

# Professional Employer Organization (PEO) Partnership Overview



# What is a PEO?

A Professional Employer Organization (PEO) provides integrated services to effectively manage critical human resource responsibilities and employer risks for small and medium sized businesses including:

 Benefits

 Workers Compensation

 Payroll

 Liability Coverage

 HR Administration

 Compliance

 Tax Administration

 Technology

The PEO relationship involves a contractual allocation and sharing of employer responsibilities between the PEO and the client. This shared employment relationship is called **co-employment**.





# Co-Employment Model

As **co-employers** with their client companies, PEOs contractually assume substantial employer rights, responsibilities, and risk through the establishment and maintenance of an employer relationship with the workers assigned to its clients.

**More specifically, a PEO establishes a contractual relationship with its clients whereby the PEO:**

- May assume certain employment responsibilities for specified purposes regarding the workers at the client locations.
- May reserve a right of direction and control of the employees with respect to particular matters.
- Shares or allocates employment responsibilities with the client in a manner consistent with the client maintaining its responsibility for its product or service.
- Remits wages and withholdings of the client's workers.
- Issues Form W-2s for the compensation paid under its Employer Identification Number.
- Reports, collects and deposits employment taxes with local, state and federal authorities.

# The Growing BURDEN

of Employment Law and Regulation



By 1900

By 1940

By 1980

Present Day

# Why PEO?

- Businesses today need help managing increasingly complex employee related matters, including employee relations, ACA guidance/compliance, health benefits, workers' compensation claims, payroll, payroll tax compliance, and unemployment insurance claims. They contract with a PEO to assume these responsibilities and provide expertise in human resources management. This allows the PEO client to concentrate on the operational and revenue-producing side of its operations.
- By providing payroll, benefits, and HR services and assisting with compliance issues under state and federal law, PEOs allow small businesses to improve productivity and profitability, to focus on their core mission, and to grow.
- Through a PEO, the employees of small businesses gain access to big-business employee benefits such as: 401(k) plans; health, dental, life, and other insurance; dependent care; and other benefits they might not typically receive as employees of a small company.
- Small group market expansion in 2016 from 51 to 100 lives in New York, and age banded rates across all employees in the New Jersey small group market.



# Top Reasons Small Groups Choose a PEO



Access to big-business benefits, at affordable rates, normally out of reach.



Alleviate the burden of HR responsibilities and maximize efficiency.



Stay compliant with federal, state, and local employment related laws.



Gain back valuable time to focus on revenue driving core business initiatives.

# PEO Statistics\*

- There are over 900 PEOs in the United States.
- PEOs provide services to 175,000 small and mid-sized businesses, employing 3.7 million people.
- The PEO industry's 175,000 clients represent 15% of all employers with 10 to 99 employees.
- Administrative costs are around \$450 lower per employee for businesses that use a PEO.
- Businesses in a PEO arrangement grow 7-9 percent faster, have 10-14 percent lower turnover, and are 50 percent less likely to go out of business.
- The average size of a small business client of a NAPEO member is 22 employees.
- 40% of businesses that use PEOs upgrade their benefit packages as a result.
- Between 2008 and 2017, the number of WSEs employed in the PEO industry grew at a compounded annual rate of 8.3 percent. This is roughly 14 times higher than the compounded annual growth rate of employment in the economy overall during the same period.
- Nine out of 10 PEOs provide services such as customized employee handbooks, recruitment, pre-employment screening, wage and compensation planning, and assistance with job descriptions.

\*Napeo

# RFP Requirements

Prospect NOT with a PEO	Prospect with a PEO
Employee Census	Employee Census
State Unemployment Rate (all states that apply)	PEO Payroll Invoice (from January 1 <sup>st</sup> & most recent)
Workers Compensation Policy/Declaration Page & Workers Compensation Three Year Loss Runs	Workers Compensation Three Year Loss Runs
Group Medical Questionnaire	Group Medical Questionnaire
Medical Insurance Plan Designs (please provide renewal)	Medical Insurance Plan Designs (please provide renewal)
Health Insurance Invoice & Employer Contribution	Health Insurance Invoice & Employer Contribution



# Employer Services Assurance Corporation (ESAC)

The Employer Services Assurance Corporation (ESAC) provides an accreditation and financial assurance program for the professional employer organization (PEO) industry. An independent non-profit corporation, ESAC is managed by a board of directors that includes PEO industry attorneys and CPAs as well as independent directors representing over 100 years of combined PEO industry regulatory experience. ESAC has been building integrity and trust for the PEO industry since 1995.



**Today, ESAC is recognized nationally as the gold standard for PEO reliability and financial assurance!**

### ESAC Accreditation Services

ESAC's accreditation process verifies a PEOs' ongoing financial solvency and compliance with government regulations and important industry standards that demonstrate the PEO's financial stability, ethical business conduct and adherence to operational standards and regulatory requirements.

Accredited PEOs provide ESAC with comprehensive compliance data including audited financial statements, quarterly independent CPA verification of payment of taxes, benefit contributions and insurance premiums, and evidence of required employer insurance coverages. Compliance is then verified by independent financial and legal advisors, ESAC's surety carrier and ESAC staff, under the oversight of ESAC's independent directors. Verifying a PEO's accredited status reduces the amount of due diligence required by prospective PEO clients.

### ESAC Mission and Financial Assurance

ESAC's mission for the PEO industry is similar to the missions of FDIC for the banking industry, SIPC for the securities industry, and state insurance guaranty associations for the insurance industry. ESAC ensures that accredited PEOs' performance of key employer responsibilities to their clients, employees, insurers and regulatory authorities is backed by over \$15 million of surety bonds held in trust at a national bank!



# PGP PEO Partner Overview



\*PEO Partner Overviews are subject to change. Contact your PGP Employee Benefits Consultant for confirmation.

# ADP TotalSource Overview



## TARGET MARKET

- Real Estate & Property Management, Technology companies, Engineering and architecture firms, Medical/Dental offices, Electrical contractors, Insurance agents and brokers, Legal offices, Plumbing & HVAC contractors, Wholesale companies, Management consulting services, Business Services, Accounting practices, Manufacturing, Non-Profits  
\*If under 10 employees-generally white-collar industries



## BENEFITS, RENEWAL, PRICING & COMMISSION STRUCTURE

- Empire and Oxford Medical, broker commission is a PEPM in perpetuity plus various one-time incentive programs.



## K1 RESTRICTIONS

- Company pays 100% of benefit elections.
- K1 is not required to take a salary.



## ACCESS TO INFORMATION

- **Does the broker have access to client benefits, rates, and plans on the portal?**  
Yes, must be set up as an External Admin by the client.
- **Do they offer custom reports?**  
Yes.

\*Subject to change.



## SERVICE MODEL

- **Whom does HR call for help?**  
Each client has a dedicated local HR Business Partner for HR advice and guidance.
- **How many dedicated contacts are assigned to each client? Are there specialists for each service (payroll, compliance, etc.)?**  
Each client is assigned a dedicated local HR Business Partner, Risk and Safety Expert, Payroll Representative, Talent Center of Excellence, MyLife Advisors and a Benefits Team.
- **Where is the service team located?**  
Each client is assigned a local HR Business partner for support.
- **Whom do employees call for help?**  
Employees can contact the ADP team of Mylife Advisors for all questions.
- **Whom does the broker call for help?**  
The dedicated local HR Business Partner.



## PAYROLL CONSIDERATIONS

- **Can they accommodate multiple payroll cycles and Multiple payroll categories (per diem, consultant, temporary etc.)?**  
Yes.

# CoAdvantage Overview



## TARGET MARKET

- Designed primarily for white and grey collar markets with higher blue-collar opportunities.



## BENEFITS, RENEWAL, PRICING & COMMISSION STRUCTURE

- Aetna Medical, October renewal, multiple rate bands available, commissions paid on administrative fees, can write down to 5 enrolled.



## K1 RESTRICTIONS

- Company has to pay 100% of K1 Benefits (Medical, Dental, and Vision).
- K1 is not required to take a salary.



## ACCESS TO INFORMATION

- **Does the broker have access to client benefits, rates, and plans on the portal?**  
The client must sign an authorization form giving the broker permission to receive the information.
- **Do they offer custom reports?**  
Yes, the client can request customized reports.

\*Subject to change.



## SERVICE MODEL

- **Whom does HR call for help?**  
Each client is assigned a Dedicated HR Consultant.
- **How many dedicated contacts are assigned to each client? Are there specialists for each service (payroll, compliance, etc.)?**  
Each client is assigned a dedicated HR Consultant, Benefits Consultant and Payroll Specialist. Outside of payroll, the majority of questions will be directed to the HR Consultant. If additional information is needed the HR Consultant will go to the appropriate internal resource.
- **Where is the service team located?**  
The main office is in Tampa Florida. However, accounts are serviced locally. In the Tri-State area there are offices in NYC, NJ and LI.
- **Whom do employees call for help?**  
During implementation employees will work with an Implementation Specialist for onboarding. Post implementation, employees will go to their internal contact or they have access to a call center.
- **Whom does the broker call for help?**  
The broker will work directly with their Sales Consultant.



## PAYROLL CONSIDERATIONS

- **Can they accommodate multiple payroll cycles and Multiple payroll categories (per diem, consultant, temporary etc.)?**  
The platform can accommodate multiple pay cycles and payroll categories for W2 employees.

# Decision HR Overview



## TARGET MARKET

- Blue and grey collar primarily construction (no roofing) home health care, manufacturing, restaurants, garbage and demolition. Focus on Workers Comp.



## BENEFITS, RENEWAL, PRICING & COMMISSION STRUCTURE

- Anthem/Empire medical, pays as you go Workers Comp. Can carve out Workers Comp. Minimum 5 enrolled. January 1 renewal. Pricing is usually 8-10% less than the Oxford ACA Market. Broker commission is 20% of admin fees. They have 26 risk bands and 13 plans including Blue Access and connection plans. BlueCard network for out of state employees.



## K1 RESTRICTIONS

- None



## ACCESS TO INFORMATION

- **Does the broker have access to client benefits, rates, and plans on portal?**  
Worklio platform. The broker does not have access.
- **Do they offer custom reports?**  
Yes.

\*Subject to change.



## SERVICE MODEL

- **Whom does HR call for help?**  
Single point of contact for payroll and their HR VP for all other questions.
- **How many dedicated contacts are assigned to each client? Are there specialists for each service (payroll, compliance, etc.)?**  
Single point of contact for payroll, benefit specialists.
- **Where is the service team located?**  
The service team is mostly in St Pete Florida. However, the clients HR point of contact and a Risk Assessment Manager assigned to all PGP accounts are in New Jersey. They will do onsite visits post COVID.
- **Whom do employees call for help?**  
They will have access to all the same resources as the client.
- **Whom does the broker call for help?**  
The broker can call their Sales Representative or the same resources as the client.



## PAYROLL CONSIDERATIONS

- **Can they accommodate multiple payroll cycles and Multiple payroll categories (per diem, consultant, temporary etc.)?**  
Yes. W2 employees only.

# Emplova Overview



## TARGET MARKET

- High-end white collar: Financial services, venture capital, private equity, technology



## BENEFITS, RENEWAL, PRICING & COMMISSION STRUCTURE

- Cigna Medical, multiple rate bands available, flat PEPM admin/service fees, commission is 5% of medical premium and 5% of ancillary premium, minimum 10 enrolled.



## K1 RESTRICTIONS

- Company has to pay 100% of K1 Benefits (Medical, Dental, and Vision).
- K1 is not required to take a salary.



## ACCESS TO INFORMATION

- **Does the broker have access to client benefits, rates, and plans on portal?**  
The broker has access to anything the client gives them access to.
- **Do they offer custom reports?**  
Yes.

\*Subject to change.



## SERVICE MODEL

- **Whom does HR call for help?**  
Each client has a dedicated HR Specialist.
- **How many dedicated contacts are assigned to each client? Are there specialists for each service (payroll, compliance, etc.)?**  
Each client has a dedicated HR Specialist, Dedicated Payroll Specialist, and a Dedicated Compliance Specialist. Clients also have access to a dedicated Healthcare Concierge for help with their benefits.
- **Where is the service team located?**  
New York.
- **Whom do employees call for help?**  
They will have access to all of the same resources as the client.
- **Whom does the broker call for help?**  
The broker can call their Sales Representative or the same resources as the client.



## PAYROLL CONSIDERATIONS

- **Can they accommodate multiple payroll cycles and Multiple payroll categories (per diem, consultant, temporary etc.)?**  
Yes.

# Engage Overview



## TARGET MARKET

- A bundled HR product for white, grey & blue-collar markets.



## BENEFITS, RENEWAL, PRICING & COMMISSION STRUCTURE

- Aetna Medical (can be carved out), January renewal, multiple rate bands available, flat PEPM admin/service fees, commission is typically \$12.50 PEPM.



## K1 RESTRICTIONS

- None



## ACCESS TO INFORMATION

- **Does the broker have access to client benefits, rates, and plans on the portal?**  
Brokers do not have access to the client portal, however they have access to whatever information they need. Brokers will receive all renewals before they go out to their clients.
- **Do they offer custom reports?**  
Yes, there are hundreds of custom reports that can be created.

\*Subject to change.



## SERVICE MODEL

- **Whom does HR call for help?**  
There is a dedicated Account Manager (HR Generalist) and Labor Attorney's are on staff for more serious issues.
- **How many dedicated contacts are assigned to each client? Are there specialists for each service (payroll, compliance, etc.)?**  
There is a dedicated specialist for Payroll, Benefits, WC and HR.
- **Where is the service team located?**  
The Payroll Team is in Florida. Benefits and HR are in New York.
- **Whom do employees call for help?**  
There is an employee Call Center.
- **Whom does the broker call for help?**  
The broker will contact their PGP Employee Benefits Consultant and they will coordinate with Engage to get the needed help.



## PAYROLL CONSIDERATIONS

- **Can they accommodate multiple payroll cycles and Multiple payroll categories (per diem, consultant, temporary etc.)?**  
Yes, for W2 employees.

# JustWorks Overview

JUSTWORKS.



## TARGET MARKET

- Designed for employers in the white collar vertical, specifically in the technology, professional services and financial space with 8810 comp codes (office employees only)



## BENEFITS, RENEWAL, PRICING & COMMISSION STRUCTURE

- Aetna Medical (can be carved out), November renewal, multiple rate bands available, Flat PEPM admin/service Fees (reduced for PT employees), commissions paid on administrative fees, only a dependent level census is required for FIRM medical rates (no group medical questionnaire required), will write down to 1 employee.



## K1 RESTRICTIONS

- None. But generally, K1's are handled outside of the platform, especially if it's a sole owner of an LLC.



## ACCESS TO INFORMATION

- **Does the broker have access to client benefits, rates, and plans on portal?**  
No, only Admins on the account get direct notification on their renewals. They are currently working on a tool to address this for brokers.
- **Do they offer custom reports?**  
No, but they have a variety of standard reports that should provide all information needed.

\*Subject to change.



## SERVICE MODEL

- **Whom does HR call for help?**  
There is a team of HR consultants and a dedicated Account Manager.
- **How many dedicated contacts are assigned to each client? Are there specialists for each service (payroll, compliance, etc.)?**  
There is one dedicated Account Manager only.
- **Where is the service team located?**  
New York City
- **Whom do employees call for help?**  
There is 24/7/365 support that they can call, e-mail, and text.
- **Whom does the broker call for help?**  
They can call customer support if they are 3<sup>rd</sup> party admins and there is also a Broker Channel Head they can contact.



## PAYROLL CONSIDERATIONS

- **Can they accommodate multiple payroll cycles and Multiple payroll categories (per diem, consultant, temporary etc.)?**  
They have weekly, bi-weekly, and semi-monthly payroll schedules.



# Prestige Overview



## TARGET MARKET

- A bundled HR product primarily for white & grey collar markets.



## BENEFITS, RENEWAL, PRICING & COMMISSION STRUCTURE

- Oxford and Emblem Medical, November renewal, rate bands available for favorable demographics, flat PEPM admin/service fees, commission is 4% of medical premium, simplified initial UW process to assess viability.



## K1 RESTRICTIONS

- None. Clients are billed a flat PEPM rate regardless of income type.



## ACCESS TO INFORMATION

- **Does the broker have access to client benefits, rates, and plans on portal?**  
Yes, the brokers presence and guidance upon open enrollment and renewals is an integral part of their process. The brokers can also have delegated access to the HRIS system and will be provided reports to view enrollments status of employees. Renewals are typically sent to their broker partners 2+months in advance.
- **Do they offer custom reports?**  
Yes, they can customize any reports for their clients and have dedicated HR Business Partners on site, who will write customized reports.

\*Subject to change.



## SERVICE MODEL

- **Whom does HR call for help?**  
There is a dedicated HR Business Partner assigned to each client. They are the primary point of contact and can be reached directly.
- **How many dedicated contacts are assigned to each client? Are there specialists for each service (payroll, compliance, etc.)?**  
Yes, there are 6 points of contact: Payroll Specialist, HR Business Partner, Benefits Specialist, Risk Management/Compliance Specialist, Retirement Specialist, and Sales Consultant.
- **Where is the service team located?**  
Centralized in Melville, NY. Everyone works in-house, not remotely.
- **Whom do employees call for help?**  
They will have access to all of the same resources provided to the business to ensure continuity.
- **Whom does the broker call for help?**  
Their Sales Consultant or the Benefits Specialist.



## PAYROLL CONSIDERATIONS

- **Can they accommodate multiple payroll cycles and Multiple payroll categories (per diem, consultant, temporary etc.)?**  
Yes, they can accommodate multiple pay cycles/frequencies across multiple tax ID's.

# PayChex/Oasis & HROi Overview



## TARGET MARKET

- PayChex/Oasis: White collar, HROi: White, grey and blue collar



## BENEFITS, RENEWAL, PRICING & COMMISSION STRUCTURE

- Aetna medical, July renewal, flat PEPM admin/service fees, CPEO - certified PEO status, commissions paid on administrative fees
- HROi requires individual medical questionnaires for groups with fewer than 25 enrolled on medical (25 or over requires a group questionnaire).



## K1 RESTRICTIONS

- None. They do require 10 employees participating on health for their master plan, and at least 50% contribution from the employer on the lowest plan offered. However, they do have flexibility in certain circumstances with the minimum amount of employees enrolled. If they have at least 5 employees, 50% participation and a good demo they can review and see if it would make sense to consider.



## ACCESS TO INFORMATION

- **Does the broker have access to client benefits, rates, and plans on portal?**  
The Sales Consultant will provide the broker with the information they need and will often work with the broker on strategy and renewals.

\*Subject to change.



## SERVICE MODEL

### • **Whom does HR call for help?**

The client has a dedicated on-site Human Resource Generalist that they will partner with proactively, and strategically for all HR matters.

### • **How many dedicated contacts are assigned to each client? Are there specialists for each service (payroll, compliance, etc.)?**

The client will have a dedicated Payroll Specialist and a Human Resources Generalist (as described above). They will also have a Senior Benefits Consultant that will help them with plan design, analysis and anything insurance related. The SBC will be available for the client throughout the entire partnership.

### • **Where is the service team located?**

The HR Generalist, Sales and Management are in NYC. Payroll is at their corporate headquarters in Florida.

### • **Whom do employees call for help?**

There is a customer support number for basic payroll and tax questions, and another customer support number for general benefit questions. They also have a Health Advocacy and EAP program.

### • **Whom does the broker call for help?**

Their Sales Consultant.

# Rippling Overview



## TARGET MARKET

- White-collar industries but preferred is tech and non-profits will be declined



## BENEFITS, RENEWAL, PRICING & COMMISSION STRUCTURE

- Aetna and Kaiser medical, Kaiser in CA & CO, broker incentive \$25 per employee enrolled on medical, can go to 5 employees with 3 enrolled on medical



## K1 RESTRICTIONS

- The company has to pay 100% of benefits.
- K1 not required to take a salary.



## ACCESS TO INFORMATION

- **Does the broker have access to client benefits, rates, and plans on portal?**  
Clients can give brokers admin rights to the broker command center that allows them to pull census information, see plan enrollment, access renewals, and pull reports.
- **Do they offer custom reports?**  
Point in time and trend payroll reports are available along with numerous other custom reports that can be built in minutes.

\*Subject to change.



## SERVICE MODEL

- **Whom does HR call for help? How many dedicated contacts are assigned to each client? Are there specialists for each service (payroll, compliance, etc.)?** CSM's are assigned to every account. Clients have access to an HR specialist and our POD-based support model with experts in payroll, benefits, applications, devices, and technology. Clients can also access ThinkHR and the Rippling Help Center. For implementation, clients will work with the Rippling implementation and benefits advising team.
- **Whom do employees call for help?**  
Support is accessed via chat or email support. Email is 6A-5P PST & Chat is 7A-3P PST.
- **Where is the service team located?**  
The main office is in San Francisco, CA but our service team is now remote.
- **Whom does the broker call for help?**  
Brokers having questions can access the client command center or email their partner success manager.



## PAYROLL CONSIDERATIONS

- **Can they accommodate multiple payroll cycles and Multiple payroll categories (per diem, consultant, temporary etc.)?**  
Yes, can accommodate multiple payroll cycles, pay contractors, highlight changes per pay period, has job costing built-in. Integrations are available with Netsuite, Sage, QuickBooks Online, and Xero. Rippling PEO will handle SUI registrations and management in states where companies hire new employees and didn't have an account.

# TriNet Overview



## TARGET MARKET

- White, grey and blue collar



## BENEFITS, RENEWAL, PRICING & COMMISSION STRUCTURE

- Empire, Aetna, Anthem



## K1 RESTRICTIONS

They can offer benefits to K-1s without any minimum payroll requirements. The benefits would be funded 100% by the company. The one thing to keep in mind is they do not limit plan options when an EE is going through OE. As such, if the company decides to fund up to a certain \$ amount, and the K1 enrolls in a plan with a rate above that dollar amount, the system will not stop them. Clients who have experienced this typically mitigate by adjusting the K1 payout to account for any monetary differences between maximum funding and employee benefit rate.



## ACCESS TO INFORMATION

### Does the broker have access to client benefits, rates, and plans on portal?

If the client sets the broker up as a Trusted Advisor (TA) in HR Passport, they will have access to the service team and the portal. The amount of information available online will depend on the permission level set by the client. The TriNet Sales Representative is also a point of contact for the broker and can help steer them in the right direction depending on what is being requested. However, some items will still need to be routed through the client as dictated by the TA permissions.

\*Subject to change.



## SERVICE MODEL

### Whom does HR call for help?

They would call their TriNet service team.

### How many dedicated contacts are assigned to each client? Are there specialists for each service (payroll, compliance, etc.)?

- If fewer than 20 WSEs, they have one point of contact, called a Client Success Partner (CSP).
- 20+ WSEs have two points of contact, a CSP and a Human Capital Business Partner (HCBP).
- 50+ WSEs have an additional point of contact called a Client Account Manager or Enterprise Account Executive (CAM/EAE), depending on the complexity of the group.

### Where is the service team located?

They try to assign service team members based on the client's location but in some instances a client headquartered in NY will have a CSP in another part of the country. However, it will typically be in the same time zone.

### Whom do employees call for help?

There is an employee self-service site and mobile app. There is also a TriNet Solutions Center for questions about payroll, benefits or updating information. The TriNet Solutions Center is open 6AM – 9PM ET, and team members are available via live chat, phone, and email.

### Whom does the broker call for help?

It depends on the permission level set for the TA by the client. At renewal time, they provide their preferred broker partners (such as PGP) with renewal information including % increase, plan designs, enrollment head count and rates.

# Vensure Overview



## TARGET MARKET

- White, gray and blue-collar industries. Flexibility to serve multiple industries



## BENEFITS, RENEWAL, PRICING & COMMISSION STRUCTURE

- Empire for New York and Aetna nationally. Commission is 2% of Empire health premium and 20% of admin fees. Minimum 2 employees. 10 employees or less require personal health questionnaire. Tiered pricing and service fee rate locks can be requested for clients.



## K1 RESTRICTIONS

- None



## ACCESS TO INFORMATION

- **Does the broker have access to client benefits, rates, and plans on portal?**  
Yes.
- **Do they offer custom reports?**  
Yes.

\*Subject to change.



## SERVICE MODEL

- **Whom does HR call for help?**  
Dedicated client support team. Each Vensure client support team only assigned to 20 other accounts.
- **How many dedicated contacts are assigned to each client? Are there specialists for each service (payroll, compliance, etc.)?**  
Each client has a dedicated Client Relations Manager, HR Compliance Specialist, Payroll Processor, and Benefits Specialist.
- **Where is the service team located?**  
Based on the clients location. National coverage.
- **Whom do employees call for help?** They will have access to all the same resources as the client.
- **Whom does the broker call for help?** The broker can call their Sales Representative or the same resources as the client.



## PAYROLL CONSIDERATIONS

- **Can they accommodate multiple payroll cycles and Multiple payroll categories (per diem, consultant, temporary etc.)?**  
Yes. Vensure also has the ability to process certified and union payroll.

## Our Mission

At **Professional Group Plans** our mission is to empower our broker partners through exceptional service, expertise and resources so they can maximize growth and long-term success for their business.



## Our Core Belief

Treat people the way we would want to be treated and never lose sight of the importance of relationships.

# Thank You



[www.pgpbenefits.com](http://www.pgpbenefits.com)

