










PEO COMPANIES AT A GLANCE

PROFESSIONAL EMPLOYER ORGANIZATIONS							
Target Market/Group Size	Ideal for 20+ group, but will enroll 5. Will write many different types of businesses.	Will enroll groups with a minimum of 5 (can also write 1-2 life groups**) Can offer plans to White, Grey AND Blue collar groups!	Requires at least 10 lives to quote. Targets primarily white/grey collar groups	Would ideally like a minimum group of 10, but will enroll of group of 5 insured EE. White and grey collar groups.	Will offer plans to groups of 5; Average size group is 30 EE. White and grey collar groups are their target market.	Will enroll groups of 5. Business must be NY based. Is open to considering all business types as target groups	Ideal for sole prop or husband/wife groups or small group sizes. Very flexible for various types of businesses.
Carriers Offered	Offers UHC plans and can customize plans by region.	Offers three platforms: Ambrose: Oxford/UHC Passport: AETNA SOI (blue collar): AETNA	Offers AETNA national plans; in CA Kaiser, MA Tufts. MetLife for ancillary.	Offers Oxford/UHC as well as MetLife and Lincoln Financial for ancillary.	Offers Oxford/UHC national plans with Northwell Health Systems in NY too. MetLife for ancillary.	Has a range of Empire BCBS plans, offers Delta dental and VSP for vision	Offers very rich AETNA PPO plans, Guardian for ancillary benefits.
Quoting Requirements	Need workers comp dec/face page, FULL census, and medical renewal or current plan information. Prefers a face to face meeting to initiate the quoting process.	Need FULL census, current medical invoice and renewal, WC dec page, WC 3-5 years loss runs, SUTA rate and payroll register to quote.	Need FULL census, current medical invoice and renewal, WC dec page, WC 3-5 years loss runs, SUTA rate and payroll register to quote.	Need FULL census, current medical invoice and renewal, WC dec page, WC 3-5 years loss runs, SUTA rate and payroll register to quote.	Need FULL census, current medical invoice and renewal, WC dec page, WC 3-5 years loss runs, SUTA rate and payroll register to quote.	Need FULL census, current medical invoice and renewal, WC dec page, WC 3-5 years loss runs, SUTA rate and payroll register to quote.	Rates are published for all groups under 15 EE. Medical questionnaire is needed to proceed. Over 15 EE, rates may change; subject to approval and will need full quoting requirements.
Renewal / Contract Yr.	12 MONTH CONTRACT	10-12 MONTH RENEWAL*	OCTOBER RENEWAL	NOVEMBER RENEWAL	NOVEMBER RENEWAL	JULY RENEWAL	JANUARY RENEWAL
What makes this PEO different from others?	Leader of all PEOs with benefits and ACA compliance laws, rules and regulations. Exceptional level of customer service! Since Insperty is a direct buyer from UHC, they can safeguard their average renewal increases just about 5.5% which is well below anyone else in the market.	TriNet has a fundamental belief that HR is not a one-size-fits-all solution. They provide all of HR services your company needs to succeed and can customize for each client. All of their bundled services are available on a convenient cloud platform.	Oasis is the largest privately held PEO. Holds all the same accreditation as a public company. Because Oasis is privately held, they have flexibility to customize programs to meet client's expectations. Their fees are fully transparent.	Family owned company with excellent 401 K match benefit options. This PEO promises a quick turnaround on a quote! Abel HR offers robust benefits supported by white glove service from experienced professionals.	Great company with excellent benefit options. Prestige is more selective than others and offers great customer service. Offers five professionals on every account, handheld customer service with rates equal or better than the competition.	This is a relatively new PEO on the NY market but is eager to accommodate and attract new business. They are comprised of former ADP personnel that prides itself on customer service. "We offer personal service responsiveness, flat pricing, and no bundle billing".	Chicago based medical PEO now entering the tristate area market. Is willing to carve out WC for groups that may be a good fit. Offers an Essential Value Plan that satisfies BOTH ACA penalties! NOTE: Idilus requires that EVERY FT employee complete an online health form for firm rates.
Broker Compensation	Broker comp is based on the negotiated admin fee per all FT employees	Broker comp is 15% of admin fee per all FT employee	Broker comp is 20% of the monthly admin fee	Broker comp is 4% of medical and 6% of the monthly adm fee	Broker comp is 4% of medical and 6% of the monthly adm fee	Broker comp is 4% of medical	Broker comp is 4% of medical

NOTE: FULL Census lists all the employee's names, DOB, job titles, salary, and health care coverage level needed.

*TriNet renews their client contracts based on a yearly basis, based on the first quarter of the renewal cycle. For example, if a client enrolled in August, the following year, their renewal would be set for July going forward.

**TriNet can write 1-2 life groups with the Ambrose and Passport lines BUT clients will need to compensate by paying a higher adm fee of \$600, plus set up/enrollment fees.