

2023-2024

Enrollment Guide



PAYCHEX

 **corestream**

Welcome!



Paychex selected Corestream to bring you the Affordable Benefits and Discounts program, a best-in-class program that gives you the opportunity to offer your employees access to valuable benefits, deals, and discounts that can help them live a happier, healthier, and more financially fulfilling life.

In this guide, you'll find an overview of available supplemental benefits and helpful resources to share with your employees. Ten minutes is all it takes to review everything to ensure you can set yourself, and your employees, up for a smooth open enrollment experience.

Together with Paychex, we're thrilled to bring you and your employees this new program.

[Learn more](#)



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Short-term Disability Insurance

provided by **MetLife**

Receive financial support if you are unable to work due to an illness, accident, or other covered reason.



Ideal for you if:

- You would be financially strapped if you could not work for any length of time
- You are planning a pregnancy
- You are currently living paycheck to paycheck

What does it cover?

- Pregnancy
- Critical illness such as cancer¹ or stroke²
- Injury resulting from an accident such as a car accident or house fire

What's Provided

MetLife Short-Term Disability Insurance supplements lost income if you cannot work for a covered reason. You can use these funds however you wish. Some ways you can use your Short-Term Disability checks include:

- Mortgage or rent payments
- Car payments
- Groceries
- Gas
- School supplies for children
- Medical premiums

Learn more

Specific exclusions vary by state. MetLife Short-Term Disability Insurance is not meant to replace traditional health coverage. Consider Short-Term Disability Insurance a source of supplemental financial help in the event of a covered illness or injury. For more details about this benefit plan and what's not covered, visit your benefits portal.

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Disclaimers ¹Please review the Disclosure Statement or Outline of Coverage/Disclosure Document for specific information about cancer benefits. Not all types of cancer are covered. Some cancers are covered at less than the Initial Benefit Amount. For NH-sitused cases and NH residents, there is an initial benefit of \$100 for All Other Cancer. ²In certain states, the Covered Condition is Severe Stroke. Special Considerations. If you work in a state with state-mandated disability or paid medical leave benefits ("State Benefits"), you should carefully consider whether to enroll for Short Term Disability (STD) coverage. In California, Connecticut, Hawaii, Massachusetts, New Jersey, New York, Puerto Rico, Rhode Island, Washington, Oregon (starting 9/3/23), and Colorado (starting 1/1/24), if eligible, you must apply for State Benefits. Your STD benefit will be reduced by State Benefits or other government benefits that apply. Depending on your compensation, the amount of the State Benefit, and other factors, you may only receive the minimum weekly benefit. Please consider, based on your individual circumstances, whether you need additional coverage beyond the State Benefit. Like most group insurance policies, policies offered by MetLife may include waiting periods and contain certain exclusions, exceptions, limitations and terms for keeping them in force. Please contact MetLife for details.

Critical Illness Insurance

provided by **MetLife**

Receive benefit payments directly and use the funds however you wish in the case of a covered critical illness.



Ideal for you if:

- You could benefit from help paying for your deductible or other out-of-pocket costs
- Costs associated with a serious illness could place serious financial strain on you and your family
- You want more comprehensive financial support in the event of a covered critical illness

What does it cover?

Serious Illnesses

- Cancer¹
- Heart attack²
- Stroke³
- And many more

What's Provided

- A lump-sum benefit (if you or a covered family member are diagnosed with one of the covered medical conditions and meet the policy and certificate requirements.)
- Enrollment guaranteed for coverage amounts of \$15,000 or \$30,000, provided you are actively at work and have medical coverage (if required by state law.)⁴

Learn more

Specific exclusions vary by state. MetLife Critical Illness Insurance is not meant to replace traditional health coverage. Consider Critical Illness Insurance a source of supplemental financial help in the event of a covered serious illness. For more details about this benefit plan and what's not covered, visit your benefits portal.

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Disclaimers ¹Please review the certificate for specific information about cancer benefits. In most states, not all types of cancer are covered. ²The Heart Attack Covered Condition pays a benefit for the occurrence of a myocardial infarction, subject to the terms of the certificate. A myocardial infarction does not include sudden cardiac arrest. ³In certain states, the Covered Condition is Severe Stroke. ⁴Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents to be covered are not subject to medical restrictions as set forth on the enrollment form and in the Certificate. [For CA-situated cases, coverage is guaranteed provided (1) the employee is performing all of the usual and customary duties of your job at the employer's place of business or at an alternate place approved by your employer (2) dependents are not subject to medical restrictions as set forth on the enrollment form and in the Certificate.] Some states require the insured to have medical coverage. Additional restrictions may apply to dependents serving in the armed forces or living overseas. Some states require the insured to have medical coverage. METLIFE CRITICAL ILLNESS INSURANCE (CII) IS A LIMITED BENEFIT GROUP INSURANCE POLICY. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. There may be a preexisting condition exclusion. There may be a Benefit Reduction Due to Age provision. There may be a Benefit Suspension Period between recurrences of the same Covered Condition or occurrences of different Covered Conditions. MetLife offers CII on both an Attained Age basis, where rates will increase when a Covered Person reaches a new age band, and an Issue Age basis, where rates will not increase due to age. Rates are subject to change. MetLife reserves the right to raise premium rates for Issue Age CII on a class-wide basis. A more detailed description of the benefits, limitations, and exclusions applicable to MetLife's CII product can be found in the applicable Disclosure Statement or Outline of Coverage/Disclosure Document available at time of enrollment. For complete details of coverage and availability, please refer to the group policy form GPNP07-CI, GPNP09-CI, GPNP10-CI, GPNP14-CI, GPNP19-CI or contact MetLife for more information. Please contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. MetLife's Critical Illness Insurance is not intended to be a substitute for Medical Coverage providing benefits for medical treatment, including hospital, surgical and medical expenses. MetLife's Critical Illness Insurance does not provide reimbursement for such expenses.

Accident Insurance

provided by **MetLife**

Supplement your health and disability insurance with coverage to support a variety of accident-induced injuries.



Starting at
\$1.95
per week

Ideal for you if:

- You want additional financial support for you and your family in the case of an accident
- You could use financial help to meet your deductible or to pay for other unexpected out-of-pocket costs
- You would benefit from additional funds should an accident remove you from work for a time

What does it cover?

MetLife Accident Insurance coverage pays you a lump-sum should a covered event occur:

Injuries

- Fractures and dislocations¹
- Eye injuries
- Skin grafts
- Broken teeth
- Concussions
- Cuts or lacerations
- Second- and third-degree burns
- Coma
- Ruptured discs

Treatments/procedures associated with the accident²

- Ambulance
- Emergency care
- Inpatient and outpatient surgery
- Medical testing benefits (X-rays, MRIs, CT scans)
- Physician follow-up visits
- Transportation
- Therapy services (physical, occupational, speech therapies)

Learn more

Specific exclusions vary by state. MetLife Accident Insurance is not meant to replace core medical coverage or disability coverage. Consider Accident Insurance a source of supplemental financial help in the event of a covered accident-based injury or treatment. For more details about this benefit plan and what's not covered, visit your benefits portal.

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Disclaimers ¹Chip fractures are paid at 25% of Fracture Benefit and partial dislocations are paid at 25% of Dislocation Benefit. ²Covered services/treatments must be the result of an accident or sickness as defined in the group policy/certificate. See your Disclosure Statement or Outline of Coverage/Disclosure Document for more details. METLIFE'S ACCIDENT INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy is not intended to be a substitute for medical coverage and certain states may require the insured to have medical coverage to enroll for the coverage. The policy or its provisions may vary or be unavailable in some states. There are benefit reductions that begin at age 65, if applicable. Like most group accident and health insurance policies, policies offered by MetLife may include waiting periods and contain certain exclusions, limitations and terms for keeping them in force. For complete details of coverage and availability, please refer to the group policy form GPNP12-AX or contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See MetLife's Disclosure Statement or Outline of Coverage/Disclosure Document for full details.

Hospital Insurance

provided by **MetLife**

Receive a direct payment to use however you wish in the event of a hospital stay.



Ideal for you if:

- Bills due to a hospital stay or ambulance services would be financially debilitating
- Your current major medical coverage does not offer adequate support hospital services
- You know you could benefit from a lump-sum payout to help with non-medical expenses in the event of a hospitalization

What does it cover?

Hospital Indemnity Insurance pays you a cash benefit when you are confined¹ to a hospital², whether for planned or unplanned reasons.

A flat amount is paid for the day that you're admitted³ to a hospital, and a per-day amount is paid for each day of a covered hospital stay, from the very first day of your stay or if your plan includes an Admission benefit, confinement begins on Day 2. Please see your plan summary for details.

Learn more

Specific exclusions vary by state. MetLife Hospital Indemnity Insurance is not meant to replace core medical coverage. Consider Hospital Indemnity Insurance a source of supplemental financial help in case of hospitalization⁴. For more details about this benefit plan and what's not covered, visit your benefits portal.

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Disclaimers ¹The Admission Benefit is not payable for Emergency Room treatment or outpatient treatment. The payment of the admission benefit requires a Confinement. Hospital Confinement requires the assignment to a bed as a resident inpatient in a Hospital (including an Intensive Care Unit of a Hospital) on the advice of a Physician or confinement in an observation area within a Hospital for a period of no less than 20 continuous hours on the advice of a Physician. Please consult your certificate for details. ²Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details. ³The Admission Benefit is not payable for Emergency Room treatment or outpatient treatment. The payment of the admission benefit requires a Confinement. Hospital Confinement requires the assignment to a bed as a resident inpatient in a Hospital (including an Intensive Care Unit of a Hospital) on the advice of a Physician or confinement in an observation area within a Hospital for a period of no less than 20 continuous hours on the advice of a Physician. Please consult your certificate for details. ⁴Covered services/treatments must be the result of an accident or sickness as defined in the group policy/certificate. See your Disclosure Statement or Outline of Coverage/Disclosure Document for more details. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details. Covered services/treatments must be the result of a covered accident or sickness as defined in the group policy/certificate. There is a pre-existing exclusion for covered sicknesses. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details. Eligibility for portability through the Continuation of Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative. METLIFE'S HOSPITAL INDEMNITY INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy is not intended to be a substitute for medical coverage and certain states may require the insured to have medical coverage to enroll for the coverage. The policy or its provisions may vary or be unavailable in some states. Prior hospital confinement may be required to receive certain benefits. There may be a preexisting condition limitation for hospital sickness benefits. MetLife's Hospital Indemnity Insurance may be subject to benefit reductions that begin at age 65. Like most group accident and health insurance policies, policies offered by MetLife may contain certain exclusions, limitations and terms for keeping them in force. For complete details of coverage and availability, please refer to the group policy form GPNP12-AX, GPNP13-HI, GPNP16-HI or GPNP12-AX-PASG or contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. In certain states, availability of MetLife's Group Hospital Indemnity Insurance is pending regulatory approval.

Pet Insurance

provided by **Nationwide®**

Get up to 70% cash back on eligible vet bills from any vet, anywhere.



Ideal for you if:

- You are a pet parent to dogs, cats, avian or exotic pets
- You want to provide your pets with the best care possible without worrying about the cost
- You want the freedom of choice to use any vet, anywhere—including specialists and emergency care providers

What does it cover?

- Accidents
- Illnesses
- Hereditary and congenital conditions
- Cancer
- Behavioral treatments
- Ear infections
- Wellness¹ and more

Additional benefits for cats and dogs:

- Lost pet advertising and reward expense
- Emergency boarding
- Loss due to theft
- Mortality benefit

Benefit features

- Employee-preferred pricing when you sign up at work.
- Convenient premium payment option through payroll deduction.
- Guaranteed issuance² with no age limits (Underwriting still applies).
- Unlimited 24/7 pet health advice from veterinary experts at **vethelpline®**.
- Save more on pet prescriptions with Nationwide® **PetRxExpressSM**.

Learn more

For more details about this benefit plan and what's not covered, visit your benefits portal.

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Disclaimers ¹Some exclusions may apply. Certain coverages may be subject to pre-existing exclusion. These are examples of general coverage; please review plan document for specific coverages. See policy documents for a complete list of exclusions. Existing members can enroll in My Pet Protection® Wellness500 during their respective renewal period only. Products and discounts not available to all persons in all states. ²Guaranteed issuance means any new pets enrolling into a My Pet Protection Plan are eligible for enrollment regardless of health status. Guaranteed issuance does not mean guaranteed coverage since certain exclusions could apply. Pet insurance products underwritten by Veterinary Pet Insurance Company (CA), Columbus, OH; National Casualty Company (all other states), Columbus, OH. Agency of Record: DVM Insurance Agency. All are subsidiaries of Nationwide Mutual Insurance Company. Subject to underwriting guidelines, review and approval. Products and discounts not available to all persons in all states. Insurance terms, definitions and explanations are intended for informational purposes only and do not in any way replace or modify the definitions and information contained in individual insurance contracts, policies or declaration pages, which are controlling. Nationwide, the Nationwide N and Eagle, and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company. ©2023 Nationwide

Legal Insurance

provided by **MetLife**

Get easy access to legal counsel and save on expensive legal fees.



Ideal for you if:

- You anticipate major life changes or events that may require legal assistance
- You do not want to bear the full burden of legal fees
- You want easy access to licensed legal professionals

What does it cover?

When getting married

- Name change
- Prenuptial agreements
- Updating or creating estate planning document

When buying, renting, or selling a home

- Attending the closing
- Preparing deeds
- Reviewing contracts and purchase agreements

When starting a family

- Adoption
- Creating wills and estate planning documents
- School and administrative hearings

When sending kids off to college

- Reviewing leases
- Security deposit assistance
- Student loan debt assistance

When caring for aging parents

- Nursing home agreements
- Reviewing estate planning documents
- Review of Medicare/Medicaid documents

Learn more

MetLife Legal Insurance covers consultation for most personal legal matters. What's more, many personal legal matters are fully covered. For more details about this benefit plan and what's not covered, visit your benefits portal.

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Disclaimers Group legal plans are administered by MetLife Legal Plans, Inc., Cleveland, Ohio. In California, this entity operates under the name MetLife Legal Insurance Services. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, RI. Payroll deduction required for group legal plans. For costs and complete details of the coverage, call or write the company.

Auto & Home Insurance

provided by **Liberty Mutual Insurance**[®]

Customize your Auto and Home insurance so you only pay for what you need. Call **866-477-1119** for pricing.



Ideal for you if:

- You want access to customized insurance from a leading brand
- You are buying a new home or car
- You have not recently shopped for auto or home insurance to switch and save

What does it cover?

Auto

- **Violation-Free Discount:** Customers can earn a discount for 3 years of violation-free driving. Get an even larger discount when you reach 5 years.¹
- **Better Car Replacement:** If your car is totaled, we'll give you the money for a model that's one year newer.²
- **24-Hour Roadside Assistance:** If your car breaks down, we won't leave you stranded. From a jump-start to a tow, our optional 24-Hour Roadside Assistance will get you moving again.³
- **Multi-Policy Discount:** When you insure both your car and home with Liberty Mutual, you qualify for comprehensive protection and additional savings.¹

Home

- **Additional Living Expense:** If your house becomes unlivable due to a loss (e.g. fire, water damage), this service covers any necessary increase in living expenses.⁴
- **Loss Forgiveness:** Your price won't increase because of the first qualified loss in your home.⁵
- **New/Renovated Home Discount:** You may qualify for special savings if your home was recently built or substantially renovated.¹
- **Water Backup and Overflow Coverage:** Your home and personal belongings are covered from water damage due to sewer and drain backups or the mechanical failure of your sump pump.⁶

Learn more

Exact coverage varies. For more details about this benefit plan and what's not covered, visit your benefits portal.

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Identity Theft Protection

provided by **Norton LifeLock Benefit Solutions**

Get all-in-one protection against threats to your identity, devices, and privacy.



Ideal for you if:

- You need help restoring your identity due to a previous compromise
- You want high-quality protection for you and your family against the rising threat of ID theft and cybercrime
- You want access to an easy-to-use app to help you monitor your ID protection services

What does it cover?

LifeLock with Norton Benefit Essential Plan

- Monthly credit reports and scores
- Credit monitoring and application alerts
- Norton Device Security
- SafeCam (Windows Only)
- Secure VPN
- Identity Lock
- Account freezes
- Social media monitoring
- Phone takeover monitoring
- Prior ID theft remediation
- Password manager
- Parental controls
- P2P file sharing network searches
- Sex offender registry reports
- Million Dollar Protection Package*
- 24/7 live member support
- U.S. based restoration agents

LifeLock with Norton Benefit Premier Plan

- Includes all features in LifeLock with Norton Benefit Essential plan
- Daily credit reports and scores
- Home title monitoring
- Court record scanning
- Checking and savings application alerts
- Bank account takeover alerts

Learn more

Norton LifeLock Benefit Solutions does not guarantee that your identity will not be compromised, but it does improve your chances against ID theft. Norton LifeLock Benefit Solutions also improves your ability to restore your identity if it is compromised. For more details about this benefit plan and what's not covered, visit your benefits portal.

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Disclaimers *Reimbursement and Expense Compensation, each with limits of up to \$1 million for LifeLock with Norton Benefit Essential and LifeLock with Norton Benefit Premier. And up to \$1 million for coverage for lawyers and experts if needed, for all plans. Benefits under the Master Policy are issued and covered by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). Policy terms, conditions and exclusions at NortonLifeLock.com/legal.

Awareness Email Sample



Make sure your eligible employees know about your Affordable Benefits and Discounts program and have all the information to make informed decisions. Here's a sample awareness email you can send to your employees.

Subject: New Employee Perks Coming Soon

I'm happy to share some good news about new employee perks that will be available to you soon.

As part of a new partnership with Paychex and Corestream, you will soon have access to a number of valuable new supplemental benefit options and employee-only discounts. Keep an eye on your inbox, as you will receive more information from Paychex | Corestream about the specific options and how to take advantage of them in the coming weeks.

How can you learn more?

If you want to learn more about the options that will be available, or if you have questions about how these benefits work, [visit this page](#) where you'll find helpful resources including:

- Overview videos
- Enrollment Guide
- FAQs

Education Email Sample



Make sure your eligible employees know about your Affordable Benefits and Discounts program and have all the information to make informed decisions. Here's a sample education email you can send to your employees.

Subject: You Are Eligible for New Employee Perks

Good news! Beginning next week, you will have access to a number of valuable new supplemental benefit options as well as employee-only deals and discounts through a partnership with Paychex and Corestream.

What's included?

New supplemental benefits include:

- **Accident Insurance** - Supplement your health and disability insurance with coverage to support a variety of accident-induced injuries.
- **Critical Illness Insurance** - Receive benefit payments directly and use the funds however you wish in the case of a covered critical illness.
- **Hospital Indemnity Insurance** - Receive a direct payment to use however you wish in the event of a hospital stay.
- **Pet Insurance** - Get up to 70% cash back on eligible vet bills from any vet, anywhere.
- **Short Term Disability** - Receive financial support if you are unable to work due to an illness, accident, or other covered reason.
- **Auto & Home Insurance** - Customize your Auto and Home insurance so you only pay for what you need.
- **Legal Services** - Get easy access to legal counsel and save on expensive legal fees.
- **Identity Theft Protection** - Get all-in-one protection against threats to your identity, devices, and privacy.
- **Discounts and Deals** - Employee-only savings opportunities on hundreds of top brands.

How can you learn more?

If you want to learn more about the options that will be available, or if you have questions about how these benefits work, [visit this page](#) where you'll find helpful resources including:

- Overview Videos
- Enrollment Guide
- FAQs

**Certain eligibility requirements and program restrictions apply for insurance and other voluntary benefits.*

Quick FAQs



Enrollment & Billing

I enrolled for a product/service but I don't see the deduction on my paycheck?

Depending on when you enrolled for a product/service, it may take up to 2-3 weeks to see the deduction hit your paycheck.

Premiums are deducted in arrears, meaning if your coverage is effective March 1st, your first deduction will take place after that date.

I enrolled for a product/service but the deduction amount I am seeing is not what I saw when I first enrolled?

Corestream can assist with you with this question – please email your question and contact information to paychexsupport@corestream.com and they will contact you within 1-2 business days.

My deduction amount changed and I don't understand why?

Corestream can assist with you with this question – please email your question and contact information to paychexsupport@corestream.com and they will contact you within 1-2 business days.

I see a new deduction on my paycheck but I don't understand what it is for?

Corestream can assist with you with this question – please email your question and contact information to paychexsupport@corestream.com and they will contact you within 1-2 business days.

Enrollment & Billing

I cancelled my product/service but I am still seeing the deduction on my check

Depending on when you cancelled your enrollment for a product/service, it may take up to 2-3 weeks to see the deduction stop

Any excess premiums will be refunded to you by Corestream

Corestream can assist with you with any additional concerns you have on this issue – please email your question and contact information to paychexsupport@corestream.com and they will contact you within 1-2 business days

I want to learn more about this product/service before I decide to enroll

Please visit the <http://paychex.corestream.com> to learn more about the products/services offered – there is lots of information on the site.

If you still have questions after reviewing the material, you can live-chat with an agent or send an email to paychexsupport@corestream.com requesting more information.

Where is my refund?

Depending on when you cancelled your enrollment for a product/service, it may take up to 2-3 weeks to receive your refund

Corestream can assist with you with any additional concerns you have on this issue – please email your question and contact information to paychexsupport@corestream.com and they will contact you within 1-2 business days

I received a letter from the provider stating my coverage is being cancelled due to non-payment of premiums

This could be due to the timing of your payroll deductions and this letter may have been sent in error.

Corestream can assist with you with this question – please email your question and contact information to paychexsupport@corestream.com and they will contact you within 1-2 business days

Enrollment & Billing

I did not receive a confirmation email of my product/ service election(s)

Corestream can assist with you with this question – please email your question and contact information to paychexsupport@corestream.com and they will contact you within 1-2 business days

Why am I only allowed to enroll in certain products/ services?

Certain insurance products only allow enrollment at certain times during the year

Corestream can assist with you with any additional concerns you have on this issue – please email your question and contact information to paychexsupport@corestream.com and they will contact you within 1-2 business days

Customer Service

How do I enroll in one of these new products/services?

Please visit <https://paychex.corestream.com> to learn more about and enroll in the products/services offered

If you have any questions while visiting the portal or attempting an enrollment, live-chat agents will be available to assist.

How do I cancel one of these products/services?

Please visit the <https://paychex.corestream.com> to make any changes or to cancel any of the products/services in which you are enrolled

If you have any questions while visiting the portal or attempting to cancel your enrollment, live-chat agents will be available to assist.

How do I utilize this product/service?

Please visit the <https://paychex.corestream.com> to learn more about the products/services offered and how to utilize these benefits.

Customer Service

I sent a question/issue to the mailbox but have not heard back

If you have not heard back from Corestream in 3 business days, please email paychexsupport@corestream.com and include the ticket number that was provided when you first reported your issue – please type “ESCALATION” at the start of the Subject line.

I sent a question/issue to the mailbox but I am not satisfied with the response I received

Please reply to the email from Corestream requesting that an agent contact you to discuss the matter in more detail. An agent will reach out to you within 2-3 business days

Where can I go to determine what product/service I am enrolled in?

You can visit <https://paychex.corestream.com> and click on ENROLLED BENEFITS to view the benefits you have elected

Technology

The system will not allow me to complete my enrollment .

If you are unable to complete your enrollment, please utilize the Chat feature on the portal to speak to an agent

Have some questions?
We're here to help.

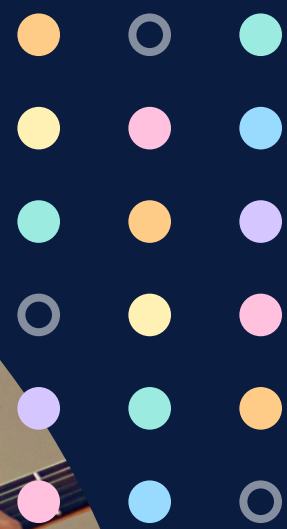


For employers:
paychexemployer@corestream.com

For employees:
paychex@corestream.com



You made it!
Now, they're ready
to rock and (en)roll.



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