

Health PassSM PEO

Powered By  DecisionHR

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 **DecisionHR**





DecisionHR

HR Excellence, On Your Terms

As your business grows, you need an HR team that gets you. At DecisionHR, we handle your HR needs, freeing you up to achieve more.

50

States
Supported

27+

Years In
Business

55k

Employees
Supported
Nationally

IRS

Certified
PEO

Payroll • Workers' Compensation • Employee Benefits Programs & Administration

Human Resources and Government Compliance



Why PEO?

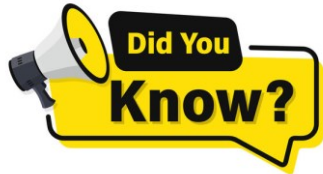


Why DHR?



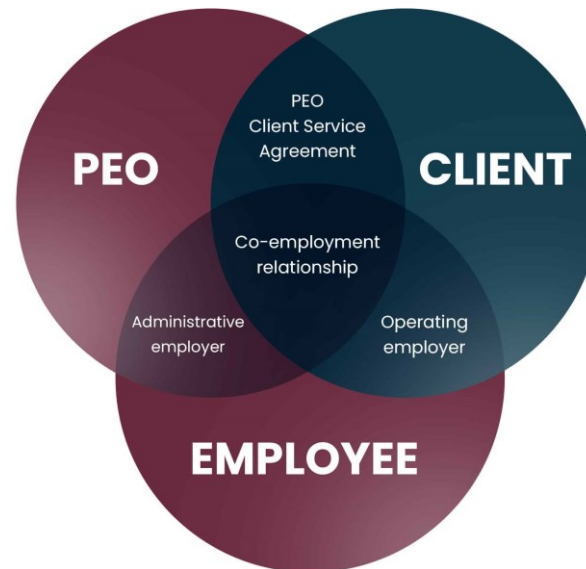
Case Studies

PEOs + Co-Employment



Over 200,000 American businesses use PEOs. This represents over 17% of businesses with 10 to 100 employees.

DecisionHR acts as the Administrative Employer/ Employer of Record and provides administrative services and insurance programs. Our support and buying power allows our clients and their employees to benefit in numerous ways.



Client remains the Operating Employer and makes all decisions regarding managing their company, including hiring, setting policies and day-to-day management.

Companies can save upwards of \$1,750 per employee, per year by using a PEO.

Why do companies buy PEO services?



- **Integrated offering**
- **Technology to drive efficiency**
- **Become an Employer-of-Choice / Comprehensive benefit offerings**
- **Cost Containment/Savings (benefits, taxes, workers' comp, administration)**
- **Reduce executive time spent / acquire expertise / lessen liabilities**
- **A better way of handling this part of their business**



Work Opportunity Tax Credit

Did you know an estimated 18% of employees hired qualify a business for government tax incentives?

The Work Opportunity Tax Credit (WOTC) is a Federal tax incentive program designed to assist targeted groups find employment by offering employers tax credit.

Tax Credits range from \$1,200 to \$9,600 per eligible employee

Federal Empowerment Zone and Renewal Community Incentives

State Enterprise Zone Tax Credits

WOTC targeted groups include:

- Qualified IV-A ("TANF") recipient
- Qualified Veteran
- Qualified Ex-Felon
- Designated Community Resident
- Vocational Rehabilitation Referral
- Summer Youth Employee
- Supplemental Nutrition Assistance Program (SNAP or "food stamps") recipient
- Supplemental Security Income (SSI) recipient
- Long-term Family Assistance (Long-term TANF) recipient
- Qualified Long-term Unemployment recipient



Workers' Compensation



DHR has the largest underwriting appetite of all of the major PEOs

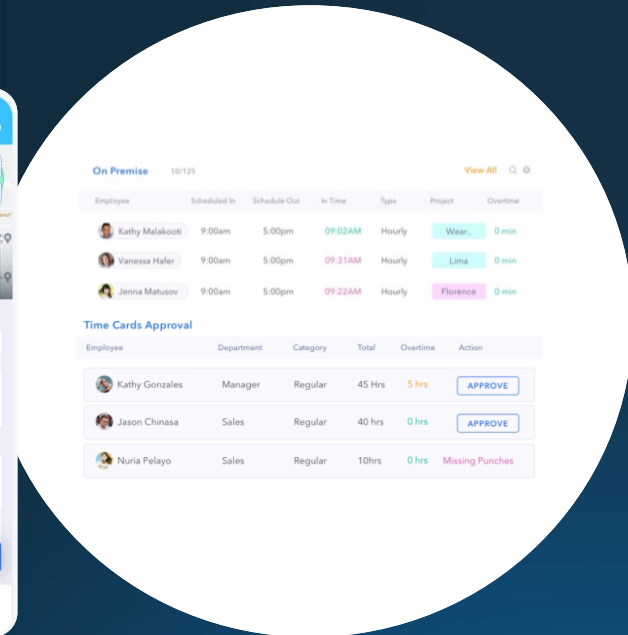
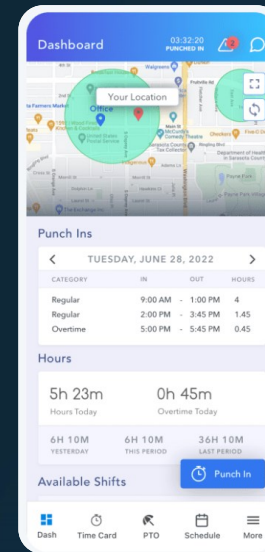
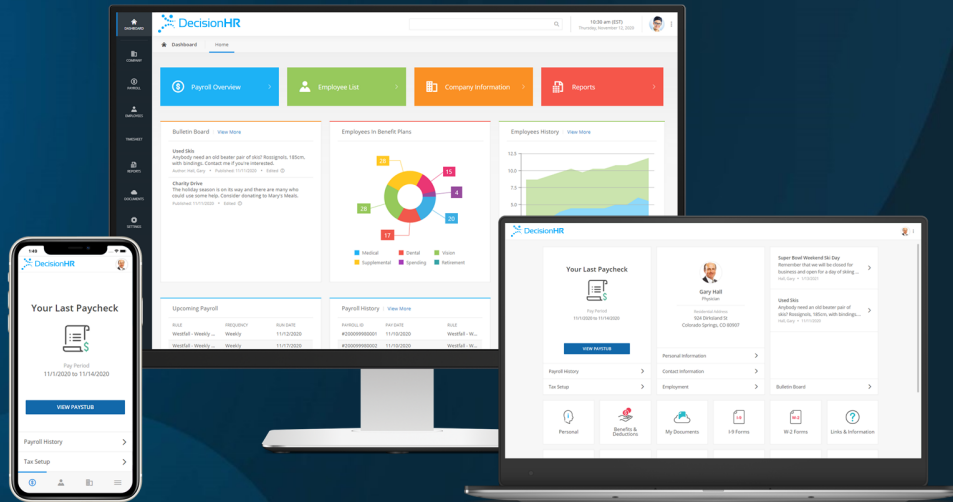
- White Collar
- Manufacturing
- Construction
- Restaurants / Fast Food / Food Delivery
- Staffing
- Home healthcare
- Senior Living

- **Potential for significant cost savings**
- **Aggressive claims administration**
- **No deposits or annual audits**





Technology to Drive Efficiency



- Platform with Electronic Onboarding
- Online Benefit Enrollments
- Advanced Timekeeping
- Learning Management System
- Applicant Tracking

- Customizable Onboarding
- General Ledger Support
- Online Document Storage
- Employee Self Service
- Trusted Advisor Access



Employee Benefits

Become an Employer of Choice with an employee benefits program designed to allow you to easily compete for talent while taking advantage of the economies-of-scale enjoyed by the largest companies.



- Group Medical Insurance
- Dental Insurance
- Vision Insurance
- Group Life Insurance + Voluntary
- Group Disability Insurance + Voluntary
- Critical Illness Insurance
- Accident Insurance
- 401(k) Retirement Plan
- FSA/Flexible Spending Accounts
- HSA/Health Savings Accounts
- Pretax Commuter Benefits
- Employee Assistance Program
- Early Wage Access
- Employee Discount Program

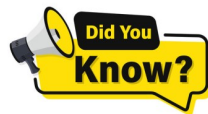




Medical Options



- 17 plan designs available
- \$0 deductible thru HDHP plans
- Open Access
- Large National Network
- Gym Discounts
- Telehealth
- CLASS CARVEOUTS



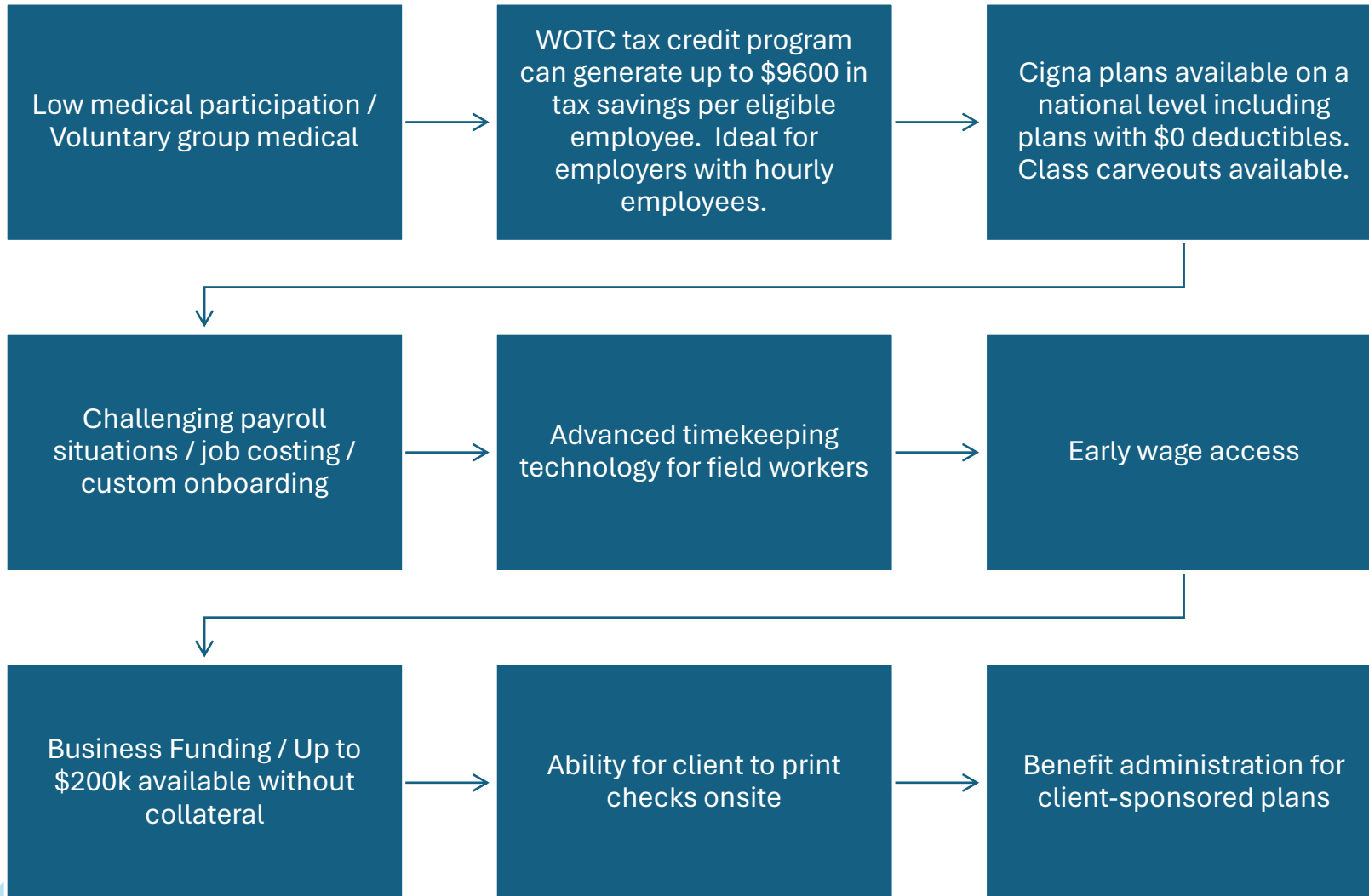
DHR can provide benefit administration for brokered benefits, including COBRA administration.



- ACA Compliant including Minimum Value
- No Minimum Participation Requirements
- No Minimum Employer Contributions
- \$0 Deductible
- 3 Plan Options
- National PHCS Network
- Ideal for small employers, hospitality, staffing and others

Why DHR?

Solutions for challenging situations



Case Study #1 / IT Services Company

30 emps, expanding nationally and needs to hire internal HR representative

	BEFORE PEO	WITH DHR
Payroll Svc	\$ 3,000	Inc.
HR Rep	\$ 80,000	Inc.
Health Ins.	\$ 225,000	\$ 202,500
Other Benefits	\$ 30,000	\$ 24,000
Work Comp	\$ 42,000	\$ 29,000
PEO Admin Fee	N/A	\$ 30,000
TOTAL	\$ 380,000	\$ 285,500
Savings w/PEO		\$ 94,500

Benefits to Company

- Cost Savings
- Employer of Choice
- Full HR support
- Lower ER liabilities
- Simplified administration
- Single source solution

Benefits to Employees

- Cost Savings on benefits
- Broader benefit programs
- Tax advantaged benefit programs
- Employee discount programs
- Employee Portal

Case Study #2 / Restaurant

25 emps, wants benefits but has very limited budget. No internal HR, high turnover. High turnover negatively impacts customer experience.

	BEFORE PEO	WITH DHR
Payroll Svc	\$ 3,000	Inc.
HR Rep	N/A	Inc.
Health Ins.	\$ 0	Voluntary
Other Benefits	\$ 0	Voluntary
Work Comp	\$ 26,000	\$ 21,000
PEO Admin Fee	N/A	\$ 16,000
WOTC Tax Credits	\$ 0	< \$ 18,000 >
TOTAL	\$ 29,000	\$ 19,000
Savings w/PEO		\$ 10,000

Benefits to Company

- Cost Savings
- Employer of Choice = lower turnover
- Full HR support = Lower ER liabilities
- Tax credit program
- Simplified administration
- Single source solution

Benefits to Employees

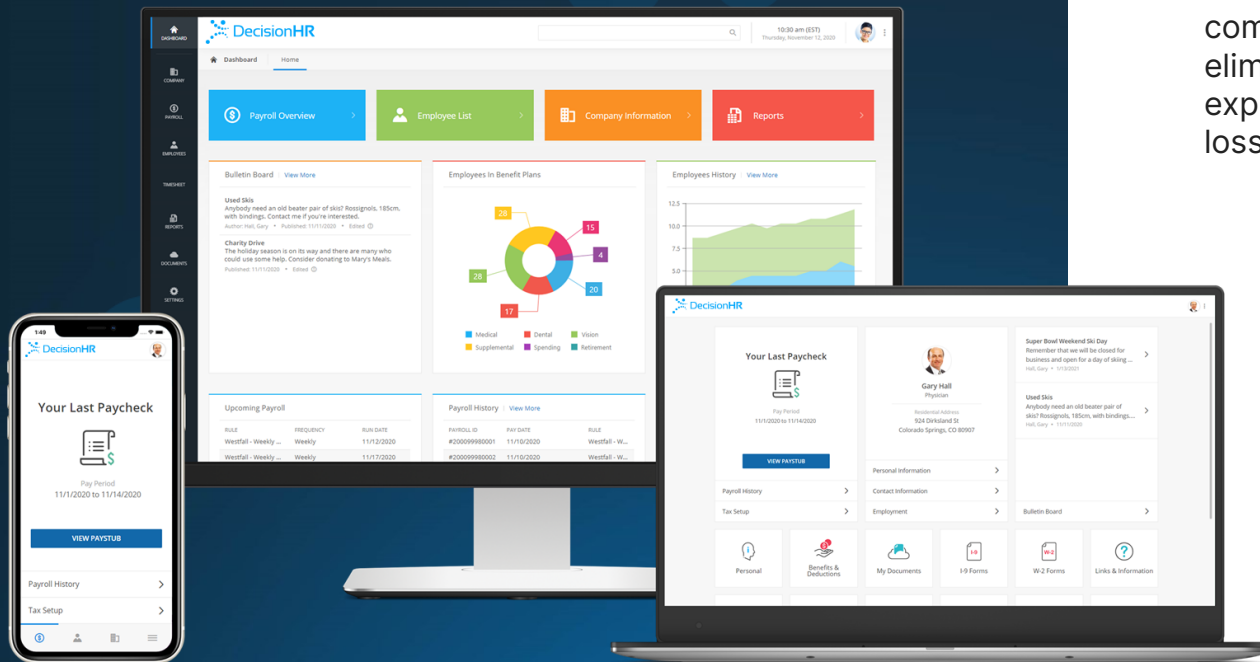
- Voluntary health and other benefits
- Broader benefit programs
- Tax advantaged benefit programs
- 401(k) plan
- Employee discount programs
- Employee Portal

Comprehensive Solutions For All Industries

Earn Strong Residual Commissions for Your Referrals

Provide Additional Support to Your Clients

Protect Your Accounts from Competitors



Payroll: Imagine a powerful payroll platform that allows your clients to easily onboard new hires and screen for potential tax credits, along with timekeeping technology designed to better control labor costs. Our platform helps your clients simplify the payroll process, along with an employee portal to better support their teams.

Workers' Compensation: Help your clients reduce workers' compensation costs by being part of a large group program that eliminates premium deposits and traditional annual audits, along with expert claims administration and safety programs to ultimately reduce losses.

Employee Benefits: Even the smallest businesses can enjoy Fortune 500 benefits including health, disability, 401(k) and voluntary benefits, all with the economies-of-scale associated with the largest employers. This allows them to easily compete for talent and helps you increase the retention of your current clients.

HR Support: We are here to provide your clients with support for all of their HR needs, including employee handbooks, labor law compliance, conflict resolution and expert HR guidance for even the most challenging issues.

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