



One Inc Frequently Asked Questions

Injured Workers & Attorneys FAQ

September 2024

Q: What is One Inc?

A: One Inc is a technology company that specializes in digital payment solutions for the insurance industry. Beacon Mutual has teamed up with One Inc to facilitate benefits payments to injured workers on behalf of Beacon starting in late October 2024.

Q: What payment options do I have with One Inc and how long will it take for each payment to be received?

A:

Benefits Payment Option	Estimated Time to Delivery
Direct-to-Debit - Funds are sent to an existing debit card	Up to 1 Business Day*
Direct Deposit (ACH) - Funds are deposited into a payee's bank account	1 to 3 Business Days*
Paper Check	4-10 Business Days*

* From date of issuance

Q: What is changing with the One Inc transition?

A: Here's what is changing if you currently receive your benefits by paper check:

- The appearance of your benefits check will look slightly different after the transition.
- Today, all our checks are mailed from Atlanta, Georgia. After the transition, checks will be mailed from Green Bay, Wisconsin. While both Green Bay and Atlanta have the same four-day service standard for delivery to New England for First-Class Mail, this may impact the day of the week the Postal Service delivers benefits checks.

A: Here's what is changing if you currently receive your benefits electronically:

- You will be able to register using your bank account number or a debit card number. To continue receiving your benefits electronically, you will need to first verify your contact information with Beacon Mutual.
- This email will notify you of a penny payment to initiate the electronic process for your actual benefits payment.
- *See FAQs below regarding contact verification and sign-up below.*
- This transition will not affect the timing of when Beacon issues your benefits payment, but after the payment is issued, there will be a systematic 24-hour hold period before it is released for ACH payments. As a result, you may receive your payment one day later than expected.

Q: What is not changing with the One Inc transition?

A:

- There will be no difference in your benefits payment amount due to Beacon's partnership with One Inc.
- This transition will not affect the timing of when Beacon issues your benefits payment.
- All checks will continue to be mailed through the United States Postal Service via First Class Mail, which promises delivery within 4-10 business days.

Q: Why does Beacon Mutual need my email and mobile or direct phone number before the One Inc transition??

A If you currently receive workers' compensation benefits payments via electronic fund transfer, you must confirm your contact information (email address and mobile or direct phone number) so that One Inc can send you a sign-up enrollment notification. This step ensures a smooth and efficient continuation of your benefits payments.

Note: Please provide your personal phone number for verification purposes.

Q: If I am already enrolled in direct deposit for my benefits payments, why do I need to re-enroll with One Inc?

A: Beacon Mutual is transitioning to One Inc so Beacon can continue offering a seamless benefits payments experience.

IMPORTANT: If you do not re-enroll in direct deposit or choose direct-to-debit with One Inc, your workers' compensation benefits payments will revert to paper checks and be mailed to you.

Q: What happens if I do not verify my contact information for One Inc?

A:

- If you currently receive your payments by electronic fund transfer and do not enroll with One Inc, your benefits payments will revert to paper checks.
- If you currently receive your benefits payments via paper check, no action is required now. You will continue to receive your benefits payments via check, though they will look slightly different.

Q: How do I provide/verify my contact information for the One Inc transition?

- A: If you are currently enrolled in direct deposit (EFT), you will receive correspondence from Beacon Mutual asking you to provide or confirm your current email and direct phone number. If you are not currently enrolled in direct-to-debit or direct deposit, you may enroll after November 18, 2024, by contacting your Claims Specialist.

Q: What if I currently receive my benefits via paper check, but want to receive it via direct-to-debit or direct deposit (EFT)?

- A: After November 18, 2024, you can contact your Claims Specialist to request that your payments be switched from paper check to direct deposit (EFT). **Note: You will have to first verify your contact information and then enroll with One Inc.**

Q: Who do I contact if I have any questions?

- A: For general inquiries, contact your Beacon Claims Specialist, or your attorney if you are being represented. For technical inquiries regarding the One Inc portal, please contact One Inc at <https://www.oneinc.com/company/contact>.