



## Reduce the Cost of Issuing Workers' Compensation and Disability Payments

### KEY BENEFITS FOR PAYERS

- Reduces administrative and handling costs
- Eliminates check writing and mailing expenses
- Removes uncertainty from the payment process
- Eliminates opportunities for fraud
- Improves regulatory compliance and auditability
- Provides immediate payment availability and overpayment recovery
- Enhances customer service

Traditionally, workers' compensation indemnity payments and disability payments have been made using paper checks. Issuing paper checks is costly and time consuming. Check writing involves considerable administration and handling for drafting, envelope stuffing and mailing. Postage costs add up when recurring payments are made to a single claimant. Lost and stolen checks result in further expense for stop payment, reissuance and sometimes fraud mitigation. In addition, the time between payment authorization and payment receipt is long and full of uncertainty often resulting in statutory timeline violations, penalties and unhappy claimants.

The Convenient Visa Benefits Card program dramatically reduces handling costs, eliminates nearly all mailing expenses, lowers the risk of fraud and removes payment status uncertainty by replacing a paper-based check writing process with a secure, reliable and efficient electronic payment system. Overall costs of remitting payments using the Convenient Visa Benefits Card program are less than 25% of the costs of remitting payments by paper check.

The Convenient Visa Benefits Card program is also better for your claimants. Claimants enjoy the convenience of a Visa prepaid card ... get paid faster, avoid check cashing fees, make purchases online and over the phone, get cash at ATMs and pay bills online.

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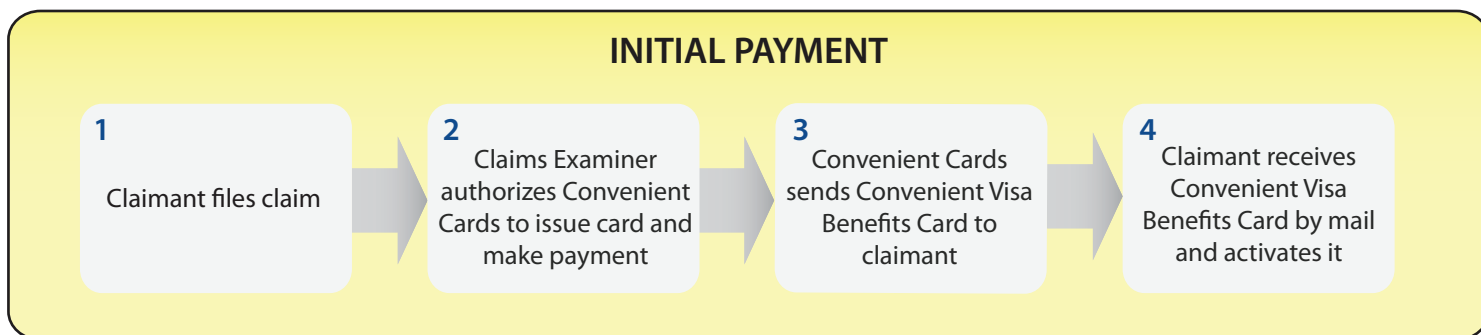
Call now to learn more about how the Convenient Visa Benefits Card program can benefit you.

## Electronic Payment Solutions Increase Margins and Reduce Overhead

### GAIN COMPETITIVE ADVANTAGE BY CONVERTING TO ELECTRONIC PAYMENTS

More than likely you have already converted your employee payroll and recurring expenses from paper checks to electronic payments to save money and reduce overhead. Now its time to convert your workers' compensation and disability payments to the secure Convenient Visa Benefits Card program to achieve similar savings. The Convenient Visa Benefits system is fully compliant with insurance regulations and easily integrates with your existing payment processes, providing you with immediate savings.

### HOW IT WORKS



### KEY BENEFITS FOR CLAIMANTS

- Eliminates check cashing fees
- No waiting for checks to arrive in the mail
- Get cash at ATMS where Visa debit cards are accepted
- Pay bills online and make purchases anywhere Visa debit cards are accepted
- 24/7 bilingual support
- Online card account access



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