure online portal.

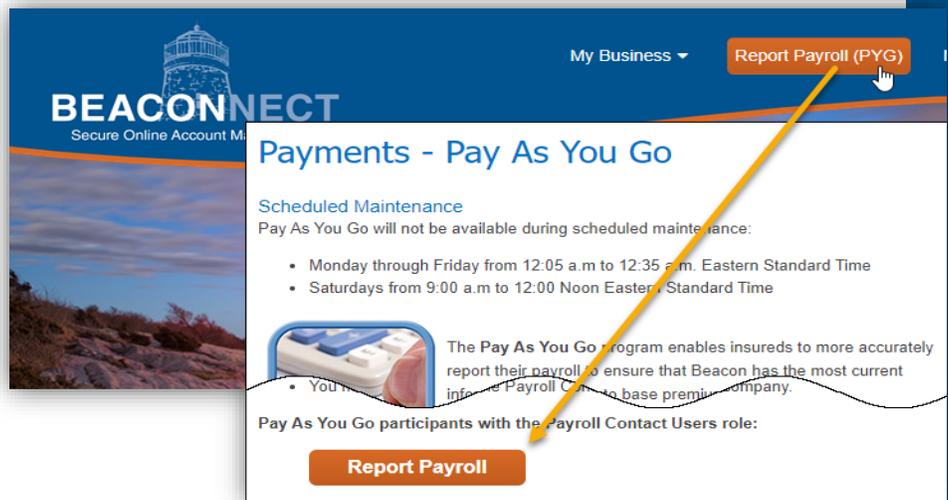
The set-up process includes successfully logging into BEACONNECT to register for the PYG program, and then accessing the InsurePay application from the BEACONNECT Pay As You Go (PYG) page.

You will be requested to enter banking information in the secure portal. This step ensures that you can make a direct PYG payment when you begin the Payroll Upload process.

## Access InsurePay to Register for PYG

Open BEACONNECT to seamlessly access InsurePay, your secure online portal.

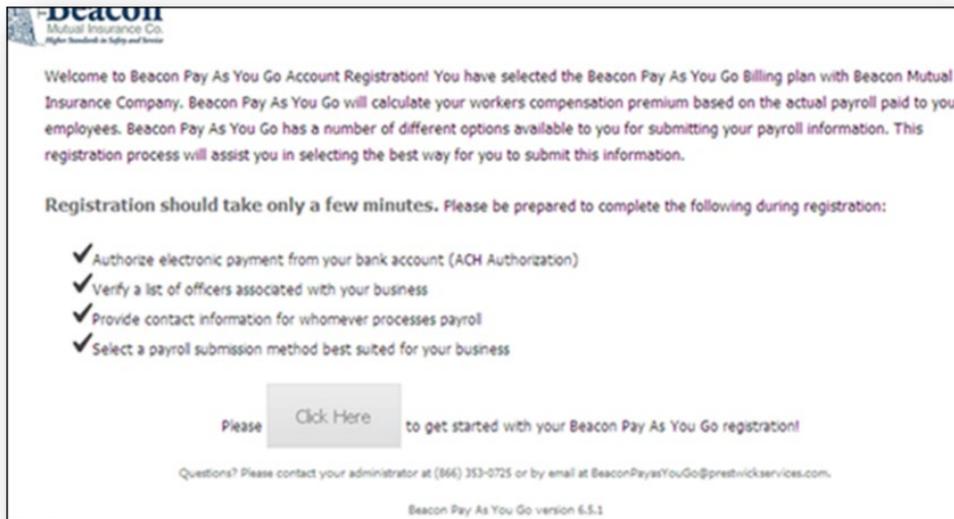
1. Your Beacon Mutual email provides the link to BEACONNECT:  
<https://beaconnect.beaconmutual.com/>
2. Log into BEACONNECT with your username and password, then click the **Report Payroll (PYG)** menu option the top menu.



6. Payments – Pay As You Go page: Scroll down the page and select the **Report Payroll** button. The Pay As You Go page will open.
3. In the Pay As You Go page, review the policy information, select **Continue**.



- ⇒ If the InsurePay window does not launch, notice the BEACONNECT window and the information about Pop Up Blockers.
  - ⇒ If you have a Pop-Up Blocker in your browser, access your browser settings and enable pop-up windows.
  - ⇒ Once Pop Ups are enabled click the **Continue** button to launch the InsurePay window
4. After clicking the **Continue** icon, read the policyholder message that lets you know that you will be starting the registration process for Pay As You Go.



5. The Self Registration window contains four tabs. Review the Contact Information tab, enter the required information, and then click **Continue** to advance to the next tab.

A screenshot of a web application interface for "Timmys Cat Killing Machine III LLC" with Policy Number: QQ12354 - Effective Date: 08/29/2022. The interface has four tabs: "Contact Information", "Inclusions/Exclusions", "Payroll Information", and "Summary". The "Contact Information" tab is active. It contains the following fields: "\* First Name" (text input), "\* Last Name" (text input), "\* Phone" (text input with value "401-555-6555"), "\* Email" (text input), and "\* Is this the person to provide payment authorization?" (dropdown menu with "Yes" selected). At the bottom right, there are two buttons: "Continue" and "Save and Exit".

If you are unable to complete the Self Registration all at once, on any tab, you can select **Save and Exit**.

- ⇒ At a later time, return and **log into BEACONNECT**, click the **Report Payroll (PYG)** menu option to open the Pay As You Go window. Scroll down and click the **Report Payroll** button. Click **Continue** to launch the InsurePay window.
- ⇒ All completed tabs will be highlighted in dark grey, click **Continue** to get to the tab that is not highlighted where you need to enter and review the required information.

6. Validate the list of **key individuals** named on your workers' compensation policy. Click **Continue**.

Timmys Cat Killing Machine III LLC  
Policy Number: QQQ12354 - Effective Date: 08/29/2022

Contact Information	Inclusions/Exclusions	Payroll Information	Summary
---------------------	-----------------------	---------------------	---------

### Inclusions/Exclusions

The following included or excluded officers are currently listed on your policy. By checking the box below, please confirm whether any of the below listed individuals never appear on your company payroll submissions.

Name	Inc/Exc	Type	Never on Payroll
Timmy OBrien	Exc	Officer	<input checked="" type="checkbox"/>
Darla Smith	Inc	Officer	<input type="checkbox"/>

Please check this box if you have included or excluded officers that are not listed here.

**Continue** **Save and Exit**

## Key Individuals

When you purchased your workers' compensation policy, you determined the key individuals for your business and named those people on your policy. If you are a sole proprietor, you may be the only person named.

In some organizations, key individuals may include business partners and corporate officers. Sometimes, key individuals are people who have a particular job.

7. **Payroll Information tab:** Select your payroll frequency. First check date in the policy and how you will submit your payroll information:

Timmys Cat Killing Machine III LLC  
Policy Number: QQQ12354 - Effective Date: 08/29/2022

Contact Information   Inclusions/Exclusions   **Payroll Information**   Summary

**\* Payroll Frequency**

Select One

- Select One
- Bi-Weekly
- Semi-Monthly
- Monthly
- Weekly

**\* Payroll Frequency**  
Select One

**\* First Check Date in Policy Term**  
MM/DD/YYYY

**Policy Term**  
08/29/2022 - 08/29/2023

**\* How will you submit your payroll data?**

- I will submit my payroll data
- My payroll company will submit my payroll data
- I would like to discuss my payroll data submission with a Beacon Pay As You Go Administrator

**I Will Submit My Payroll Data**

Every pay period, you will sign in to your account to submit payroll data.

You may already have a payroll report you can use. Many payroll apps produce reports much like this **Basic Payroll Report**. The file type can be:

- Microsoft Excel (.xlsx or .xls)
- A text file (.txt) that can be edited with a notepad-style text file editor such as Windows Notepad. Use a tab or a comma (, csv) to separate values.

if you want to use a report from your payroll app, please attach a sample file. When you complete the registration process, we will review the file and contact you if we have questions.

You may prefer to submit your payroll data using our Express Excel Template. You do not need to attach a sample file.

if you do not want to upload a file, choose the Online Payroll Entry option. Every pay period, you will enter payroll data directly into your Beacon Pay As You Go account.

**\* How would you like to upload your payroll?**

- I will upload a payroll report that I have available
- I will use the Beacon Pay As You Go Express Template
- I will use the Online Payroll Entry utility to manually key in payroll info

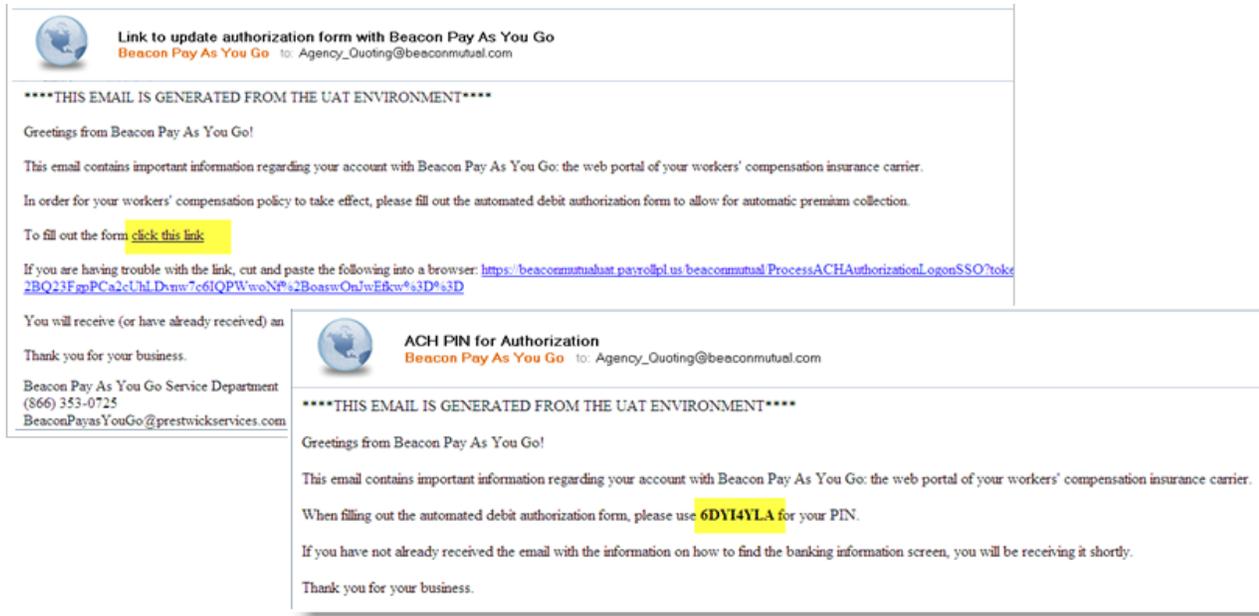
Continue   Save and Exit

8. On the Summary tab, review the information for accuracy, and then click **Register**.

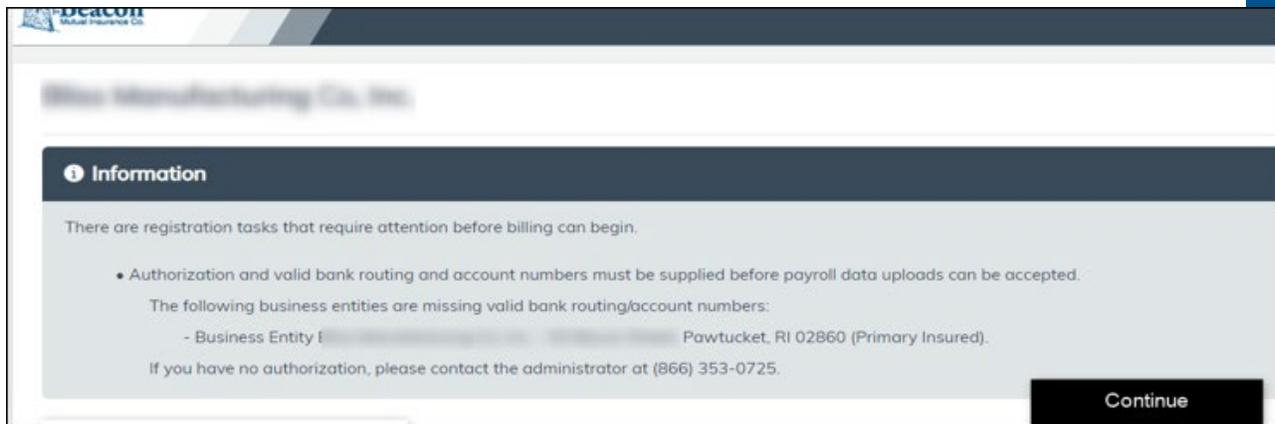
## Enter Banking Information

Your PYG account has been registered – The next step is to connect your PYG account to your bank for direct payments.

InsurePay will send you two emails: the first email contains the link to the BEACONNECT website, and the second email contains the ACH PIN for your PYG account. This will enable you to access your account to authorize InsurePay to debit your bank account after you upload payroll information.



1. **Log into BEACONNECT**, click the **Report Payroll (PYG)** menu option to open the Pay As You Go window. Scroll down and click the **Report Payroll** button. Click **Continue** to launch the InsurePay window. A message will display that states that there are registration tasks that are required, click **Continue**:



2. The ACH Authorization Agreement will display. Read the agreement:

2. In the Bank Account Information pop-up, enter the required banking information:

- ⇒ Name on the bank account
- ⇒ State
- ⇒ Bank routing number
- ⇒ Bank account number
- ⇒ Account Type

In the Signature section, enter:

- ⇒ First Name (Name of ACH Authorized User)
- ⇒ Last Name
- ⇒ ACH PIN (Copy and paste the PIN from the email)

3. After entering the required banking information, click **SAVE**:

- ⇒ **Cancel** will remove the information that you just entered and bring you back to the ACH Authorization Screen
- ⇒ **Send New PIN** will invalidate the ACH PIN that is in the email that was originally sent out, and the system will generate a new ACH PIN email.

- ⇒ The ACH PINs and LINKs have time limitations, if they have expired and you are not sure how to access the ACH Authorization window, please contact the Pay As You Go Admin at **866-353-0725**.
- ⇒ A confirmation email is sent to the Payroll Contact.
- ⇒ The InsurePay account is ready to receive Payroll Information and ACH Payments, rejections, cancellations.

## Set Up Your Employees in InsurePay

### Using a Payroll Company

When you work with a payroll company, the payroll company sends your payroll data to us every time you run payroll. The first time your payroll company submits your payroll data, we update your account with the employee-level data.

**If your payroll company does not include class codes and your policy covers one or more class code in a state, you will receive an email asking you to do the following:**

1. **Log into BEACONNECT**, click the **Report Payroll (PYG)** menu option to open the Pay As You Go window. Scroll down and click the **Report Payroll** button. Click **Continue** to launch the InsurePay window.
2. In the InsurePay window, click **Continue**.  
You will be asked to assign the Key Individuals listed in your policy.
3. Classify each employee.

### How to assign your Key Individuals:

4. In the InsurePay window, click **Continue** to view the list of all the key individuals named on your policy. The Status is automatically set to **Unassigned**.
5. Look for each individual's name in the list of all the employees included on this payroll file. If their name is on the list, select it, and the individual's status will change to **Assigned**:

### Key Individuals for Assignment

Individual	Inc/Exc	State	Employee From Payroll	Status
Elizabeth Bennet	Inc	CA	Elizabeth Bennet #21625994	Assigned
Fitzwilliam Darcy	Inc	CA	<ul style="list-style-type: none"> <li>✓ Elizabeth Bennet #21625994</li> <li>Fitzwilliam Darcy #31453083</li> <li>Catherine De Bourgh #42985574</li> <li>Jane Bennet #51728726</li> <li>Mary Bennet #21625996</li> <li>George Wickham #23819685</li> <li>Charles Bingley #23819000</li> </ul>	Unassigned
Jane Bennet	Excl	CA		Unassigned
Mary Bennet	Inc	CA		Unassigned

There may be some key individuals who are not on the payroll file:

- ⇒ If employees will be on a payroll file sometime in the future, such as when they are paid a bonus at the end of the year, update their status to **Not on this payroll**.
- ⇒ If employees will never be on a payroll file, update their status to **Never on payroll**.

4. Click the **Save** button.
5. You will now have the list of all your employees to assign the proper class code.

### Employee Class Code Assignment

Employee #	Name	State	Class Code
23819685	George Wickham	CA	<ul style="list-style-type: none"> <li>8742 - Salespersons Or Collectors-Outside</li> <li>8810 - Clerical Office Employees Other</li> <li>5183 - Plumbing Other &amp; Drivers</li> <li>✓ 8350 - Gasoline Or Oil Dealer &amp; Drivers</li> </ul>
23819000	Charles Bingley	CA	8742 - Salespersons Or Collectors-Outside

6. Click the **Save** button.

## Employees you have not yet classified

Employee class codes are an important part of calculating premium.

If you have not yet classified an employee in each pay period, InsurePay will use your policy's highest rated class code for the employee to calculate premium until you assign the correct class code to the employee.

### New Employees

The first time InsurePay sees new employees in your payroll data, each employee will be added to your account, and you will be sent an email letting you know that you can sign in and classify your new employees.

## Self Reporting

For every pay period, you need to sign into your account to upload a payroll file. Your file will include data such as employee number, class code, and wages— for each employee.

The first time you submit payroll data, you need to add your employees to your account. You also need to identify the key individuals on the payroll.

### OPTION 1 -- Manually Enter Payroll Data

1. On the What would you like to do? Page that displays, select **Report Payroll**.
2. Click Submit Payroll Data.
3. Click **Manually Enter Payroll Data** and enter the data for each of your employees.
4. Click **Submit**.

#### Submit Payroll Data

##### Option 1

Manually Enter Payroll Data

##### Option 2

Upload a Payroll File

Download Payroll Template

⇒ You will see all of the Key Individuals listed in your policy:

Employee Name ▲	Employee ID ⇅	Class Code	Gross Wages ②	Overtime ②	Tips ②
Thomas Jones	TJ1	RI - 5474 000 ▼	5500.00	500.00	0
Darla Smith	DS2	RI - 5474 000 ▼	751.56	0	0
Maggie May	MM1	RI - 5474 000 ▼	4589.55	1052.56	0

- For each key individual on the list, choose their name from the drop-down list of all the employees included on this payroll file, and update their status from **Unassigned** to **Assigned**.

There may be some key individuals who are listed and who are not on the payroll file.

- ⇒ If employees will be on a payroll file sometime in the future—such as when they are paid a bonus at the end of the year, update their status to **Not on this payroll**.
- ⇒ If employees will never be on a payroll file, update their status to **Never on payroll**.

### Employee Class Code Assignment

Employee #	Name	State	
23819685	George Wickham	CA	8742 - Salespersons Or Collectors-Outside 8810 - Clerical Office Employees Other 5183 - Plumbing Other & Drivers ✓ 8350 - Gasoline Or Oil Dealer & Drivers
23819000	Charles Bingley	CA	8742 - Salespersons Or Collectors-Outside ⇅

### Option 2 – Upload a Payroll File (Template)

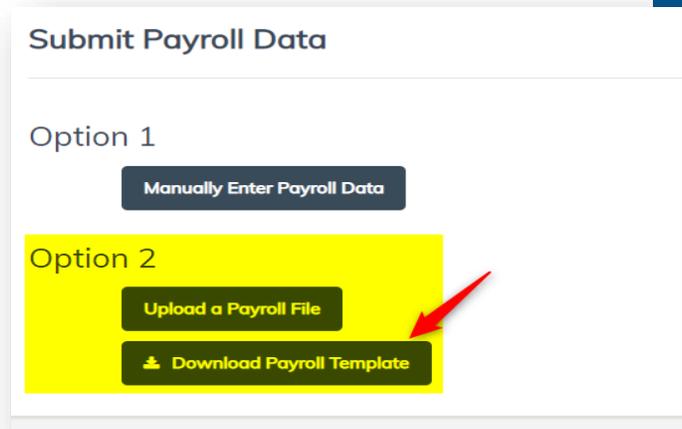
You can use the standard InsurePay Payroll Template:

1. Click **Download Payroll Template**  
This allows the user to download an Excel version of our template.

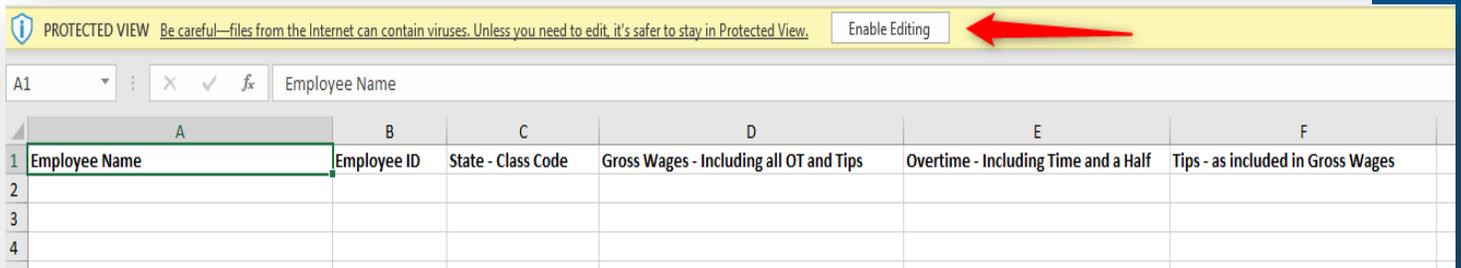
Every pay period, you need to sign into your account to upload a payroll file.

**Important:** Reformatting the template document is not allowed.

⇒ **Employee ID** is a required field. If you do not have an employee number, you can use 1,2,3,4, etc.



2. Once the template has been populated, save the file on your computer and then select **Upload a Payroll File**.
3. Enter the check date and then choose the file. When you open the spreadsheet, the listed employees will be saved in the portal for future uploads.
4. Click **Enable Editing** before entering information:



⇒ Select the state class code available from the drop-down menu in column C. If you have double time or Café 125 deductions included in your payroll, **the template must be customized** to include those columns.

**Please:** If those additional fields are required, email InsurePay at [beaconpayasyougo@splitlimit.com](mailto:beaconpayasyougo@splitlimit.com), and the spreadsheet will be mapped before the first upload can be submitted. **See the next section.**

### Option 2 – Upload a Payroll File (Custom):

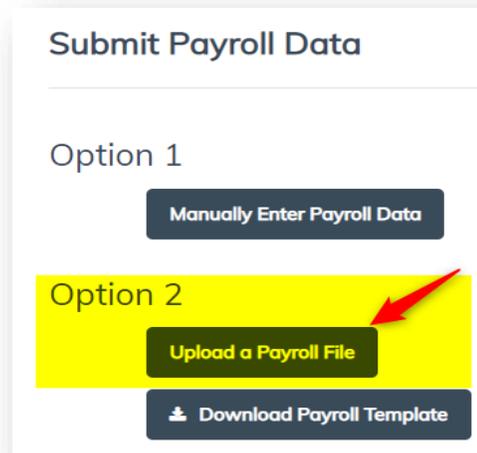
You can request that the InsurePay admin map a custom file that you have created. It must be in Excel or Text format.

Your file will include, for each employee, data such as Employee Name, Employee Number, State Code, Class Code, and Wages.

	A	B	C	D	E	F	G	H
1	Employee Name	Employee ID	State	Class Code	Gross Wages	Overtime	Tips	Double Time
2								
3								
4								
5								

When you upload the file, your account will be updated with the employee-level data.

1. Sign in to your account.
2. Click the **Submit Payroll Data** button.
3. Click the **Upload a Payroll File** button and upload the payroll file.



## More Info About Employees

To inactive an employee covered in your policy when the person is no longer an employee, you can change their employee status to Inactive:

1. **Log into BEACONNECT**, click the **Report Payroll (PYG)** menu option to open the Pay As You Go window. Scroll down and click the **Report Payroll** button. Click **Continue** to launch the InsurePay window.
2. Navigate to the **What do you want to do?** window will display.
3. Click the **View Billing and Policy Info** button.
4. Select **Employee Rates** from the side menu.
5. Click the **Edit** button for the employee who is no longer active.
6. Change the employee's status to **Inactive**.

Employee Info

\* Name Charles Bingley

\* State - Class Code  
AZ - Exclud  
AZ - 8810  
LA - Exclud  
LA - 2003 B

\* Status  Active  
 Inactive

### Employee Numbers

Your employees are unique people, and InsurePay ensures their employee numbers are unique too!

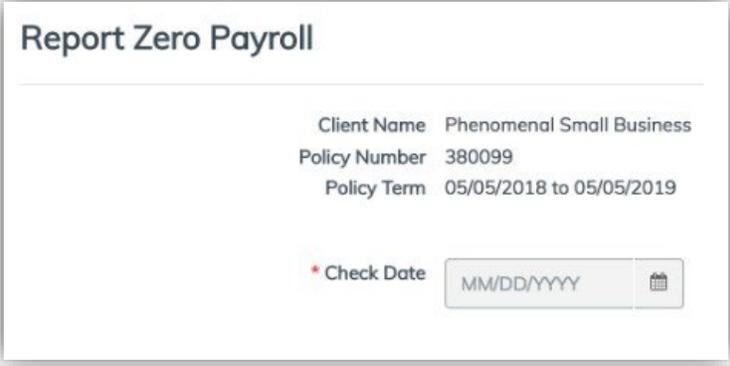
The employee number is used to track each employee over time. Once a number has been used for an employee, that number belongs to them—and only them.

## If you Do Not Run Payroll

There may be times when you do not run payroll. This is often true for businesses that close for a week or two during certain times of the year. **However, you need to report this in your Payroll Upload to avoid your policy being cancelled.**

If you do not run payroll for a particular payroll period, let InsurePay know by reporting zero payroll:

1. In the InsurePay window, click the **Report Zero Payroll** button.
2. Enter the check date for the period with no payroll and click **Submit**:



Report Zero Payroll

Client Name Phenomenal Small Business  
Policy Number 380099  
Policy Term 05/05/2018 to 05/05/2019

\* Check Date  

### When you report zero payroll:

- ⇒ InsurePay will know that your payroll is not missing.
- ⇒ Your Pay-As-You-Go premium will stay on track especially when you have included key individuals in your coverage.
- ⇒ Your Expense Constant (state-mandated fee) will also stay on track.

**Please contact InsurePay** if your business is seasonal with months of not running payroll.

The Pay As You Go Admin at InsurePay will explain how to put your payroll cycles on a “seasonal pause.”

**Please Note:** Seasonal Business will submit zero payroll files during the months your business is closed. You will still be invoiced for the Expense Constant and any Included Key Individuals listed on your policy.

## Policy Information

### Policy Rates

Your account includes a list of all the rates for the class codes covered by your workers compensation policy.

To see the rates on your policy:

1. **Log into BEACONNECT**, click the **Report Payroll (PYG)** menu option to open the Pay As You Go window. Scroll down and click the **Report Payroll** button. Click **Continue** to launch the InsurePay window.
2. In the InsurePay window, click the **View Billing and Policy Info** button.
3. Choose **Policy Rates** from the side menu.

#### Policy Rates

Policy Term

00000 12/10/2022 ▾

State ▲	Class Code ▲	Description ⇅	Effective Date ▲	Expiration Date ▲	Net Rate ▲
RI	0042 000	LANDSCAPE GARDENING & DRIVERS	12/10/2022	12/10/2023	.070085
RI	8810 000	CLERICAL OFFICE EMPLOYEES NOC	12/10/2022	12/10/2023	.001528
RI	9102 000	PARK NOC-ALL EMPLOYEES & DRIVERS	12/10/2022	12/10/2023	.038671
RI	9402 000	STREET CLEANING & DRIVERS	12/10/2022	12/10/2023	.065502

### Premium Payments and Payroll File History

Your account includes a list of all the workers compensation insurance payments that you have made.

You can see all the payroll files submitted, beginning with the most recent check date:

1. In the InsurePay window, click the **View Billing and Policy Info** button.
2. Choose **Earned Premium** from the side menu.
3. If you want to know how the premium was calculated for a particular check date:

⇒ Click the **Download** icon in the Action column.

Check Date	Process Date	Description	Amount	Action
06/27/2018	06/27/2018	ExpenseConstant	0.58	N/A
06/15/2018	06/27/2018	Employee Premium	819.52	
06/14/2018	06/14/2018	Employee Premium	1,157.61	
06/14/2018	06/14/2018	ExpenseConstant	2.95	N/A

⇒ Your downloaded spreadsheet will contain the employee-level details behind the premium.

	A	B	C	D	E	F	G	H	I	J	K	L
	Employee Name	Id	State	Class Code	Rate	Gross Wages	OT	DT	Tips	Net	Exposure	Earned Premium
1	Bilbo Baggins	31453083	RI	8350	0.16873	\$1,280.00	\$24.00	\$0.00	\$0.00	\$1,256.00	\$1,256.00	\$211.93
2	Thorin Oakenshield	21625996	RI	5183	0.09792	\$5,617.50	\$0.00	\$0.00	\$134.61	\$5,482.89	\$2,117.11	\$207.31
3	Sam Gamgee	51728726	RI	8810	0.00447	\$1,000.00	\$0.00	\$0.00	\$24.00	\$976.00	\$0.00	\$0.00
4	Mariadoc Brandybuck	23819000	RI	8742	0.0088	\$2,210.45	\$0.00	\$0.00	\$0.00	\$2,210.45	\$2,210.45	\$19.45
5	Pippin Took	42985574	RI	8742	0.0088	\$1,666.67	\$134.61	\$0.00	\$115.39	\$1,416.67	\$933.34	\$8.21
6	Tom Bombadil	23819685	RI	8350	0.16873	\$2,208.33	\$0.00	\$0.00	\$0.00	\$2,208.33	\$2,208.33	\$372.62
7	Arwen Evenstar	21625994	RI	5183	0.09792	\$1,666.67	\$115.39	\$0.00	\$0.00	\$1,551.28	\$0.00	\$0.00
8											<b>Total</b>	<b>\$819.52</b>

## Pay As You Go Admin Contact Information

**Phone:** 866-353-0725

**Email:** [beaconpayasyougo@splitlimit.com](mailto:beaconpayasyougo@splitlimit.com)