



HUMAN RESOURCE SOLUTIONS

***YOU DO WHAT YOU DO BEST;
LET US TAKE CARE OF THE REST.***

THE CHALLENGE OF HR

Who enjoys navigating that complicated parallel regulatory universe of employing people?

PPACA, IRS, ERISA, OSHA, DOL, EEOC, COBRA, HIPPA, FMLA, payroll and on and on...the business-critical function of Human Resource Management is filled with bureaucratic pitfalls which can get time consuming and costly.



THE 1ST COMMERCIAL CREDIT SOLUTION

Our Human Resource Solution helps you meet the challenge of HR. One cloud software to run it all.

One health plan. One vendor. One point of contact. One dedication compliance team to help you along the way. One hundred and one headaches? Gone!

WHY CHOOSE US?

In a word; SERVICE. Sure, many say their service is the best, so why Us: In a nutshell, YOU are NEVER a number to us. Our strength lies in our ability to be flexible in catering to the needs of our Partners.

We have built our business by building personal relationships and providing personal service.



HOW WE CAN HELP?



AUTOMATE

- Payroll Compliance
- Human Resources
- Legal
- One Point of Contact



GAIN HR COMPLIANCE

- Workers Compensation
- Employment Liability
- Medical Benefits
- Voluntary Benefits
- EPLI
- State Licensure
- Garnishments
- Wage & Hour



SIMPLIFY

- W-2's
- I-9's
- Quarterly's
- IRS/State Audits
- 940 forms
- 941 forms
- 5500 forms



GAIN HR HELP

- HR compliance
- HRIS System
- Advisory services
- Legal counsel
- Compliance Posters
- Background Checks
- Drug Testing



GROWTH

- Focus Inward on Marketing
- Customer and Employee Relations
- Accounts Receivable
- Core Competencies

NICHES

- We offer three models: PEO, EOR, and ASO
- Can work with "Start-Up" Companies under EOR and ASO models
- Lower Workers Comp Rates because of our Large Deductible Program
- "A" Rated Workers Comp
- Nationwide Workers Comp and Benefit Coverages
- One Point of Contact for each client; results in greater customer service and client retention – NO call center here!



PROFESSIONAL EMPLOYER ORGANIZATION (PEO)

REQUIREMENTS:

3+ years of experience and losses.

Industries include White and Gray risks, including Staffing Companies.

CO-EMPLOYMENT:

PEOs provide small and medium size businesses with a bundled offering of HR services, including payroll, health benefits, workers' compensation, and risk management services.

A PEO offers its services as a "co-employer" or through a "co-employment" relationship. Co-employment refers to the fact that the PEO allocates, with each of its clients, employer responsibilities relating to the employees the client brings into its arrangement with the PEO, which are usually referred to as worksite employees.

Through this arrangement the client maintains its own, separate employment relationship with its worksite employees, just as it would without a PEO. As the co-employer of the worksite employees, the PEO is able to provide worksite employees with access to HR services, products and benefits.

CONTROL:

A common misconception is that a PEO client loses control of its workforce through co-employment. Not True! Companies working with PEOs retain complete control over their workforces and their day-to-day operations. PEO clients continue to make their own decisions about recruiting, hiring, discipline, termination of employment, day-to-day scheduling, pay, promotions, demotions, supervision, performance management, reviews, workplace safety, company culture ... and the list goes on.

Moreover, in making such decisions and acting on them, PEO clients can use and benefit from their PEO's HR expertise, offerings, systems and processes.



EMPLOYER OF RECORD (EOR)

WHAT IS EOR?

What is an Employer of Record?

The 'Employer of Record' is a third party contracted to take responsibility for all formal employment tasks.

LIABILITY:

An Employer of Record is a company or organization that is legally responsible for paying employees, including dealing with employee taxes, benefits, insurance, and a great many other transactions and operations concerning human resources.

Companies often hire EORs to decrease all the complications related to human resources operations, market access, market understanding and market participation, and managing payroll for international employees.

When you use an EOR, they formally become the employer of your employees, therefore taking on "ALL LIABILITY"....Employment Liability, Medical Liability, Tax Liability, Insurance Liability.

This invaluable outsourced service keeps a business in compliance with labor law and other fields of related regulations and significantly assists the company during its internationalization.



REQUIREMENTS:

- Industries include White and Gray risks, including
- Staffing Companies.
- Can write "Start-Up" Companies



ADMINISTRATIVE SERVICES ORGANIZATION (ASO)

“CARVE-OUT”

An “ASO” is what the industry refers to as a “Carve Out”. What this means to you is that you keep your own workers comp policy and/or SUTA account.

An ASO is almost identical to working with a PEO, but your organization will retain your unique tax ID number. The ASO is not the employer of record in this relationship. Due to their degree of similarity, most PEOs offer an ASO option.

PEO VS. ASO

The most important difference between an ASO and a PEO is that the service provided through an ASO does not establish a co-employer relationship. For example, an ASO does not process payroll and remit and report payroll taxes under its own FEIN, nor can it be the sponsor of any health and welfare benefits offered to its customers’ employees.

FUNCTIONS

An ASO oversees the day-to-day administrative aspects of managing a company’s HR functions. While an ASO does not sponsor employee benefit programs or workers’ compensation coverage, an ASO may assist in arranging coverage. The client company remains the sole sponsor of all benefits and insurance coverage when working with an ASO and maintains all fiduciary responsibilities.



TOTAL HUMAN RESOURCE SOLUTION

PAYROLL AND TAX ADMINISTRATION

- Payroll Processing and Management Services
- Filing all State and Federal Payroll Taxes
- Direct Deposit of Employee Checks
- Global Cash Cards

HR ADMINISTRATION AND COMPLIANCE

- Workplace employment posters
- Employee handbooks
- Employee relations consultation
- Employee HR inquiries
- HR reporting

TOTAL HUMAN RESOURCE SOLUTION

BENEFITS ADMINISTRATION

- Employee Onboarding
- Fortune 500 Medical, Dental, and Vision
- Section 125 Cafeteria Plan
- Supplemental Insurances (Cancer, Gap, etc)
- Multiple-employer 401k setup and administration

REDUCE RISK AND LIABILITY

- Compliance Employment Laws
- Employment Practices Liability Insurance (EPLI)
- Unemployment Claims Management
- Garnishment Administration
- Workers Compensation Administration



WHAT WOULD YOU PAY DOING THIS ON YOUR OWN?

1. WORKERS COMP

If you do secure a State Fund Policy for one state or more, you typically are required to put down at least 40%-50% of the premium. As an example, if you have \$500,000 estimated wages, and at an average of 4% for workers comp (\$20,000 in premiums) your deposit would be around \$10,000 down, PER STATE!

A Direct Carrier Policy will cost you up-front deposits ranging from \$3,000- \$5,000 depending on your wages and current premiums.

State Funds and Direct Carriers require minimums per workers comp code.
(KRUSE does NOT charge a weekly minimum WC Premium, FYI)

2. STATE COMPLIANCE

Each state registration will cost you \$400-\$700 to be registered in the state per year. Besides the costs, your time will be spent tracking the costs and liability of filing zeros in states where you may not even have wages.

Changes to State Regulations can change weekly.

3. HUMAN RESOURCES

- Handled by you or an internal HR person (\$30,000-\$60,000 a year total costs).
- WC claims payments and administration, filings, assessments, risk management, litigations.
- Garnishments to file, assess, and manage
- All Fiduciary liability and exposure for taxes, benefits, etc.
- Compliance posters
- Employee Handbooks, Policies and Procedures
- Medical Benefits – All Medical Benefits are under Kruse and all Liability for Medical falls on Kruse. No upfront cost to you or annual renewal cost.

4. ALL OTHER LINES OF INSURANCE

- General Liability and Deductibles
- Professional Liability and Deductibles
- EPLI
- Umbrella (You will have to get at least \$1M/\$3M with an umbrella of \$2M to meet your clients contract requirements)
- Crime Insurance
- Non-owned Automobile Insurance
- All of these Policies combined, premiums will cost you anywhere from \$40,000-\$80,000 a year



NATIONWIDE SERVICES

	All-Inclusive
Payroll Processing and Tax Management	<input checked="" type="checkbox"/>
HR Compliance Support & Documentation	<input checked="" type="checkbox"/>
125/129 Flex Spending Account (Cafeteria Plan)	<input checked="" type="checkbox"/>
State Licensure and Compliance	<input checked="" type="checkbox"/>
Employee Handbook, Policies & Procedures	<input checked="" type="checkbox"/>
Cloud-Based HRIS Software w/Mobile Technology	<input checked="" type="checkbox"/>
Teladoc Program	<input checked="" type="checkbox"/>
Direct Deposit or Global Cash Card	<input checked="" type="checkbox"/>
Professional Liability, Medical Malpractice, Auto, and EPLI Insurance Coverages	<input checked="" type="checkbox"/>
Workers Compensation Coverage, Administration, & Claims Mgmt	<input checked="" type="checkbox"/>
Enhanced Risk Management/Assessment	<input checked="" type="checkbox"/>
HRIS Employer Portal and Employee Portal	<input checked="" type="checkbox"/>
Access to Group Supplemental Guarantee Issue Accident, Critical Care, Cancer, STD, LTD, additional life insurance	<input checked="" type="checkbox"/>
Management Reporting	<input checked="" type="checkbox"/>
Access to Health Benefits (Medical-Dental-Vision-Life)	<input checked="" type="checkbox"/>
Workplace Employment Posters	<input checked="" type="checkbox"/>
Access to Multi-Employer 401K (Full Risk Transfer)	<input checked="" type="checkbox"/>
Employer Liability Management	<input checked="" type="checkbox"/>



ADDITIONAL SERVICES (FEE BASED)

	Linked to Kruse PrismHR
TimeCo – Time Reporting System	<input checked="" type="checkbox"/>
Crimcheck – Background and Drug Screening	<input checked="" type="checkbox"/>
Applicant Tracking Systems – 3 Different Models	<input checked="" type="checkbox"/>
Tapcheck – Employee Ability to Access Earnings Before Payday	<input checked="" type="checkbox"/>
Funding Options	<input checked="" type="checkbox"/>

TIMECO CLOUD



DESKTOP

Configure your dashboard to the features and functionality that suits your needs. We exist to give you control and track your data the way you want to.



MOBILE RESPONSE

With systems that adapt to your mobile workforce, you can keep connected to your teams and ensure accurate recordings



TIME CLOCK

We offer the best-in-class time clocks that increase accuracy and make payroll and timekeeping easy. Contact our team today to find out how



TIMECO CLOUD CONTINUE

EASY TO USE

User-friendliness right out of the box with streamlined interfaces and helpful tools to get your job done easily. Every area of the system in Timeco is intuitive.

CUSTOMIZED TRAINING

Your system is customized to you, so why should your training be generic? We offer systems training tailored to your specific business rules and policies.

PERSONALIZED SETUP

Unsure what a shift differential is or how to set one up? Consecutive day overtime? Our team will walk you through the setup process.

DEDICATED SUPPORT

Your TIMECO systems implementation rep will be the first friendly face you speak to, and also your lifeline for the long run.

TIMECO offers solutions for workforce management and data collection that includes:

- Time and attendance software
- Distribution of labor tracking
- Scheduling
- Employee self-service
- Timesheets
- Seamless integration with any ERP or HR/Payroll system

With integration to Payroll and HR systems, proven implementation and ongoing support, we will be with you for the long term.

TIMECO implements and supports employee time tracking software that allows small to large organizations to deploy and manage their workforces for optimal profitability.

TIMECO's industry-focused solutions automate workforce management processes including scheduling, time and labor management, and workforce analytics.

With TIMECO's web-based software, your company can ensure that the right people with the right skills do the right jobs at the right time, at the lowest possible cost.



CRIMCHECK

Turn-Key. Integrated. Compliant. A Best-in-Class Solution.

Crimcheck protects PEOs, ASOs, and your customers, employees, assets and brand with comprehensive, accurate, and compliant employment screening solutions.

Its award-winning, PrismHR-integrated solutions improve customers' efficiency, enhance candidate experience, and accelerate time to hire.

Hiring is risky and getting it wrong is expensive. Employment background screening can improve the quality of the workforce, reduce employee turnover, and mitigate the risk of negligent hiring liability. But there are thousands of background check vendors, so your clients need help cutting through the noise to select a best-in-class partner.

APPLICANT TRACKING SOLUTIONS

PRISM HR ATS

All the Essentials to Manage Jobs and Hire Quickly.

When to Consider:

- You have straightforward applicant tracking needs or want more options for customization
- You want more control over pricing and billing to your clients

PRISM HR HIRING

A Balance of Improved Features and Integrations, Plus Free Jobs.

When to Consider:

- You want streamlined job posting, access to more job boards and integrations, and
- You want to offer 1 free active job to all of your clients

JAZZ HR

Enterprise-Level Capabilities and Integrations.

When to Consider:

- You want advanced features, flexibility, integrations, and usability
- You want more control over pricing and billing to your clients



PER-SMB MONTHLY PRICING

PRISM HR ATS

# of Jobs	Price to HRO	Feature Set
Up to 5	\$50	All features included (except texting)
Unlimited (5+)	\$90	All features plus unlimited SMS texting

Note: One-Time Implementation Fee of \$1,000

PRISM HR HIRING

#of Active Jobs	Price to HRO	Feature Set
1	FREE	All features included
3	\$60	
5	\$100	
10	\$160	
15	\$190	
20	\$230	

Note: Must enable Hiring (with access to free job) for all SMBs. One-time Implementation Fee of \$549

JAZZ HR

# of Jobs	Price to HRO	Feature Set
3	\$50	'Hero'
Up to 5	\$130	'Plus'
Unlimited (5+)	\$280	'Pro'

Note: No Implementation Fee



PAYROLL AND INVOICE FUNDING

Does Your Business Need Working Capital Today?!

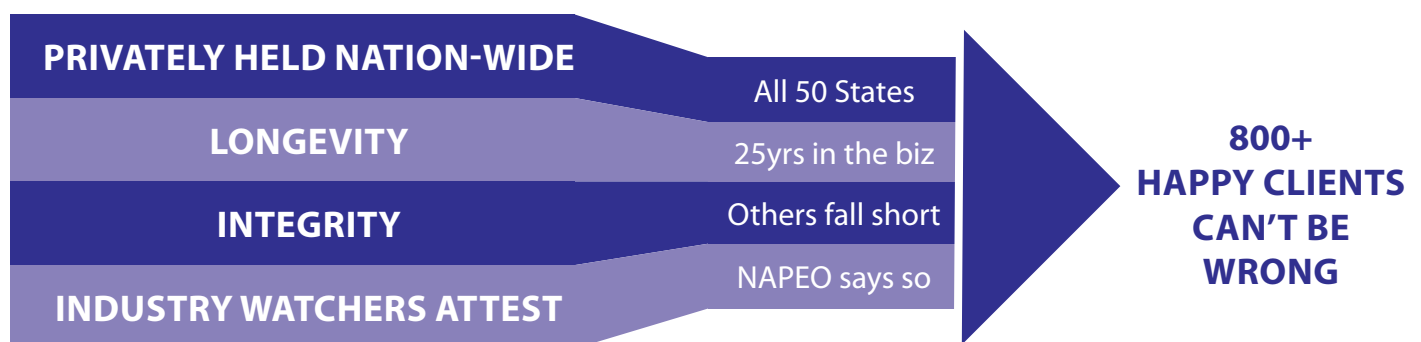
Invoice factoring is a quick and flexible source of funds for businesses that are waiting for outstanding receivables to pay. We simply utilize your accounts receivable as the collateral and advance funds against the face value of your invoices. Invoice factoring allows your credit line to grow proportionately with your sales cycle.

Invoice factoring offers funding for a variety of businesses depending on sales volume, industry, and risk. The average closing of a funding from the time an application and documentation is submitted is 3 to 5 working days.

ADVANTAGES OF INVOICE FACTORING

- It provides the cash flow finance and debt management solution that your business needs to succeed.
- It offers a flexible source of working capital driven directly by your trade credit invoices.
- It's responsive, cost-effective and alternative to a bank overdraft or loan.
- It helps you turn today's sales invoices into tomorrow's cash flow.
- It extends favorable terms to customers with confidence.

PAYROLL AND INVOICE FUNDING



RECIPE FOR SUCCESS

