BROKER PARTNER PRESENTATION

HealthPass℠ PEO

POWERED BY

DecisionHR

SEPTEMBER 15, 2026

DM

Dan Mendoza

VP of Sales

MB

Matt Brunetti

VP of Sales

DECISIONHR

Meet Your DecisionHR Team

Nearly 30 years of combined PEO experience, dedicated to your success

YOUR SALES TEAM

Dan Mendoza

VP of Sales

Matt Brunetti

VP of Sales

NEARLY 30 YEARS OF COMBINED PEO EXPERIENCE
Ex ADP | TriNet | Vensure | CoAdvantage | Extensis | G&A Partners

AGENDA

Today's Discussion

1	Introduction	
2	DecisionHR Overview	Dan Mendoza & Matt Brunetti
3	PEO 101 + DecisionHR Benefit Options + Underwriting Advantage	Dan Mendoza
4	DecisionHR Service Model & Industry Appetite Advantage	Matt Brunetti
5	Using PEO as a Strategic Tool for Growth & Retention	Dan Mendoza & Matt Brunetti

COMPANY SNAPSHOT

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DecisionHR at a Glance

A Full-Service Professional Employer Organization (PEO)

30+	60K+	CPEO	91%
YEARS IN BUSINESS	WORKSITE EMPLOYEES	IRS-CERTIFIED PEO	CLIENT RETENTION RATE

True Dedicated Service Model

A boutique approach to service — an Account Manager, a dedicated HR and Payroll Manager, and a Benefit and Risk Manager.

worklio

Technology Platform

One platform for payroll, HR, and benefits administration.

HEALTH INSURANCE CARRIER PARTNERS

- Florida Blue
- Cigna
- Cigna Level Funded
- UHC — Q1 2027

30+ YEARS · 60K+ WORKSITE EMPLOYEES · ONE TRUSTED PEO PARTNER

PEO 101

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What Is a PEO?

In one sentence: A PEO enters a co-employment relationship with a business — becoming the employer of record for payroll, benefits, and HR compliance, while your client keeps full control of day-to-day operations.

1

Co-Employment

The PEO becomes co-employer of record for tax, payroll, and compliance purposes. Your client still runs the business, manages the team, and makes the day-to-day calls.

2

Pooled Risk, Big-Group Buying Power

Every worksite employee across all of a PEO's clients joins one large master health plan — giving small groups access to large-group rates and plan designs they couldn't get on their own.

3

Bundled Beyond Health Insurance

Alongside medical, a PEO typically bundles payroll, HR compliance, workers' compensation, and more — all under one contract, one bill, and one point of contact.

For you, the broker: A PEO isn't a replacement for what you sell today — it's another tool in your toolbox, one more option to bring to your clients when they need it.

MEDICAL BENEFITS

Medical Benefits: Five Options, No Barriers

DecisionHR offers five medical plan options, giving employers the flexibility to choose the coverage that best fits their needs, including benefits administration for OM plans.

Cigna Master

Lower-cost, copay-driven plan built for predictable, everyday care.

Cigna will honor deductible credit transfer

Min. of 10 enrolled + 50% FT participation with valid waivers

Simple Benefits – Cigna

Level funded — built on the Cigna National PPO Network.

Low participation requirements
Discretionary employer contribution

NYS: 100+ FTE & min. of 10 enrolled
Other states: min. of 10 enrolled

Florida Blue

National plans for your Florida HQ clients.

One of the strongest provider networks in the state

Min of 10 enrolled + 50% FT participation

PHCS – MEC / MVP

Allows you to help certain industries satisfy the ACA employer mandate — both Part A and Part B.

Open Market Benefits Administration

Capability to integrate large- to small-group plans for full benefits administration — you keep commissions.

UNDERWRITING ADVANTAGE

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The DecisionHR Underwriting Advantage

DHR's proprietary UW tool combines comprehensive medical, clinical, lab and Rx data with experienced actuaries.
With standard submission data: unmatched risk assessment, higher- and lower-risk group identification, and more competitive pricing.

What underwriters try to predict

01 Expected medical care utilization

02 Prescription drug costs

03 Frequency and number of catastrophic claims

04 Premium needed to cover expenses

COMPARE	Demographic Underwriting	Experience-Rated Underwriting
Pricing basis	Employee population characteristics, not historical claims	Primarily the employer's actual medical and pharmacy claims history
Risk focus	Expected future risk	Demonstrated historical risk
Typical fit	Smaller employers or groups without credible claims data	Larger employers with statistically credible claims data
Key inputs	Age, gender, ZIP code, industry, family composition and enrollment mix	Detailed claims, high-cost claimants, chronic conditions, utilization and Rx
Claim review	Individual medical claims generally not reviewed	Individual large claims and ongoing high-cost conditions carefully analyzed
Pricing outcome	Reference-based and predictable pricing	Employer-specific pricing based on claims history

8 YEARS OF STABLE RENEWALS

7% **Cigna Master**
Renewal YoY

4.5% **Cigna Simple Benefits**
Renewal over 8 years
60K lives

9% **Florida Blue**
Renewal YoY

For you, the broker: Unlike other PEOs that rely heavily on demographic and referenced-based underwriting, DHR's actuarial / experience-rated approach provides long-term medical rate stability — **not a 1-year Band-Aid.**

DEDICATED SERVICE MODEL

DecisionHR

Your Dedicated Service Team

One primary point of contact for everyone, backed by specialists dedicated to your administrative team

Administrative Staff

ACCOUNT MANAGER

Employees

DEDICATED TO YOUR ADMINISTRATIVE STAFF

H

HR Manager

Dedicated HR administration, policy guidance, and employee-relations support.

ADMIN STAFF ONLY

P

Payroll Manager

Dedicated payroll processing, tax filings, and pay-cycle accuracy.

ADMIN STAFF ONLY

B

Benefits & Risk Manager

Benefits administration, open enrollment, and workplace risk management.

ADMIN STAFF ONLY

L

Legal Counsel

Employment legal counsel as needed, coordinated through your Account Manager.

ADMIN STAFF · AS NEEDED

FOR BROKER PARTNERS

DecisionHR

Built to Win Your White-Collar Clients. But Accessible to Nearly All Industries.

Our boutique service model, with a dedicated team approach, intuitive technology, and industry-leading benefits, is built to handle organizations with complex, wide-ranging HR needs. But our broad industry appetite means we can extend that same solution to nearly any company.

We have the flexibility to write nearly any industry, from roofing to staffing to at-home health care, giving you more markets to shop and more chances to close.

Boutique Service Model

A dedicated Account Manager and specialist team, not a call center.

Modern Technology

Streamlined onboarding, payroll, and benefits administration.

Broad Industry Appetite

Real risk tolerance across hard-to-place, non-white-collar classes.

- Roofing
- Staffing
- Home Health Care
- Construction
- Hospitality
- Retail
- Manufacturing
- Many More

MORE INDUSTRIES · MORE FLEXIBILITY · MORE WAYS TO WIN

THE STRATEGIC ADVANTAGE

PEO: The Strategic Advantage

Part 1: Growth & Revenue Opportunities

1 Prospecting Advantage: Be Different

Provide your clients and prospects a solution other than what the small group open market provides. For example, in NY Small Group, help groups leave community-rated plans for the PEO's large group offering with a national network — providing small groups more options, stronger plans, and lower rates.

2 Opportunity to Increase Revenue Per Client

There may be times that the open market solution for a small to mid-sized company is most advantageous, but maybe the administrative relief, compliance support, and workers' compensation savings is something they need. Keep your medical commission, and make additional commission from us. Don't be afraid to ask.

3 Winning Multi-State & Complex Accounts

Small businesses expanding across state lines face fragmented state tax setups, local compliance mandates, and disparate carrier networks. A PEO handles multi-state payroll tax registration & compliance, workers' comp coverage, and a unified national health network.

4 Operational Relief

The PEO acts as the ERISA plan sponsor and handles COBRA administration, ACA compliance (1094/1095 filings), direct carrier feeds, bill reconciliation, claims escalation, and plan education and guidance. Your account management team can now spend less time handling day-to-day issues like enrollments, renewals, or billing — enabling your agency to scale its client book without having to expand internal headcount.

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PEO: The Strategic Advantage

Part 2: Retention & Protection

1

Eliminating the PEO Threat: A Defensive Play

Proactively evaluating or presenting PEO options, even as an option alongside fully insured/level-funded options, will take away the threat of PEOs.

2

More Protection

Outside of a PEO, changing a broker requires just the signing of a BOR. We do not allow BOR changes. To lose a group, they would have to leave both us and you as a broker.

3

Harder to Leave

When a group has their payroll, HR, benefits, benefit administration, workers' compensation, and maybe 401(k) with us, it makes leaving much more difficult than just signing a BOR or signing up for a new policy. You don't have to worry about shopping a group every year.

LET'S CONNECT

Let's Connect & Collaborate.

If you're looking to work with a PEO that serves clients across a wide range of industries, treats you as a true partner, and cares for your book of business as if it were their own, we'd love the opportunity to talk.

Let's explore where DecisionHR fits into your business.

Let's Set Up a Call

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Learn More

decisionhr.com

HEALTHPASS PEO

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Powered by DecisionHR

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