



HealthPass NY PEO
powered by DecisionHR



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2 Pathways – Exchange & PEO





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Topics to be Reviewed:

- Health Insurance
- Workers' Compensation
- HR and Payroll
- Benefits of Using a PEO
- What's in it for you?

What is HealthPass NY PEO and DecisionHR

- Top 10 privately held PEO
- Over 32,000 nationwide worksite employees
- Can write in all 50 states
- Compete on products and excel on service

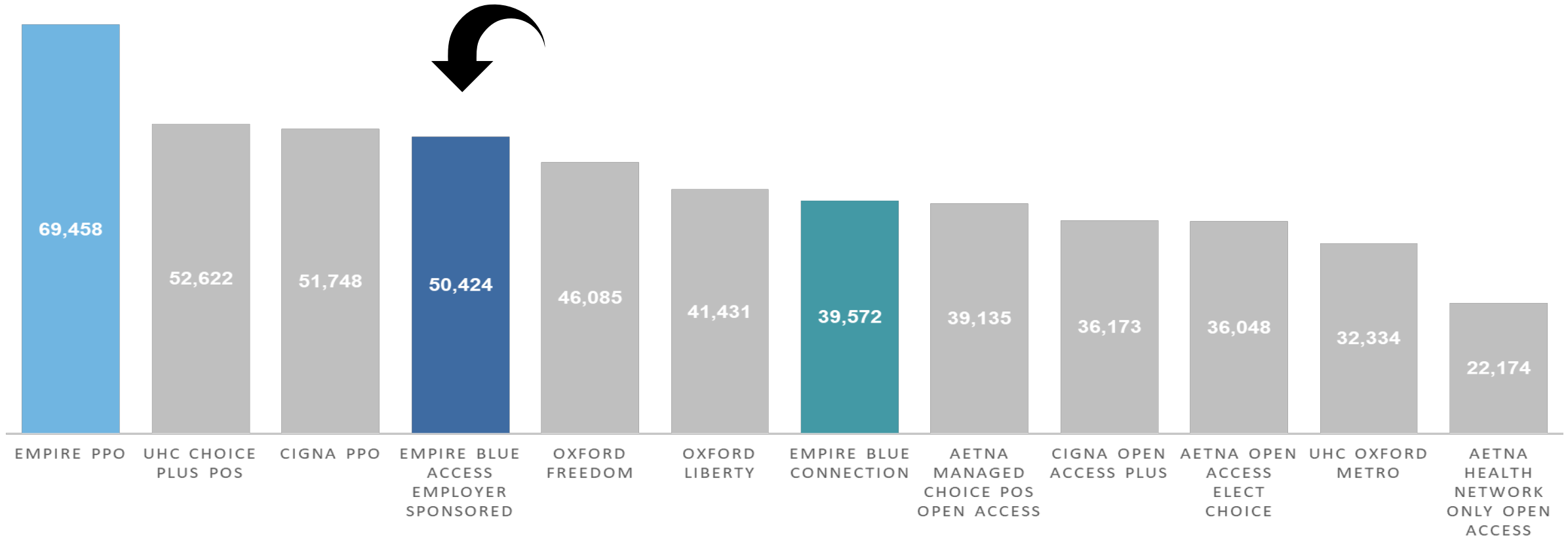


Empire BCBS

- 12 Plans – 8 EPO/PPO 2 Blue Access 2 Connection
- 26 Rate bands
- Groups individually written
- All communication through broker partners

- Items Needed to Quote
 - GHQ
 - Census
 - Current Rates
 - Current plan designs

More hospital based physicians and specialists than any other carrier...



Ancillaries...

- Empire Dental and Vision
- Guardian Dental and Vision
- Guardian Critical Illness
- Guardian Accident
- Lincoln Voluntary Life
- Lincoln STD
- Lincoln LTD

Empire Bonus!

- 20 Life Group – an extra \$6,240
- Can be Empire open market into PEO
- Cannot be Empire PEO to Empire PEO
- No current end date

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What is Workers' Compensation

- Covering employees for work related injuries
- Protects your business from law suits
- Compliance with state regulations

What does Workers' Comp Cover?

- Medical expenses
- Lost wages
- Ergonomic accommodations
- Possible Disability benefits
- Ongoing care costs

Our Comp Provides...

- AIG or Accident Fund
- Pooled pricing
- Riskier Industries = more cost savings
- Pay as you go
- Claims management
- Onsite loss control visits

HR and Payroll Included

- Employee Self-Service tools to reduce paperwork and data entry
- W-2, 1095 preparation
- COBRA, FMLA & Section 125 Administration
- Dedicated HR Support
- Dedicated Payroll Support

Employee Relations

- Employee onboarding support
- Employee orientation programs, employee development best practices, skills assessments
- Performance management solutions and performance appraisal assistance
- Development programs, HR video library
- Sample HR policies, forms, and best practices
- Counseling/discipline documentation
- Coaching for any employment matter (authorized supervisors and managers)
- Toll-free number for employee questions and assistance

EPLI – Included...

- What is EPLI
- Why included?
- Deductibles

AVG LAWSUIT = \$217,000 PER CLAIM

Benefits of Using a PEO

- Small businesses grow 7% faster
- Employee turnover is 23%-32% lower
- Businesses 41% more likely to report growth in 2020
- 119% more likely to have received a PPP loan
- 60% less likely to have permanently closed

Commission

Average Sold Case = 25 on payroll and 15 on Benefits

Approx \$100 PEPM Admin Pricing
Broker Commission = 20% of admin

\$6,000 a year in Commission from DHR

\$4,580 a year in Empire Bonus

\$10,680 a year in total Commission

Phrases to be on the lookout for???

- My workers' comp costs have risen because of_____...
- I wish I could get more payroll/HR support
- I hate having to call a labor attorney for simple questions
- I wish there were a way to maintain benefits costs
- Would be nice to have everything under one umbrella

Thank You!

