

Workplace FAQs

Got questions? You're in the right place! Below are answers to common questions about your Meridio benefits. For more help, call (929) 581-1801 or email customercare@getmeridio.com.

Is there a portal I can log into to see my employees and who has opted for coverage?

There is no portal available at the moment, but we are working towards having this feature available in the future. In the meantime, you should be receiving monthly invoices and member statements from Beni Solutions. Meridio sends a payroll deduction report around 2 weeks prior to a new employee's enrollment effective date.

Where can I see an itemized list of employees coverage?

Beni Solutions sends out monthly invoices before your draft date, and a member statement is attached to the invoice. Please make sure to download the monthly statement and reach out to Meridio right away should you see any terminated employees on your bill.

What if I need to backdate a terminated employee?

Carriers can back date terminations up to 30 days if needed. The carrier does not issue a refund for backdated terminations. You will see a statement credit on your next invoice.

Is there a deadline to enroll in coverage?

No, employees can enroll at anytime all year round. For coverage to start on the following month, they will need to enroll on or before the 15th of the current month.

How does the Payroll Deduction work?

For payroll deduction setup, employers are required to submit an ACH authorization before employee enrollment to ensure timely coverage issuance. Monthly payroll reports will only include new enrollments. If there are no new enrollments, no report will be generated. *Full payroll reports are available upon request and may take up to 3 business days for delivery.*

Will Meridio deduct from my employees paychecks?

Meridio does not deduct any wages from an employee's paycheck. The responsible party for payroll deductions is the Employer/Payroll Specialist. Payroll data provided by Meridio is not automatically integrated into any accounting software.

When will I get charged for my employee benefits?

For Beni Solutions, the draft date is on the 1st of each month. You will receive your invoice and member statement via email a few days prior to your draft date—usually around the 25th of the month. We highly recommend reviewing your invoice to ensure that they are accurate. Reach out to customercare@getmeridio.com right away if you feel the invoice is incorrect as the carrier does not issue refunds and only issues credits up to one billing cycle.

Are these benefits pre-taxed?

To offer Meridio products via pre-tax payroll deduction, consult your bookkeeper, CPA, or payroll provider.

Is Meridio the carrier for my employees benefits?

No, Meridio serves as the enrollment center and is not the carrier for benefits. Meridio does not handle or distribute claims. Meridio is happy to facilitate the claim process and any issues with the carrier for billing concerns and terminations.

How do I terminate an employee's coverage?

All termination requests must be submitted via email and sent to customercare@getmeridio.com, include employee's name and effective date of termination of coverage. Terminations are only facilitated on the 1st of the month.

My employee is out on extended sick leave, what should I do to their coverage?

By law, you are not required to pay for your employees' health coverage while they are out on leave. You have the option to terminate their coverage and reinstate it when they return to work, or keep their coverage active and arrange the deductions when they return to work.

How do I add new employees to benefits?

You can use your workspace outreach link to send in your new employee's name, email, and phone number. Meridio will begin outreach to the employee within 24-48 hours and you will receive a payroll report at least 2 weeks before their effective date if they elect any benefits. If you do not have your workspace outreach link on hand you can request your unique link by emailing customercare@getmeridio.com.

Where do I get the tax form for my employees' benefits?

Employers that offered health insurance during the tax year must complete a 1095 document. We recommend that you reach out to your tax professional for specific questions related to the 1095C form and filing. Please visit <https://www.irs.gov/forms-pubs/about-form-1095-c> for filing instructions. Meridio will also email you the 1095C form and instructions, as well as the current tax year's benefits information for employees.

I received a Medical Support Notice for one of my employees, what do I do?

Send a copy of the notice to customercare@getmeridio.com. Our team will reach out if we need more information. If the group is payroll deduction, we will manually enroll the employee and send the benefit summary to the employer. If the group is direct pay, we need to reach out to the employee and collect payment information before we can enroll them.

Is there a deadline for my employees to enroll in coverage?

No, employees can enroll at anytime, year round. For coverage to start on the following month, employees will need to enroll on or before the 15th of the current month.

I would like to cancel my groups coverage, what is the process?

Please notify Meridio and submit a signed cancellation letter. Once received, we'll close your account and coordinate with carriers to finalize the cancellation. Per updated TPA guidelines, group cancellations can't be backdated after payment is processed. Policies will be canceled effective the 1st of the month following the last premium paid.

Who do I reach out to if I have questions or concerns regarding our workplace benefits?

You can call Meridio Customer Care at 929-581-1801, send an email to customercare@getmeridio.com, or schedule a meeting with an account manager using this link: <https://team.getmeridio.com/meetings/team-meridio/meridio-customer-care>