



Introduction to Workers' Comp Webinar Q&A

What about the state fund (NY)? A lot of small business use it because its the cheapest, how does our cost compare?

Due to the nature and size of our relationship with AIG, there is no more flexible cost structure than ours when it comes to comparing to the state fund, open market or other PEOs. We can charge whatever rate we believe will allow us to properly reserve for the risk and cover overhead and profit. The state fund is a cost effective option for good risks, which we love in our program, and therefore can price better than the state fund to attract those companies. The state fund also punishes companies that have had some bad experience, and while we take that experience into account as well, our pricing again will reflect the risk and is most often less punitive than the state fund. To summarize - we are likely a more cost effective alternative to the state fund.

What size groups is this targeting and what size group best fits a PEO?

Our Average size is 27 employees but a great target for PEO is 5-100 employees although we will look at any group size.

How does the PEO integrate Workers' Comp with the four states (North Dakota, Ohio, Washington and Wyoming) that do not allow private Workers' Compensation plans?

We have many clients in these jurisdictions. Depending on the state and what the client prefers, we track the information necessary to file and pay the states for the workers compensation. We still perform the full suite of services related to HR and payroll, and still alleviate many of the burdens associated with tracking and paying for workers compensation.

Would you write Workers' Compensation for Country Clubs?

Yes, we cover country clubs. The HealthPass NY PEO is very competitive with blue and gray collar industries. Country clubs, specifically, are one of many industries that encompass a mix of blue and gray collar workers. Our experience with quoting country clubs typically yields favorable results, offering the company the services of the PEO (which are perfect for a country club), while usually saving them money on health and Workers' Comp benefits, too.

What about logistic companies to cover the drivers such as delivery drivers?

We can take on these companies as clients, but we would expect them to have at least a few years of history with all drivers being W2 employees.