



EQUITABLE
ADVISORS

Grow Your Business & Increase Your Earning Potential

Employee Benefits, HR Services, Boutique Style Support

We help your clients grow their business





About PrestigePEO

- Celebrating over 21 years in business
- Founded by business owners and employee benefits experts
- Dedicated broker channel partner
- Local presence, national reach
- Employer Service Assurance Corporation (ESAC) certified
- IRS Certified Professional Employer Organization (CPEO)
- PrestigePEO retains clients
- NAPEO member since 1998
- Crain's NY Business List – Top Privately Held Company
- Inc. 5000 Fastest Growing Privately Held Companies in America

How Are We
Different?



Dedicated Customer Service Team

PrestigePEO Provides

- Calls answered by a live person
- “Three Ring” policy
- Calls transferred to the appropriate specialist

Benefits to Your Business

- Personal touch
- Rapid response
- Increased client satisfaction



Sundown Rule Policy

PrestigePEO Provides

- Close of business day call
- "Open" ticket report reviewed monthly
- Detailed data reports

Benefits to Your Business

- Personal touch
- Increased client satisfaction
- Rapid response to client requests
- Daily top-of-mind focus
- Constant feedback



What Sets Prestige Apart

Our expert HR professionals understand that your employees are your top asset, which is why we're committed to providing one-on-one support – no call centers or chatbots here.

- **Direct Connect** via email, phone, or in-person including support with clients' employees
- **Same-day response** guarantee for urgent situations and everyday support



HR Business Partner

Day-to-day direct communication with managers and employees for all HR matters



Benefits Specialist

Cost-effective benefit plan guidance and personal claims administration



Payroll Specialist

Accurate and efficient payroll processing and pay period administration



Risk Management Specialist

Federal, state, and local workplace compliance support for EPLI, WC, and claims processing



Retirement Specialist

Professional investment advisory, plan design, and administration

A photograph of two women in an office setting. One woman, wearing glasses and a light blue shirt, is leaning over the shoulder of another woman who is seated and also wearing a light blue shirt. They are both smiling and looking at a computer monitor. The image is partially covered by a large teal triangle on the left side, which contains the text 'What is a PEO?'.

What is a PEO?

What is a PEO?

Professional Employer Organization (PEO): pool small & medium size businesses to provide benefits and services normally unavailable to businesses of this size.



PEOs provide services to between 156,000 and 180,000 small and mid-size businesses, employing between 2.7 and 3.4 million people.



Provides Employers more opportunities and services for their business and their employees



Alleviates burden of non-revenue generating responsibilities

HR Management



Human Resource Services

We provide day-to-day transactional HR support and expert advice for strategic HR decision-making.



SHRM® and PHR®
certified professionals



Customized legally compliant
employee handbooks



New hire processing
and I-9 verifications



FMLA tracking and
oversight



FLSA
administration



Leave of absence
management



Wage and hour
audits



On-site workplace
compliance inspections



Online training courses for
workplace compliance and
employee development

Human Resources Support

Our certified professionals are ready to assist you with your toughest HR challenges.



Human Resources Management & Workplace Compliance



Insightful advice on all HR matters



Customized HR policy and procedure development



Employee performance, training, and termination management



Hiring and recruitment support



Employee investigation consultation



Confidential employee assistance

Human Resources Compliance

Employee Eligibility, Visas, Work Authorization | PFL, FMLA, and Labor Law Posters | Employment Policy and Procedure Development

Technology



Next-Generation Technology

PrestigePEO provide a full suite of technology platforms to help your business simplify HR operations.

Performance Management (Bullseye Engagement)

- Talent development and performance tracking
- Coaching and mentoring
- Employee engagement and retention

Time & Attendance Management (Kronos)

- Time tracking and clock-in/out system
- Data collection and labor tracking

Recruitment Software (JazzHR)

- Job postings, interviews, and applicant tracking
- Offers and e-signatures
- Customizable plans for various hiring needs

Professional Training Tools & Services (BLR)

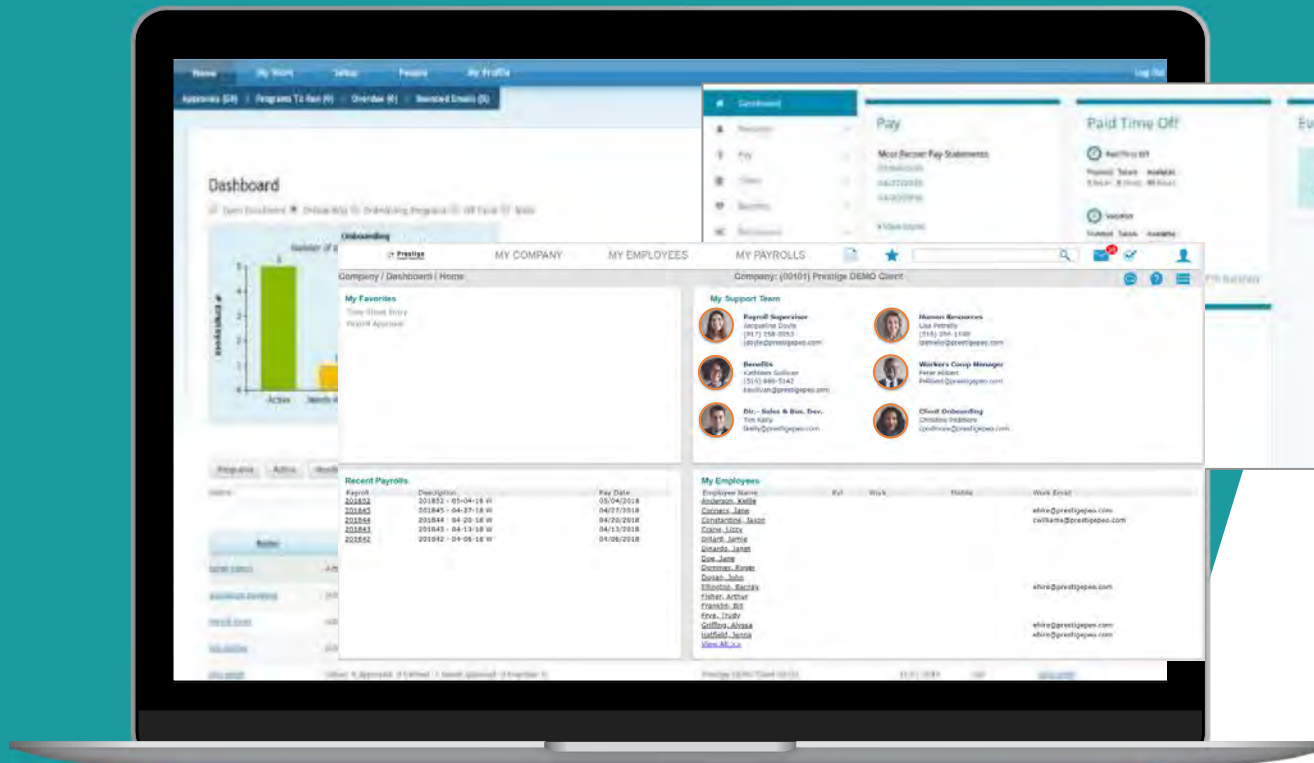
- 600+ courses for various seniority levels
- Interactive classes updated for compliance



Next-Generation Technology: PrestigePRO

A powerful, secure, and centralized digital platform to streamline HR operations.

- Automate routine payroll activities
- Automate general ledger downloads
- Offer employees self-service options for payroll and benefits administration
- Streamline onboarding process
- Simplify HR administration processes around worksite activities, approvals, and notifications



PrestigeGO Mobile App

Give your employees easy access to all things HR related on the go with the PrestigeGO mobile app.

The PrestigeGO mobile app empowers your employees:

Manage Personal Information

Update address and contact information

Review Paycheck Details

Review pay summaries, pay history, tax withholding, W-2 forms, and deductions

Track Time Off

View time-off balances and PTO balance, including what's used, what's available, and carryover details

Manage Direct Deposit

View direct deposit account summary and make bank and deposit adjustments

Explore Employee Benefits

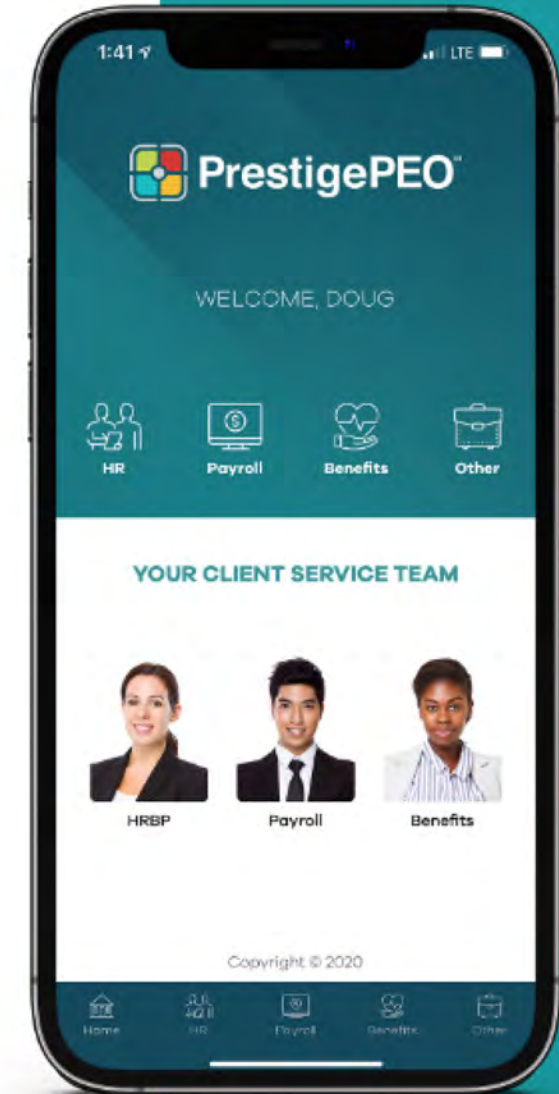
Access benefits summary, edit details, and link directly to providers

Check Retirement Earnings

Review earnings, tax details, and employer contributions

Contact Us

- Tap to call or email for direct access to employee human resources business partners, payroll specialists, and benefits managers
- Access employee handbook, Aflac insurance options, MetLaw, Plum Benefits, and MetLife auto and home insurance
- Access helpful links to provider apps and websites



Vendor Partner Mobile Apps

UnitedHealthcare

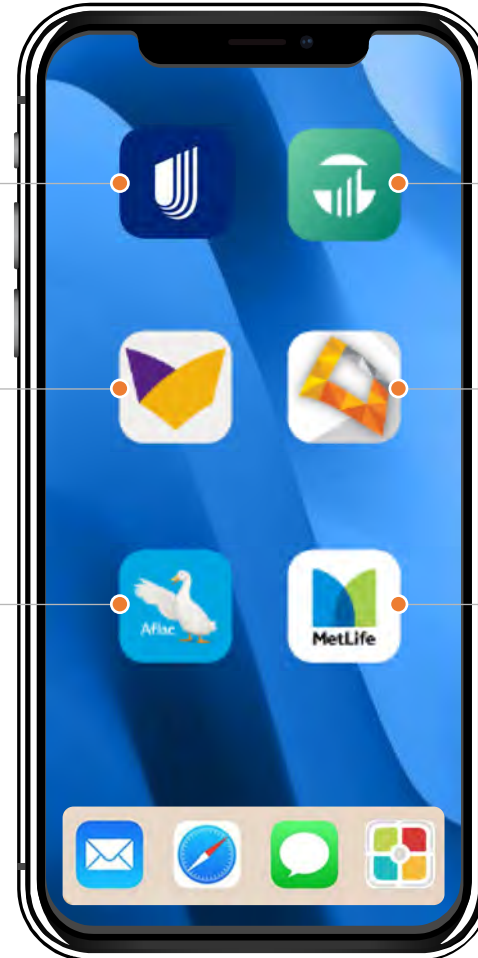
The UnitedHealthcare Mobile app allows members to get their health info wherever they go.

myEmblemHealth

Access key plan information, services, and features any time you want, wherever you are.

MyAflac

With MyAflac, you can review your policy, file and manage claims, sign up for additional services right from your mobile device.



TASC

A mobile application designed to help you save time managing your FSA account.

OptumRX

Refill and renew existing home delivery pharmacy prescriptions, order new prescriptions, compare medication prices, and more with the OptumRX mobile app.

MetLife

MetLife mobile apps enable you to view your policy, file and manage claims, find a dentist, and much more right from your smartphone.

Employee Benefits



Large Company Benefits at Large Company Rates

With PrestigePEO's purchasing power, your clients will be able to access discounted rates on top-tier medical plans typically reserved for much larger workforces.



Medical

- Oxford - 18 NY plans, 16 NJ plans, 13 CT plans
- FinServ - 6 plans in NY and outside tri-state areas, 5 NJ plans, 6 CT plans
- UnitedHealthcare - 11 national network plans
- Global International Travel plan if enrolled in Oxford or UnitedHealthcare
- EmblemHealth - 5 plans; 4 HIP Prime network, 1 Select EPO Value network



Dental

- Equitable - 3 PPO plans; 1 DHMO available in NY, NJ, CA
- SunLife (Formerly Assurant) - DHMO available in AZ, CA, FL, GA, IL, KS, MO, NJ, NY, PA, TX



Vision

- Equitable Vision



Supplemental Benefit Options



Life Insurance & Disability

- Equitable Basic Term Life / AD&D
- Equitable Supplemental Term Life
- Equitable Whole Life Insurance
- Equitable Long-Term Disability - 8 plans
- Equitable Short-Term Disability - 4 plans



Supplemental Benefits

- Equitable Critical Illness and Accident Insurance
- Equitable Hospital
- Aflac - Personal Accident, Personal Disability, Cancer Protection, Hospital



Additional Benefits

- TASC Health & Dependent Care Flexible Spending Accounts (FSA)
- OptumBank Health Savings Accounts (HSA)
- Nationwide Pet Insurance
- MetLife Legal Plan
- MetLife Home & Auto Discount Program
- WageWorks TransitChek Commuter Benefits
- National Employee Assistance Program (EAP)
- LifeLock with Norton Identity Theft Protection
- Plum Benefits & Working Advantage Discounts



Financial Planning

- BlueStar 401(k) Retirement Plan Services
- BKS Retirement Services
- FinFit Financial Wellness Program

Administration and Support

At PrestigePEO, we handle all benefits administration for you and your employees, saving you time and ensuring compliance to avoid costly fees and penalties.



Personalized Support



Transparent cost-analysis and plan selection advice



On-site assistance with annual enrollment and new hires



Simplified claims processing, administration, and compliance



Personal, direct support from our expert team for all benefits-related questions



Online and mobile benefits access via PrestigePRO online portal and PrestigeGO mobile app



Offer greater benefit options while you keep and maintain your current broker relationship

Benefits Compliance

ACA Reporting | COBRA Services | HIPAA | Form 5500 Filing

Payroll Services



Benefits to Your Business

- Payroll reporting flexibility
- Assistance automating payroll reporting
- Reduce liability as Prestige is liable for payroll taxes
- Direct deposit convenience at no additional cost
- Prompt handling of all payroll issues

Payroll Services

Payroll Processing & Administration

From data submission to payday, our Fundamental Payroll Certification (FPC) and Certified Payroll Professional (CPP) experts manage and process your payroll efficiently, accurately, on time – and in compliance with all local, state, and federal tax laws.



Time and attendance management, accrual tracking



Multiple payroll distribution options including checks, direct deposit, and pay cards



Online payroll reporting and detailed payroll reports



Payroll check voids, garnishments, stop payments, and reissues



W-2s, deductions, garnishments, withholdings, and general ledger exports



Integration with most time & attendance systems.



CPA certification of payment of all IRS payroll taxes and regulatory management

Client Account Management

PrestigePRO, our centralized employee management system, allows you and your employees to access and review payroll data. Payroll management just got easier.



ESAC accreditation and IRS certification guarantee financial security and reliability.*



Payroll experts are always available to personally assist you with one-on-one support.



Detailed and custom reporting in multiple formats.



Next-generation technology for online access.



PrestigeGO mobile app

- Direct contact with your dedicated specialist
- Paycheck details and personal account management

Payroll Compliance

Wage and hour adherence | Union dues remittance | Garnishment handling | Expense reimbursements

Risk Management



Compliance Risk Shifted to PrestigePEO

Compliance matters can be complicated, and fines and penalties can be costly for your business.

Let us guide you through the complexities of local, state, and federal laws. Our compliance experts are ready to help you improve risk management practices and reduce potential liabilities.

Don't leave your business exposed.



Payroll Compliance
HR Compliance
Benefits Compliance

Risk Management and Workers Compensation Insurance

Low Cost, Professionally Managed, from Policy Issuance through Claims Resolution

- Research to provide best coverage at lowest cost
- Discounts available
- Premium billed & paid with each payroll – improves cash flow
- Review employee classifications with client & provide guidance
- No audits required for clients on the PrestigePEO Workers' Compensation plan
- Administration of all Workers' Compensation claims for clients on the PrestigePEO plan

Benefits to your Business

- Less time spent on non-revenue producing activities
- Workers' Compensation premium savings
- Smooth cash flow by eliminating large lump sum insurance payments
- Few/No audit adjustments or billing surprises for clients on the PrestigePEO plan
- Little/No time wasted on WC audits for clients on the PrestigePEO plan

Risk Mitigation and Management

At PrestigePEO, we share your responsibility for compliance and workforce-related safety. Our team of specialists will help you mitigate risk, manage a safe environment, and reduce unnecessary expense.



Human Resources Management & Workplace Compliance



Advice and guidance to develop strategies for your workplace



Implementation of safety programs to help minimize accidents and injuries



Monthly updates on local, state, and federal labor laws



Support on complex compliance matters: complete forms, audit preparation, insurance, and OSHA requirements



Guidance and direction for statutory short-term disability insurance (DBL)



Expert claims management and assistance for healthcare, workers' compensation, EPLI and SUI

Risk Mitigation Compliance

Direct Support for Your Employees | Time and Attendance Policy Review | Workplace Harassment Prevention Programs

Retirement Plan



Retirement Plans

Low-Cost Retirement Savings Plan Tailored To Your Company's Needs

PrestigePEO Provides

- 401(k)
- Over 40 investment options from top providers
- No cost to employer
- Matching contribution determined by employer
- All compliance testing, plan audits & tax filings included
- Fiduciary investment committee monitors plan investment performance and expenses
- 24/7 web access allows employees to monitor their accounts

Benefit to Your Business:

- Top quality retirement program with no employer cost
- Excellent employee recruitment tool
- No time spent on compliance, questions or \problem solving
- Reduced fiduciary liability
- Professional investment advisory service for employees at no cost
- Employee can tailor their plan to meet individual investment objectives



Pricing

Transparent and Unbundled Pricing

- All services are line item proposed and invoiced
- We charge a per employee HR service fee
- Services available as an unbundled version to carve out certain products that are not needed (i.e., 401(k), Workers' Comp, etc.)



Required Information to Quote

- Census of employees
- PrestigePEO group health questionnaire
- Personal health questionnaires may be required
- Copy of workers compensation rating page
- Unemployment rate for states in which your firm operates
- Statutory disability rates (if applicable)
- Medical, Dental, Group Term, Group LTD, Group STD plan designs, rates, a copy of the most recent invoices, and renewal dates
- Annual cost of EPLI coverage
- Annual cost of payroll service
- Annual 401(k) administration fees



Next Steps

Next Steps

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Grow your business and your earning potential.
Get started today.

PrestigePEO.com