

PROPOSAL GUIDE

Payroll Exports

Secure instructions on how to send the payroll file that we need to finish your proposal.

To finalize your proposal, we need a snapshot of a recent payroll run. This helps us confirm which employees are eligible and accurately model the plan's impact. No system changes required. Simply export one report and upload it using the secure link provided.

How to send the file

Once exported, you can send the PDF in either of these ways:

- ➔ **Send it to your broker.** They can forward it directly to Quantum Health Benefits on your behalf.
- ➔ Or use our secure upload link: quantumhb.com/secure-upload/

If you're unsure whether your file meets the guidelines, send what you have using either option above, and we will confirm it with you.



Here's a Quick Checklist

Please use this checklist to make sure the report you send can be processed on the first try.

YOUR PAYROLL REPORT SHOULD:

- ✔ **Be an original system export (PDF)**
 - ☐ Export directly from your payroll system.
 - ☐ Please do not send printed/scanned copies or screenshots.
- ✔ **Cover a single pay period, not year-to-date**
 - ☐ Weekly, bi-weekly, semi-monthly, or monthly is all we need.
 - ☐ Please avoid quarterly or YTD summaries.
- ✔ **Show both Gross Pay and Net Pay**
 - ☐ Each employee's gross and net pay should appear on the report.
- ✔ **Show itemized taxes and deductions**

Separate lines for:

 - ☐ Federal income tax
 - ☐ Social Security and Medicare
 - ☐ State income tax (where applicable)
 - ☐ Each deduction listed on its own line with a clear label.
- ✔ **Include employee state information**
 - ☐ Each employee's work state and, if applicable, state income tax.

If your standard "Payroll Detail" or "Pay Register" report matches the above, it is usually all we need

STEP-BY-STEP:



Exporting Your Payroll Report

Every payroll system uses slightly different language, but the steps are generally the same.

1. **Log in to your payroll system.**
2. **Go to your payroll reports area.**
Look for "Payroll Detail," "Pay Register," or similar.
3. **Select your most recent completed pay period.**
Please do not select year-to-date or quarterly.
4. **Include all active employees for that period.**
5. **Export the report as a PDF.**
6. **Send the PDF to Quantum Health Benefits using the instructions on Page 1.**

If you'd like system-specific help (ADP, Paychex, Paylocity, etc.), your Quantum Health Benefits contact can walk you through this on a short call

✓ What a Good Payroll Export Looks Like

If your export looks like this, we can usually work with it.

EARNINGS	Hours	Rate	Current	YTD	Taxes	YTD	ER Taxes	Current	YTD
Emp # 20079	1 Employee Name: John Doe								
DirDep	5 Net Pay: 148.63								
Regular	10.73	15.00	160.95	3371.40	3 FWT SS W/H MC W/H WI State Tax		4 ER SS ER MC FUTA WI SUTA	9.98 2.34 0.97 2.49	209.03 48.89 20.23 52.24
Employee Total	10.73		160.95	3371.40		0.00	0.00	15.78	330.39

1. **Employee Details:** Employee name and, ideally, work state.
2. **Earnings section:** Hours, rate, and gross pay for the pay period.
3. **Taxes section:** Separate lines for federal income tax, Social Security, Medicare, and state income tax (if applicable).
4. **Deductions section:** Each deduction listed on its own line with a clear description.
5. **Net pay:** Final take-home pay shown for each employee

If you can't export a payroll PDF, you can request a manual census template from your broker.

- Download the [Excel census template](#)
- Complete the highlighted fields for each employee
- Upload the completed file using the same secure link or send via secure email



When to Expect Your Proposal

Once we receive a usable payroll export or census file, most proposals are completed within 3-5 business days.

The typical process is:

- Initial review of your file to confirm we have what we need
- Template setup and processing (for new payroll systems)
- Final accuracy review and proposal delivery
- We'll let you know right away if we need anything else to stay on track.

About Accuracy

Your proposal is an initial estimate based on the payroll data provided. Certain edge cases can affect final results, for example:

- Employees with zero federal income tax for personal reasons
- Missing or miscoded deductions in the payroll file
- Unique situations, such as heavily tipped employees, depending on state law

If you decide to move forward with implementation, we will conduct a full payroll census for precise, final numbers.

What We Typically See

Based on our experience processing thousands of these documents, there are a few common patterns:

- In states with no or low-income tax, fewer employees are impacted due to the structure of the Section 125 plan.
- Highly paid employees who do not pay federal income tax for personal reasons are rarely impacted.
- Depending on state tax laws, tipped employees may not be accurately represented in the initial estimate.