

EMPLOYEE LEASING FIRM/PEO PROVIDER REVIEW:

Provider	Health Insurance	Dental Ins:	Life Ins.:	Fee:	Retirement Options:	Other Benefits:
Integrated Resources* <i>(does not plan to go digital with systems due to client base of service)</i>	PEIA provider and Philanthropy WV pays 100% of the premium per month which is \$450 (no indication on increase just yet, but they are waiting an update.) Deductible for employees: 7/1/16-6/30/17: \$1,000 (Ind)/\$2,000 (Fam) 07/1/15-6/30/16: \$500 (Ind)/\$1,000 (Fam) 07/1/14-6/30/15: \$250 (Ind)/\$500 (Fam) <i>Employee feedback: those on the border with other states have an issue with PELA recognizing the nearest doctors/hospitals</i>	Delta Dental \$26.20/month (Ind)	\$1.20/month for a \$10,000 (term policy); can take optional insurance	\$87.50/mth for F/T \$50.00/mth for P/T (has to assess this spring)	IRI does not offer a specific retirement options, but they can do payroll deductions and Philanthropy WV matches to an independent option.	Vision: \$10.49/ mth (Ind) – Philanthropy WV does not currently pay for this, but it is available through IRI.
Just Works <i>(has a members portal that is also accessible for the admin. The portal was easy to navigate and provided great information)</i>	Uses Aetna primarily and the breakdown is as follows: The premium per employee is: \$536.22 Deductible for employees: \$1,000 (Ind)/\$3,000 (Fam) in network \$3,000 (Ind)/\$9,000 (Fam) out of network <i>Employees checked with their providers, all accept at this time or will accept by June 2017</i>	Aetna DMO: \$12.99/month, Plans also available for spouse and families.	\$0.77/month for a \$10,000 policy (Basic life and AD&D); additional life insurance is available even if Basic is not offered	\$59/month/ F/T. \$39/mth for P/T	Slavic401(k) offered, \$350 annual admin fee, \$39/person annual fee which contributes to the \$350. Employee or employer can cover the \$39 fee. Access to mutual funds (Vanguard, Fidelity, American Funds, etc)	Vision: \$5.21/mth, Plans also available for spouse and families
EIN <i>(there is a client log-in on their website, no mention of the benefits were provided to us)</i>	Uses The Health Plan primarily and the breakdown is as follows: The (averaged) premium per employee is: \$711.45 Deductible for employees: \$400 (Ind)/\$800 (Fam) in network The (averaged) premium per employee is: \$570.96 Deductible for employees: \$2500 (Ind)/\$5000 (Fam) in network <i>Employees checked with their providers and not all accepted</i> They also provided a quote from Highmark WV, and the breakdown is as follows: The averaged premium/EE is \$686.10 Deductible for employees: \$1000* The averaged premium/EE \$784.10 Deductible for employees: \$500* *No deductible difference noted between Ind. and Fam. <i>Employees checked with their providers and all either accept or will by June 2017</i>	Metlife Dental is included in the overall price.	\$15,000 policy is included in the overall price	\$15.00/ per employee/wk (no quote for p/t, will request)	401K is offered. There is a fee of \$8.75/quarter/ee No set up or yearly admin Costs for the company	Vision is included in The overall policy Price. Aflac is offered

*The antiquated system used by Integrated Resources, Inc. (IRI) causes wasted staff time, each staff member must submit a timesheet whether they are salary or hourly on a bi-weekly basis. While this alone does not take that much time Hilaria must then print each timesheet and Paul must sign off on them. Once they are all signed and approved, Hilaria then scans and emails them to IRI. The same process must be followed for staff requested paid time off (PTO). The tracking of PTO falls under IRI, but Hilaria and Paul both spent unnecessary time in October/November of 2016 double-checking the PTO time IRI had recorded for each staff member. Mistakes were noted and clarified with IRI at that time. Paul and Hilaria also spent time in early 2017 compiling staff PTO allowances, making sure IRI has the correct information. If Philanthropy WV were to switch to a system that utilizes current technology (as with JustWorks) hourly staff will be responsible for filling an online timesheet for Paul's approval, but salary staff timesheets would be automatically generated and provided to Paul for his approval online. The reduction in physical paperwork will be great over the course of a year. Also, PTO requests would be filled through an online portal that would track the PTO remaining for each staff member, eliminating the need for back and forth with the employee leasing firm (ELF) for end of the year PTO tracking. JustWorks and EIN both offer member portals that provide general Human Resources information, healthcare information and employee time tracking, IRI, as noted above, has no plans to offer such services in the future.

While Philanthropy WV cannot yet speak for the amount of time it will take to onboard new staff members utilizing a different ELF a description of some of the issues that have arisen with IRI follows.

- When a new staff member is brought on board, IRI has only 2 days to file an I-9 form (and will likely be the same with any ELF) the remainder of the process seems as though it could be streamlined with digital forms set up.
- The paperwork sent by IRI appears to be a bad scan of originals, making reading documents sometimes difficult.
- The fast timeline laid out by the I-9 requirements forces sensitive documents to be scanned and sent via email to their offices, this is a cause for concern due to the fact that less than six months ago their system was hacked. While no employee information was stolen it showed a flaw in their sensitive information protection. On a side note, we have been assured that this flaw has been fixed, but the solution was not discussed.
- Their finger printing procedure has caused problems for at least 75% of the staff, from incomplete information being given to the new hire from IRI resulting in multiple trips for fingerprinting, to incomplete documents being provided by IRI, to incomplete directions provided by IRI for fingerprint requirements, etc.