



HealthPass NY PEO powered by DecisionHR

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Takeaways

- HealthPass NY PEO powered by DHR
- Save money on Medical & Workers' Comp
- Reduce HR, payroll & compliance burdens
- Broker and group friendly
- Alternative to traditional health insurance distribution channels



Health PassSM
NEW YORK

Health PassSM
NY PEO

2 Pathways

Private Exchange

- Multi-carrier Exchange
- Affordability via choice
- Small business
- HealthPass Online Portal

HealthPass NY PEO

- Separate from the Exchange
- Size, scale, expertise of DHR
- Groups of all sizes
- DHR technology

Why a HealthPass PEO

- Work with a broker friendly team who already you trust
- Expertise of the DHR team, with HP support
 - HealthPass and DecisionHR have broker driven models
 - ALL business for both companies comes from only brokers
- Hands on approach
- Brokers can be as involved as they would like
- Defend your groups from other PEOs

Why DHR

- Size and expertise
 - 10th largest PEO
 - 31k worksite employees
- Savings on Medical
 - Empire BCBS master plan
 - 12 plans
 - All 3 networks- EPO/PPO, Blue Access, Connections
- Workers' Comp is very competitive
 - Underwritten by AIG
- HR Management/Payroll/Compliance

Why DHR

- Service oriented
- Broker friendly
 - Transparency/open lines of communication
 - Be as involved as you want
 - No direct sales force coming for your groups on any line of coverage
 - No one can quote once you introduce a group to the PEO
 - Vested for life of group
- Group friendly
 - Transparency/open lines of communication
 - Business keep control over all aspects of the company and employees
 - Dedicated payroll, HR (SHRM certified), health insurance rep

Benefits

- Medical
 - Empire BCBS
 - 12 plans
 - All 3 networks
- Dental/Vision
 - Empire
 - Guardian
- Term Life
 - Lincoln Financial Group
- 401k
 - Bluestar

Compensation

- 20% of the admin fee paid for every employee (not just enrolled in Medical), every month
 - Generally equivalent of 4%
- No separate comp on Medical premiums
- No comp on ancillary, can carve out

Admin Costs- 2 Ways

- PEPM
 - Admin cost between typically \$100-\$125, flexible

Or

- Percentage of total wages
 - May be better for groups with a lot of part timers



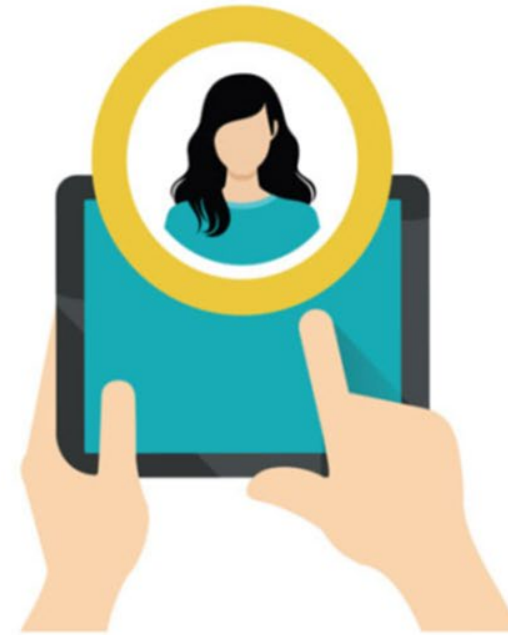
Patrice Alvino
Director of Business
Development,
DecisionHR

The PEO Business Model

TRADITIONAL BUSINESS MODEL



PEO BUSINESS MODEL



What is Co-Employment?

- Client:
 - Determines Direction and Control
 - Determines Compensation
 - Conducts Performance Reviews
- PEO:
 - Administers Payroll and Benefits
 - Provides HR Services
 - Assists with Employer Compliance
 - Reduces Workers Compensation Cost and Liability

Benefits of Using a PEO

- Small businesses grow 7-9% faster
- Employee turnover is 10-14% lower
- Small Businesses can offer additional products
- Businesses 41% more likely to report growth in 2020
- Dedicated Payroll and HR support
- 119% more likely to have received a PPP loan
- 60% less likely to have permanently closed

Eligibility

- Min 5 enrolled in Medical, into to the hundreds
- 50% of employees must enroll in Medical
- 50% minimum employer Medical contribution
- Can carve out
 - Ancillary
 - Workers' Comp

Quoting

- Required quoting docs
 - RFI
 - General Health Questionnaire
 - Company census
- Workers' Compensation
 - Declaration page or class codes
 - 5 year claims history

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Thank you!