

PAYROLL DIRECT DEPOSIT

Empowering Employees Save



Payroll Direct Deposit Changes Lives

We can make it easier for employees living with disabilities to **save, invest, and achieve greater independence.**

EMPLOYER BENEFITS

- ✓ Adds a no-cost benefit for your company, your employees and their families.
- ✓ Provides employees living with a disability the opportunity to save and invest for their future.
- ✓ Promotes inclusion and brings financial parity to your workforce.

EMPLOYEE BENEFITS

- ✓ Employees living with disabilities can now save more money while keeping public benefits.
- ✓ Easily set up Payroll Direct Deposit for themselves or family members living with disabilities.
- ✓ STABLE Account offers diverse saving and investment options

Payroll Direct Deposit Partner FAQs

What are ABLE Savings Accounts?

The *Federal Achieving a Better Life Experience (ABLE) Act* of 2014 made it possible to create **ABLE** savings accounts—empowering individuals with disabilities to save, work, and invest in their future without jeopardizing important benefits.

The **Idaho ABLE Savings Account** is offered by the Idaho State Treasurer's Office in partnership with **STABLE Account**, a national ABLE program administered by the Ohio Treasurer's Office. With more than 50,000 account holders, **STABLE Account** is the nation's leading provider of savings and investment accounts for people living with disabilities. These accounts allow individuals to build financial security while maintaining eligibility for essential benefits such as Supplemental Security Income (SSI) and Medicaid.

Learn more at www.idahoable.com

Why offer the Idaho ABLE Savings Account Benefit to your workplace?

By offering this benefit, your company can make it easier for eligible employees to save for themselves or their loved ones with disabilities. Employees (or an authorized individual such as a power of attorney, guardian, spouse, parent, sibling, grandparent, or Social Security Representative Payee) can set up **Payroll Direct Deposit** into an **Idaho ABLE Savings Account**.

Employees with disabilities can contribute directly to their own accounts, while those who have a spouse, child, sibling, or grandchild with a disability can set up contributions on their behalf.

What will this cost your company?

This is a **no-cost benefit** for your company. We simply ask that you partner with us to give your employees the information to open an **Idaho ABLE Savings Account**—empowering them to start saving and investing for the future. Our website (www.idahoable.com) provides all the tools and resources necessary to open and manage their account.

Will my HR department need to field questions about stable account?

We will provide informational support. The www.idahoable.com website **Resource** section answers many employee questions. You can also give us a call Monday through Friday, at **1-800-439-1653** from 9am-8pm ET. Translation services available upon request. Individuals with speech or hearing disabilities may dial 711 to access Telecommunications Relay Service (TRS) from a telephone or TTY.