

FAQs About Our Service

HomePaySM

Provided by Breedlove

Our No-Work, No-Worry Solution to Paydays, Tax Time and All Points in Between

At HomePay, Provided by Breedlove, we take great pride in handling all of the household employment payroll, tax and HR obligations — thereby eliminating the work, worry and risk for busy families. Unlike a typical payroll service or accounting firm, household employment is all we do — it's all we've ever done since 1992. The following FAQ is intended to clarify how we deliver our No-Work, No-Worry promise:

GETTING SET UP

Do you obtain tax IDs for me?

Yes, we work with the state and federal tax authorities on your behalf to get your tax accounts established as a household employer. We also set ourselves up as the mailing address with the state agencies so you don't have to deal with the stream of alerts and notices throughout the year. We'll monitor and manage all correspondence for you and advise you as necessary.

Do you file the state-required New Hire Report for me?

Yes, we prepare the report on your behalf for each employee you hire and make sure it is filed with the state prior to the deadline. You don't need to do anything.

Do you obtain a workers' compensation insurance policy for me?

Unfortunately, workers' compensation is an insurance policy — not a tax — and must be managed by a state-licensed broker. The good news is, we have a solution for the vast majority of our clients. As part of our setup process, we can guide you to a stand-alone workers' compensation policy offered by our exclusive partner. It's a convenient, affordable resource we provide to our clients.

PAYROLL

Do you generate paystubs for my employee each pay period?

Yes, we generate paystubs each payday. They include line-item details for the current pay period as well as the year-to-date totals. Your paystubs are archived at myHomePay.com so you and your employee have access to historical payroll records anytime you need it.

What if the pay needs to change one pay period?

No problem. You'll be able to change your payroll easily and quickly by visiting myHomePay.com or by calling us at 1-888-273-3356. We have a family-friendly online payroll manager tool that allows you to preview the compensation details for your employee and easily modify the hours or gross wages whenever you need to. If you make a change, a new paystub instantly appears so you can preview and approve the new payroll. (Some clients change their payroll almost every payday — it only takes a few seconds).

Do I have to remember to go to myhomepay.com or call every payday with my payroll information?

No, we send a courtesy email reminder prior to each payroll deadline. The email shows the gross wages and net pay for the pay period. The email also provides you with a link to your online account if you need to make a modification.

- **If you choose our Direct Deposit option**, we automatically approve and process your standard pay if we don't hear from you by the deadline. If you don't have a payroll modification, there is no action required on your part. This unique exception-based payroll system saves you time since most paydays will require no action.
- **If you choose our Manual Paycheck option**, when you receive our courtesy email reminder, 1) follow the link to your online account at myhomepay.com and approve or modify your payroll and 2) write a check for the **net pay** amount. We produce a paystub (which you can print or email to your employee). We also archive the paystub and track the pay and tax details which are later used for tax reporting purposes.

What if I had a payroll change that I forgot to report?

No problem. Just give us a quick call and we'll correct the payroll for you by reconciling the difference in the next paycheck.

PAYROLL (CONT.)

So, I'm only supposed to pay the net amount each pay day? What happens to the taxes?

Yes, each payday your employee receives the net pay amount. The difference between the gross wages and the net pay are considered the employee's "tax withholdings." The tax withholdings remain in your bank account until they are due to the appropriate tax authority. At that time, we remit the employee tax withholdings and the employer taxes along with the appropriate employment tax returns (this process is addressed in detail in the Tax Filing & Remittance section).

If I choose Direct Deposit, how does the money get from my bank account to my employee's bank account?

We handle the movement of money via Electronic Funds Transfer (EFT). Once we get your bank account and your employee's bank account set up for Direct Deposit, we initiate a debit transaction from your account 3 business days prior to her payday (the bank clearinghouse process takes 3 business days). The money is then credited to her account and the funds are available to her on payday. Most of our clients and their employees prefer this option because it eliminates writing checks and making trips to the bank.

TAX FILING & REMITTANCE

Do you prepare and file my employment tax returns?

Yes, we take full responsibility for preparing and filing your household employment tax returns as well as remitting the tax dollars to each tax authority. We guarantee the accuracy and timeliness so you never have to worry about notices and late fees.

Do I get to preview the returns before they're filed?

Yes, prior to each state and federal tax return deadline, we'll prepare your tax returns and post them to your online account — and notify you via email. All of your tax returns will be archived at *myHomePay.com* so you can access them any time.

What taxes are remitted and how do you collect them from me?

Since you only pay your employee the net pay amount each pay period, the tax withholdings remain in your bank account. At the end of the tax period, all the taxes you withheld from your employee — plus your employer taxes — need to be remitted. We calculate the appropriate amounts that need to go to the federal and state tax agencies and provide you with advance notice of the amount due and the collection date. All you need to do is make sure your account is adequately funded at least one business day prior to the collection date; we take responsibility for sending the proper amounts to the proper tax agencies by the deadlines.

How can I prevent my unemployment insurance tax rate from increasing?

There are several ways your tax rate can increase, but the 2 most common are failing to pay taxes on time, or a former employee receiving unemployment insurance benefits. You will have no trouble paying your taxes on time since we will be taking care of that for you. Just make sure your bank account is funded when we alert you of an upcoming tax collection. To prevent unemployment insurance issues, we strongly recommend you have a signed employment contract. If any employment issues arise, you should document them and give written warnings in the event that you'll need to protest an unemployment insurance claim with the state.

GUIDANCE & SUPPORT

Do you help me understand and provide guidance on applicable labor laws?

Yes, unlike most payroll services and accounting firms, our specialization in household employment gives us expertise in all the unique and complex labor laws that can affect families. And we've built our service to include unlimited, instant access to our team of experts. You can give us a call anytime you have a question or a concern and we'll spend as much time as you need — at no extra charge. Many of our clients call us during or immediately following the hiring process so we can assess their individual situation and make sure their employment relationship is set up properly from the start. This proactive approach tends to prevent expensive mistakes and provide peace of mind to both employer and employee. If you haven't called us already to have that conversation, we welcome you to do so.

If I have questions, concerns or problems, will I be able to get through to someone promptly?

Absolutely. We're staffed with experts who answer the phones. Whenever you call, the expert who answers will access your information and resolve your issue immediately. No waiting. No phone tag. No getting passed around to different departments. Most of our competitors don't do this — or they charge a fee for it. We feel prompt, professional service should be standard.

My last payroll company didn't help with government notices and I wasted a lot of time. Do you help with this?

Yes, unlike most of our competitors, this is something we handle as part of our service. We know it's frustrating and time-consuming to deal with government agencies. Like everything else in the household employment realm, you can relax and let us take care of it.



More questions?

Just give us a quick call Monday - Friday 8am-6pm CST

We're here to help!