



# USG Frequently Asked Questions for HR & Benefit Practitioners

(FAQs)



# The Program

Eligible Employees of the Board of Regents of the University System of Georgia can make purchases through the Purchasing Power program with payments processed via payroll deduction effective July 1, 2018.

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## ELIGIBILITY

**Q** What information will be used for verification of employment?

**A** Alight will provide an eligibility file to Purchasing Power weekly containing Full-Time employees who meet the participation criteria of 12 months tenure and a base annual salary of \$20,000. Employees will be required to enter their Employee ID which matches to the ID provided on the eligibility file to verify employment and confirm program participation.

**Q** What if the employee is not on the eligibility file?

**A** Purchasing power will only verify identity and eligibility for program participation from the eligibility file. If an employee has been omitted from the file, they will not be able to place an order until an updated eligibility file has been received and processed. eligibility files are created using the employee information transmitted from the USG Institutions to Alight. Once the employee information has been updated and they met the participation criteria outlined above, they will be delivered on the next weekly file delivered on Wednesdays.

**Q** What are the eligibility requirements to make a purchase?

**A** Employees must be Full-Time, employed at least 12 months, make a minimum of \$20,000 per year and be at least 18 years of age. They also need to have a bank account or credit card to be used in case of non-payment via payroll deduction. USG defines a full-time as working 30 hours or more within one week, which is equivalent to .75 FTE or more.

**Q** What information/documentation is needed to determine an employee's spending limit with Purchasing Power?

**A** The individual employee spending limit is determined using a propriety calculation that factors in the employee's tenure and salary. The date of hire and salary is provided to Purchasing Power through the eligibility file from Alight. Employees do not have the ability to negotiate their spending limit and it is not based on external factors such as individual credit rating.

**Q** What happens if an employee moves from one Location to another and is given a new employee ID?

**A** Employee IDs may change as result of job transfers. Employees with changes to their ID can contact a Purchasing Power Customer Care Advocate at 866-670-3477 to request an update to their account information.

## ORDER PLACEMENT

**Q** What if the employee cannot locate their Employee IDnumber?

**A** Information will be added to the co-branded website instructing employees to search for their employee ID on their pay check stub.

**Q** What can the employee do if their spending limit isn't large enough for the purchases they want to make?

**A** Employees can offset the difference between the purchase amount and their spending limit by making a down payment via credit card during the order placement process on the Purchasing Power website.

**Q** Is there a limit to the number of orders an employee can have?

**A** Employees can purchase up to their set spending limit, regardless of the number of separate orders. Alight will only be provided the aggregated deduction amount for all active orders as one deduction request.

**Q** Why are employees required to provide their Social Security Number during the order process?

**A** SSN is used for financial/credit transactions, as well as to authenticate identity. USG nor Alight provide the SSN to Purchasing Power via any of the file transfers. The SSN is provided by the employee and is a requirement data element for processing an order on the Purchasing Power site.

## DEDUCTIONS

**Q** For employees who don't receive paychecks during the summer, how will deductions be handled?

**A** Purchasing Power has created payroll calendars for each of the pay frequencies within USG including monthly paid employees with only 10 deductions taken within the year. The deductions calculated for these employees will not include payments during non-payroll months (June & July) for this group.

**Q** What happens if an employee moves to another Location within USG and has open orders via payroll deduction.

**A** Alight is providing the company codes on the deduction file. Purchasing Power is absorbing the company codes from the eligibility file and passing them back via the deduction file. This will help to ensure employees transferred from one group to another are delivered on the correct deduction file to resume payroll deductions under the new company code.

**Q** What happens if an employee goes on unpaid leave and misses some deductions?

**A** Purchasing Power will recalculate the deduction amount after the account becomes past due by approximately 30 days. The adjustment of the deduction amount is to assist the employee in still paying off their active order balance within a term no greater than 12 months from the purchase date.

**Q** Can an employee have more than one open order at a time?

**A** Yes, employees can make multiple purchases, based on their spending limit. With additional purchases, they will see their total payroll deduction amount increase as purchases are added and decrease as orders are paid in full.



## *Deductions (continued)*

**Q** Can an employee pay off a purchase early? If so, how do they do this?

**A** Yes, they can pay off a purchase early using a credit card or bank account via the Purchasing Power website.

**Q** What happens if an employee does not pay off a purchase?

**A** Purchasing Power will follow its standard process to reach out to the employee and set up alternate payment arrangements. Employees with past due account balances are ineligible to place new orders. The employee's back-up payment method will be used if payroll deductions are no longer being processed.

**Q** Can employees stop payroll deductions when they have an active outstanding balance?

**A** Employees who are eligible for payroll deduction and have an outstanding balance should remain on payroll deduction until their balance is paid in full. If an employee is adamant that their payroll deductions be discontinued, their Purchasing Power account will be permanently closed, and new orders will not be permitted. The deduction for their remaining outstanding balance will be moved to direct bill for payment directly to Purchasing Power until the balance is paid in full.

**Q** How are deductions handled for employees who are listed on the eligibility file as BW/24 or MT/12 but they are actually BW/22 and MT/10?

**A** There are some USG Institutions that adjust the employees pay frequency by changing their status to LOA during the summer months when they are not paid. The employees are reported to Purchasing Power as either BW/24 or MT/12; therefore, their deductions are calculated using these frequencies. During the summer when they are listed as LOA the employee is unable to place new orders with Purchasing Power and they will receive a notification informing them of the methods that can be used to make a direct payment. Once the employee's status is updated back to active and their account balance is current they will be eligible to place new orders.

## *PROGRAM ADMINISTRATION*

**Q** Who should the employee contact if they have questions about their payroll deductions?

**A** Employees with questions about deductions cannot be routed to Alight because the Purchasing Power deductions are not stored within their platform. Employee will be redirected to their respective Benefit Centers.

**Q** Who should the employee contact if they have questions about their Purchasing Power account, order status or products on the website?

**A** Purchasing Power Customer Care Advocates are available from 8:00 AM to 10:00 PM EST Monday through Friday and 9:00 AM to 6:00 PM EST on Saturdays to assist employees. Our contact number is 866-670-3477.

# Frequently Asked Questions



## *RETURNS & REFUNDS*

**Q** How does the returns process work after I've made a purchase?

**A** Refer employee to the Returns Process on the USG-Purchasing Power co-branded website at [www.usg.purchasingpower.com](http://www.usg.purchasingpower.com).

**Q** Why didn't the employee receive a refund after their return was processed?

**A** If the Employee has other active balances, the amount of the overpayment will be applied to the balance owed for the other outstanding order(s) and a refund will not be processed. Refunds are only processed when the account balance is zero and the remitted payment cannot be applied to an outstanding order balance.

**Q** Should I process refunds to employees who state they are due a refund from Purchasing Power?

**A** No. Purchasing Power will handle all refunds with the employee directly. Refunds can be issued via check or ACH and employees with questions should be directed to the Purchasing Power contact center at 866-670-3477.