

Financial Solutions

Do you find yourself wrestling with vendor premium payments, claim payments and collecting premiums from associates who are no longer on payroll? For many organizations, it is inefficient to keep these processes in-house. Fortunately there is an easy solution to help alleviate the burden and time it takes you to complete these tasks. WTW has extensive experience in managing Vendor Remittance,Participant Direct Billing and Claims Funding for many organizations and as a result, they can focus their time and resources on other tasks.

Annual Statistics

More than
1.1 million
invoices generated

More than
1.2 million
payments processed

More than
500 million
in funds processed

Why WTW?

Vendor Remittance

Submit payment of monthly premiums and/or ASO fees to vendors on your behalf.

- Monthly premiums and/or ASO fees owed to vendors are calculated in the BenefitConnect system
- Premiums and ASO fees are consolidated for your review and initiation of a single transfer to WTW in preparation for distribution to the specific list of vendors
- Payments sent to vendor on your behalf
- Monthly reconciliation reports

Participant Direct Billing

Billing and collecting monthly premiums from participants who do not have an active payroll deduction — retirees, employees on leave and survivors.

WTW manages the details through a trusted and established process which includes:

- Identification of impacted participants
- Automatic adjustment to bills when costs change due to status changes, annual enrollment, coverage and other updates
- Seven years of imaging and archiving of communications and transactions
- Maintenance of banking relationships on your behalf
- Daily processing of lockbox payments
- Management of rejected payments
- Termination for nonpayment identification
- Processing of refunds for overpayments or payments made after termination of coverage
- Monthly reconciliation of lockbox and transfer of funds

Quality Participant Experience:
Your participants receive important notifications and have access to online accounts and electronic payment functionality.

- Choice between payment by credit/debit cards, by check sent to a secure lockbox, by one-time ACH payment or by automatic monthly electronic debits
- Self-service site is available 24/7 to make payments and view communications
- Regularly scheduled supplemental communications

Visibility for the Employer:

- 24/7 access to data
- A variety of monthly reports included to provide an overview of the Participant Direct Billing activity

Claims Funding

Our solution is an easy and efficient way for you to facilitate the cumbersome process of reimbursing your vendors for claims payments to your participants.

- WTW establishes a mechanism for distribution of weekly claims requests from your vendors
- Claims amounts are combined and a funding request is submitted to you
- After receipt of client funds, WTW initiates transfers to claims vendors
- WTW provides you with a monthly reconciliation report

About WTW
At WTW (NASDAQ: WTW), we provide data-driven, insight-led solutions in the areas of people, risk and capital. Leveraging the global view and local expertise of our colleagues serving 140 countries and markets, we help you sharpen your strategy, enhance organizational resilience, motivate your workforce and maximize performance. Working shoulder to shoulder with you, we uncover opportunities for sustainable success — and provide perspective that moves you. Learn more at wtwco.com.

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