CBIZ Employee Services Organization

BENEFITS EXPERTISE INTEGRATED
WITH EFFICIENT HR TECHNOLOGY

PIKE®

May 15, 2017

CBIZ®

CBIZ ESO™

CBIZ Fact Sheet

Benefits & Insurance

- Employee Benefits Consulting
- Human Capital Management/ Payroll
- Property & Casualty
- Retirement Plan Services
- Human Capital Services
- Executive Search
- Compensation Consulting
- Life Insurance

Financial & Accounting

- Accounting & Tax
- Government Health Care Consulting
- Financial Advisory
- Valuation
- Litigation Support
- Risk & Advisory Services
- Real Estate Advisory Services

Who We Are

- Publically Traded (NYSE:CBZ)
- # 1 U.S. Benefits Specialist by Revenue (2015)
- 18th Largest Insurance Broker of U.S. Business (2015)
- 2016 Business Insurance Best Places to Work (Winner 2015 & 2016)
- Over 4000 Employees in 140 offices nationwide
- Top 20 US Based Accounting Firm
- Areas of Specialization
  - Employee Benefits
  - 401 (k) and Pension Administration
  - Payroll and Benefit Administration
  - Property & Casualty
  - Accounting/Audit/Taxation
  - Valuation
  - Corporate Recovery Services

CBIZ Atlanta Benefits and Insurance Office

- 250 Clients
- Manages $300 Million in Employer Sponsored Health and Welfare Benefit Expenditures
- Staff of 20 Professionals
- Areas of Expertise
  - Mid to large size employers
  - Employers with multi-state and international operating entities
  - Mergers & Acquisitions
  - Regulatory Compliance to include Patient Protection and Affordable Care Act
  - Employee Wellness Programs
  - Self-Funding
  - Integrated HR, Benefit and technology solutions
  - Dedicated emerging businesses unit for startups or immature companies with PE ownership/support

Account Management Team

Business Unit President
Marion Schremp

Claims Advocate
Traci Blake

Senior Vice President
Fred Schremp

Legal/ Compliance
Karen McLeese, JD

CBIZ

Assistant Vice President
Karin Pochmara

Actuarial Services
David Rubadue

Underwriter & Financial Analyst
Ron Deterding
Joseph Shorter

Wellness Coordinator
LaTonia McGinnis

Vice President, Marketing
Kelly Abbott

PharmD Consultant
Mike Zucarelli

Key Associates

Marion B. Schremp, RHU, REBC

- Business Unit President – CBIZ Benefits & Insurance Services, Inc.
- Founder & CEO – Multiple Benefit Services, Inc.
- First Recipient of AAHU Lifetime Achievement Award
- Former President – Atlanta Association of Health Underwriters (AAHU)
- Account Manager – Marsh
- Regional Manager Flexible Benefits – Lincoln Financial Group
- Manager Member Service – AmeriPlan HMO
- Benefit Administrator – Crawford & Company – Atlanta, GA
- Claims Payer – Excellus BCBS, Rochester, NY

Frederick R. Schremp, CLU

- Senior Vice President – CBIZ Benefits & Insurance Services, Inc.
- President – Multiple Benefit Services, Inc.
- Regional Director – Highmark Life & Casualty
- General Manager – Preferred Plan of GA (PPO)
- President – Lincoln National Health Plan (HMO)
- Vice President – S.E. Group Operations – Lincoln Financial Group
- Captain, U.S. Army 1967–1973
- M.A. Economics – University of California, 1973
- B.S. Engineering – United States Military Academy, 1967

Key Associates Continued

Karin Pochmara

- Assistant Vice President – CBIZ Benefits & Insurance Services, Inc.
- Senior Account Manager – Multiple Benefit Services, Inc.
- Member of The Atlanta Association of Health Underwriters (AAHU)
- Specializes in the administration of multi–site plans including implementation, multi–year strategic and financial analysis, vendor management, and client compliance
- Account Manager – Great West Life
- B.S. – University of Alabama

Traci Blake

- Employee Advocate – CBIZ Benefits & Insurance Services, Inc.
- Employee Advocate – Multiple Benefit Services, Inc.
- Specializes in assisting employees with benefit questions related to escalated service issues
- Employee Advocate for clients and employees to resolve day– to–day enrollment, eligibility, and claim issues with carriers
- Over 20 years of experience in the health and insurance industry, including CIGNA Healthcare and Willis North America
- B.S. in Business Management – Shorter University, Rome, GA.

Key Associates Continued

Ronald Deterding

- Vice President – CBIZ Benefits & Insurance Services, Inc.
- Vice President, Underwriting and Finance – Multiple Benefit Services, Inc.
- Current member of the National Center for Policy Analysis, Freedom Works
- 2010 President's Council Award Recipient with the National Association of Health Underwriters (NAHU)
- 2009 Golden Eagle Award Recipient with the National Association of Health Underwriters (NAHU)
- 2008 Golden Eagle Award Recipient with the National Association of Health Underwriters (NAHU)
- Account Executive – Blue Cross Blue Shield of Iowa
- Senior Benefits Underwriter – Principal Life
- Professional, Health Insurance Advanced Studies from America's Health Insurance Plans (PHIAS)
- Professional, Academy for health Management from America's Health Insurance Plans (PAHM)
- M.B.A. in Corporate Financial Management – Upper Iowa University
- B.A. in Business Administration – Grand View College

Key Associates Continued

Kelly Abbott, RHU

- Vice President and Marketing Specialist – CBIZ Benefits & Insurance Services, Inc.
- Senior Marketing Manager – Multiple Benefit Services, Inc.
- Former Board Member and current member of The Atlanta Association of Health Underwriters (AAHU) and The National Association of Health Underwriters (NAHU)
- Specializes in the management of national and regional carrier relationships, enrollment platform.
- Registered Health Underwriter (RHU) – Certified in 2005

Joseph Shorter

- Financial Analyst – CBIZ Benefits & Insurance Services, Inc.
- Senior Financial Analyst – Access Insurance Holdings
- Senior Reinsurance Specialist – Munich Re.
- Actuarial Analyst – Union Standard Insurance Co.
- Actuarial Analyst – LA Department of Insurance
- B.S. Mathematics – Tulane University

Key Associates Continued

LaTonia McGinnis, Wellbeing Account Executive

- Wellness Coordinator – CBIZ Benefits & Insurance Services, Inc./RaceTrac Petroleum
- Manager, Wellness and Work Life – Children’s Healthcare of Atlanta
- Program Coordinator/Childhood Obesity-Children’s Healthcare of Atlanta
- Master’s of Public Health– University of Alabama at Birmingham
- B.S. in Health Promotion and Behavior – The University of Georgia

David S. Rubadue, FSA, MAAA, CLU

- Senior Vice President & National Director of Healthcare Actuarial Services – CBIZ Benefits & Insurance Services, Inc.
- Qualified Actuary – Audits and provides financial opinions on health and welfare plan liabilities
- Co-founder and President – EBS, Inc.
- Chief Actuary and CFO – The Physicians’ Assurance Company
- Consulting Actuary – Coopers & Lybrand
- Former Speaker and Lecturer at Tri-State Actuarial Club and the Insurance, Accounting and Systems Association National meetings
- B.A. Accounting – Michigan State University

Key Associates Continued

Karen McLeese

- Vice President, Employee Benefit Regulatory Affairs – CBIZ Benefits & Insurance Services, Inc.
- Member of Kansas City Metropolitan Bar Association, Missouri Bar Association, and Kansas Bar Association
- Member of Health Law Forum and Labor & Employment Law Sections of the American Bar Association
- Author of *At Issue*, a CBIZ client newsletter that provides information of general interest regarding employee benefits law and legislation
- Author of *For Your Benefit*, a CBIZ compliance/reference guide to welfare benefits
- Author of *Benefit Beat,* a monthly CBIZ e-newsletter containing regulatory updates
- Reviews and interprets federal and state laws and regulations impacting employee benefits
- Provides technical support in response to employee benefit issues
- Follows and analyzes trends in employee benefits
- Monitors case law impacting employee benefits
- Juris Doctor – Duke University
- B.A. – University of Notre Dame

CBIZ Employee Services Organization
Scope of Services for Pike Corporation, Inc.

CBIZ ESO™

CBIZ Benefit Consulting Services

- Financial & Actuarial Analysis, Benchmarking, ROI Determination
- Cost Management
  - Current and Outgoing Cost Analysis
  - Renewal Negotiations
  - Predictive Modeling 12, 36, and 60 Months
- Quality Management
- Stewardship
  - Monthly Calls
  - Quarterly meetings to review plan performance
  - Vendor/Payer Performance Management
- Marketing
  - Local, National, and International
- Implementation Management
- Communication and Enrollment Assistance
- Employee Advocacy
- Onsite Medical Clinics
- Telemedicine ROI Evaluation
- Benefit/HR Staff Training and Support
- Regulatory Compliance Review & Assistance
  - State & Federal mandates including PPACA
- Benefits Website & Employee Benefit Portal
- Defined Contribution Strategy
- Consumer Directed Health Plans
- Integrated Voluntary Benefits
- Consolidation(s) / Mergers & Acquisitions
- Network Evaluation and Efficiencies
- Funding Analysis (self-funded versus fully insured)
- Disease / Chronic Care Management
- Wellness / Health Risk Analysis
- Data Mining
- Dependent Eligibility Audit
- Tobacco & Spousal Surcharge Analysis
- Absence Management
- Benefits for Non-Core Benefit Eligible Employees – MEC Plans
- Voluntary Benefits
- Global Benefits
- Prescription Benefit Management (RX) Carve Outs
- Life And Disability Carve Out Analysis

CBIZ ESO Delivers

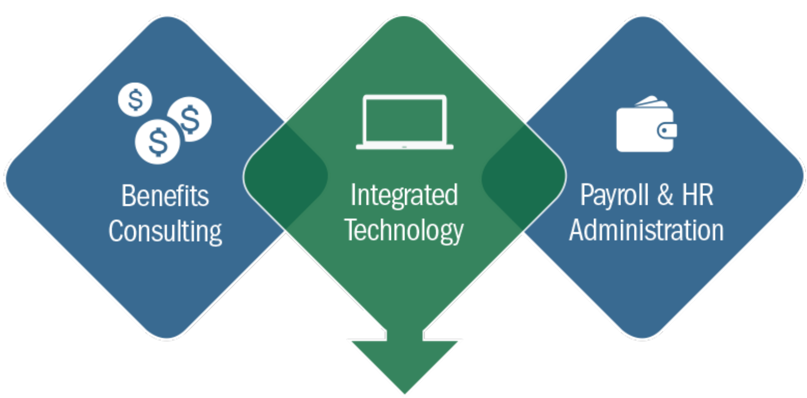
CBIZ is a fully functional Employee Services Organization which makes available to its clients a wide variety of services that can be bundled together as a unified Benefits Consulting and Human Capital Management package or unbundled and tailored to each client's specific needs. The pages that follow highlight the breath and scope of these disciplines.

CBIZ is a publically traded corporation (NYSE: CBZ) that has experienced sustained growth as an organization and a significant increase in its market valuation. CBIZ currently ranks as a top twenty insurance broker of US business and CBIZ/MHM is a top ten US accounting firm. Our Atlanta benefits office is staffed by 22 professionals who manage 200+ health and welfare plans with annual expenditures exceeding $400 million.

This Summary is divided into four parts:

I	About CBIZ Atlanta
II	Summary of all Benefits Consulting and Human Capital Management Core Services.
III	Summary of Benefits Consulting Core Services and outline of our Scope of Services.
IV	Summary of Human Capital Management Core Services that are outside our Scope of Services and are available at additional cost.

We look forward to sharing the many opportunities CBIZ offers with **Pike Corporation, Inc**.



CBIZ ESO™

Smart People. Smart Technology.

CBIZ Employee Services Organization Core Services

Benefits Consulting Core Services

Group Health & Welfare
- Employee Benefits Consulting
- Captive Insurance
- Private Exchanges

Benefits Administration
- Solutions for Enrollment, Communication, and Efficiency

Employee Health Risk Management
- Wellbeing Solutions
- On-site Clinic Consulting

Voluntary Benefits
- Reduce Out of Pocket Costs
- Enhance Employee Benefit Packages

Actuarial Services

Pharmacy Benefit Consulting

Regulatory Affairs & Compliance

Employee Engagement & Communication

Human Capital Management Core Services

Payroll
- Payentry (Cloud-based)
- M3 (Installed)

EMS (HRIS)
- Professional
- Premium
  Applicant Tracker
  Time & Attendance

Time & Labor Management
- Time Solutions
- Timeforce
- EMS Time & Attendance

COBRA
- Retiree Billing
- Leave of Absence
- COBRA Administration

FLEX
- Section 125
- HRA
- POP
- Section 132
- HSA

HRO
- HR Consulting
- HR Compliance
- Employee Onboarding
- Benefits & Leave of Absence Administration
- Payroll Processing
- Performance Management & Training

Ancillary
- Workers Compensation Pay-as-you-Go
- PayCards
- Paradigm
- Background Checks
- HR Solutions – online library and phone consult

Integrated Services
- 401K/403b retirement reporting
- General Ledger (GL)
- Point Of Sales (POS) system

Benefits Consulting Core Services

(Provided at no additional cost to negotiated commissions/fee structure)

Group Health & Welfare

Employee Benefits Consulting

Plan Review

- Strategy/Planning to include defining, prioritizing and documenting corporate and benefit plan objectives
  - Develop short and long term plans with project action timeline(s)
  - Develop History Document to evaluate past actions / decisions
- New Case Review
  - Efficacy of existing plan designs / actuarial values / premium rate steerage for plan(s) sustainability
  - Determine “at risk” elements and provide understanding of risk / liability / cost / reporting requirements
  - Review contracts, agreements, plan documents, certificates, SPDs, PDs, amendments, SBCs, etc.
    - Identify areas needed for negotiation to ensure all “client friendly” terms and provisions
    - Coordinate review to evaluate compliance with state and federal regulations / requirements
  - Evaluate administrative / billing practices (in accordance with policy provisions and benefits)
  - Evaluate and monitor financial ratings and accreditations
    - Identify underperforming vendor relationships and recommend “best in class” changes
    - Assess and monitor carrier / vendor service and support levels
    - Negotiate performance guarantees where possible
  - Define action plan(s) / implementation time tables for accountability / progress management

Financial Analysis / Data Analytics and Benchmarking

- Dedicated Finance Team (including underwriter and actuary, when needed)
- Review Monthly, Quarterly Claims and Financial Review to include Enrollment / Utilization Review
  - Provide detailed claims analysis / implications including review / monitoring of large claims activity
  - Illustrate claims experience / financial review and analysis against projections / budget
    - Based on availability of information from insurer / vendor(s)
  - Ongoing review of plan(s) for MEC and AV and appropriate pricing / modeling to avoid ACA penalties
  - Analyze available utilization data and cost containment results to create actionable items
  - Perform trend analysis from available diagnostic and normative data
    - Watch potential impact if Cadillac Tax not repealed
  - Provide reporting solutions based on internal information / budget needs
  - Projections of funding levels and contribution modeling
    - Attention to stability and sustainability of plan
  - Evaluate current cost of benefits verses effectiveness of plan design(s)
- Pre-renewal meeting 180 days in advance of renewal date
- Receive and negotiate renewal rates with carrier (request early releases)
- Negotiate renewal rates using alternate vendors for leverage or potential change
- Evaluate and model alternate plan design options
- PharmD available to review pharmacy experience and clinical recommendations

Plan Marketing and Renewals

- Dedicated Marketing Manager and Team
- Establish annual calendar of events for plan(s) monitoring / compliance and renewal process
- Develop project action timelines
- Review carrier / vendor underwriting methodology, experience data, assumptions for accuracy and logic
  - Use internal underwriter's analysis for leverage with carrier / vendor's renewal action
  - Negotiate and perform critical analysis and comparison of any mandated or suggested benefit change(s)
- Draft bid specifications, evaluation criteria and analyze bid responses (marketing or for leverage)
  - Provide renewal recommendations including cost impact / alternative plan changes / network or pharmacy changes with financial and member impact analysis
  - Propose options for maintaining / improving competitiveness of benefit program
- Finalize program design(s), develop rates, employee / employer contributions
- Prepare renewal binder with Executive Summary, recommendations, cost impact and supporting data
- Skilled at addressing special needs or coverage issues
  - Medicare, coverage for part-time, non-benefit eligible needs or retiree coverage / assistance

Implementation, Communication and/or Annual Enrollment

- Construct project / enrollment timelines
- Conduct / arrange implementation meeting(s) with vendors for new / changes to program(s)
- Develop employee communication and enrollment strategy
  - Design announcement letters and benefit outline summaries
  - Coordinate carrier / vendor sponsored communication materials
  - Prepare custom presentations / webinars / benefit guide (electronic benefit guide for hand-held devices)
    - Develop Brainsharks / presentations geared to employee education
  - Conduct annual enrollment meetings / track attendance
  - Incorporate all required / mandated state and federal notices
  - Incorporate health / wellness events or strategies
- Finalize / coordinate information to be included in employee enrollment packets
- Complete all required documents and contracts
  - Review for accuracy and sold criteria (post implementation)
- Include technology solutions for communication and enrollment, if desired

Regulatory Affairs and Compliance

- In-house Regulatory Affairs Attorney and Staff
- Assist with federal, state and local requirements (COBRA, FMLA, ACA, etc.)
- Provide proactive updates on pending legislative issues with required actions / impact(s) identified
- Provide "For Your Benefit Booklet" for HR Department and staff
- Compliance checklists and review Regulatory Compliance Calendar
- Regulatory Updates – "Benefit Beat"
- Time Sensitive Communications – "At Issue"
- Periodic and timely access to webcast and compliance sessions
- Annual HIPAA Privacy and Security training webinar to comply with employer's annual compliance
- Health Care Reform Regulatory Updates

- Health Care Reform Analyzer (if needed).
- Provide assistance with ERISA compliance, including needed document(s)
- Review or arrange non-discrimination testing for all applicable plan(s)
- Review Regulatory Compliance Calendar
- Annual Form 5500s requirement for completeness and compliance (if applicable).
  - Immediately determine if Annual Filings should be made

Account Management Services

- Dedicated Senior Account Manager
  - Manages day to day issues
    - Liaison between insurers / vendors
    - Reviews, confirms and manages changes to all agreements / documents, etc.
    - Reviews all post renewal / changes to assure negotiated items and changes are executed
    - Sets and monitors goals and performance and reports to client
    - Coordinates and reviews plan performance
  - Implementation, Enrollment and Technology Platform services
  - Claim, billing and service issues
  - Compliance assistance
  - “Quarterback” for all services needed

Employee Advocacy Services

- Dedicated Senior Employee Advocate
  - Liaison between employee and carrier / vendors for employee issues
  - Specializes in escalated issues
  - Dedicated access / email
  - Available for special projects focused on employee education and satisfaction

Human Resource Support and Guidance

- CBIZ HR Solutions
  - Full team of Human Resource Specialists
  - Access to four (4) hours or HR assistance – via phone or email
    - Benefits & Compensation
    - Compliance
    - Leaves of Absences
    - Performance and Productivity
    - Equal Employment Opportunity
    - Risk and Management Safety
    - Recruiting, Selection and Staffing
  - Model Documents and Forms
    - HR Policy Handbook
    - Personnel Forms
    - Promotion and Transfer Policies

    - Health and Safety Policy
    - Leave Policies and Forms
  - Productivity Tools
    - Job Descriptions
    - Performance tool to facilitate preparation of employee reviews
  - News and Articles
    - Current trends
    - Timely subjects
    - Best practices

Technology

- Top-tier consulting backed by our integrated, cloud-based HRIS platform to provide extensive automation for all HR-related activities
- Proficient knowledge experience with other technology providers based on individual client needs

CBIZ University *(outside Scope of Services, additional cost)*

- Cost effective way to deliver consistent employee training
- On-line learning management system which provides flexibility to offer training courses quickly and efficiently
- 400+ e-learning modules concluding with evaluation test
  - HR Compliance (Employees and Supervisors)
  - Communicating Effectively at Work
  - Leadership (Employees and Supervisors)
  - Sales Training
  - Wellness
  - Environmental Compliance and Regulatory Analysis
  - Workplace Safety

Employee Health Risk Management

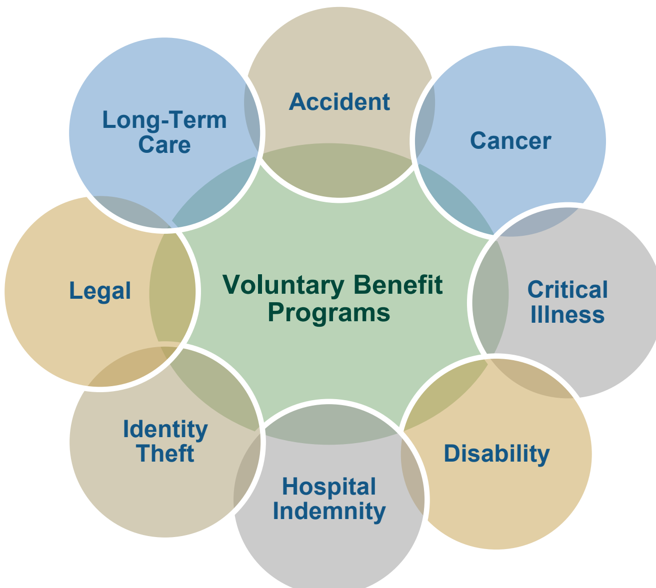
Wellbeing Solutions

- Dedicated Wellness Consultant
- Wellbeing Insights Newsletter
- Wellbeing and engagement strategy, calendar, and budget development
- Evidence-based tactics to reduce health and wellbeing risks
- On-site wellbeing coordinators to execute strategy
- RFP and oversight of vendor processes
- Return on Investment and Value of Investment analysis
- Skilled at negotiating Wellness Funds from certain insurers
- Resource for compliance with wellness regulatory issues

Voluntary Benefits

Benefits Solution

- Skilled Team Members for developing and helping implement benefits strategies and utilizing Voluntary Benefits as part of an integrated healthcare solution.
  - Tool to help employees receive direct reimbursement for their out of pocket expenses under High deductible Health Plans (HDHP) and provide other benefits of value, e.g. Legal, Identity Theft, etc..
  - Tool to assist employers implement HDHP's generating benefit plan savings while continuing to provide employee options to enhance their benefit packages.



Private Exchanges

- Private Exchange consulting

Captive Insurance Programs

- Group captives review / evaluation

Human Capital Management Core Services

(Provided at additional cost)

Payroll

Features include

- Cloud based or PC based software for easy, fast and accurate processing.
- Paycheck/Statement printing and distribution
- Detailed management reports (payroll, tax, general ledger, census)
- Quarterly payroll tax return preparation and filing
- W-2 & 1099 preparation at year-end
- Garnishments
- Time-off Accrual tracking
- Direct Deposit; Check signing and handling
- Custom general ledger
- Retirement plan reporting
- New hire reporting
- Workers compensation reports
- Personnel data

EMS (HRIS)

Professional

- Integration with CBIZ Payroll
- **Benefits Management -** with online open enrollment - Allows employees to enroll in and administer their benefits in one central system - Allows administrators to approve and manage employee benefit information online.
- **Employee Portal** - Employees easily enroll in or change all aspects of their benefits and other HR related information.
- **Time off management** – Employees can request time off and view available time off balances from the Employee Portal. Automatically routes requests to the appropriate manager for approval.
- **Workflows** – Let's client define the necessary tasks involved in workflows, and assign those tasks to the appropriate resources.

Premium

All of the features included in the Professional version plus:

- **Applicant Tracking** - Provides applicants a professional looking site for searching and applying for jobs. Let's administrators easily view and compare applicant profiles according to job requisition.
- **Performance Management** - Allows you to automate the employee review process, and eliminates the need for paper-based review forms. Let's you assign measurable goals to your employees and allows you to easily monitor employee progress against the goals you set.
- **Training & Certification tracking** – Workflow reminders when a training item is coming up on expiration.
- **Wellness -** Allows you to monitor, track and run reports on employee progress toward wellness goals.
- **Surveys** - Permits you to easily and quickly develop meaningful surveys.

Time & Labor Management (requires CBIZ Payroll services)

Small Business & Enterprise Solutions

(Small Business Solution)

- Physical & web clocks, Employee Self Service, Time off Management & Scheduling

Premier Time and Labor Solutions

(Enterprise Solution)

- More robust functionality for large clients or complex scheduling
- Physical & web clocks, Employee Self Service, Time off Management & Scheduling

EMS Time and Attendance

(Fully Integrated Solution)

- Web clock or US 10 Biometric Physical Clock (Purchase only)
- Add on to CBIZ EMS Professional or Premium

COBRA

COBRA Administration

- Generally, companies with more than 20 employees are subject to COBRA
- CBIZ sends out initial COBRA notice, qualifying event notices and terminated employee notices
- Online employee and employer access
- Multiple payment options

Retiree Billing

- Welcome kit including summary of benefits, payment instructions and recurring ACH draft services
- Provide access to their account via secure member portal
- Provides employer with end of billing period reports and check (ACA) for payments received during billing period (month)

Leave of Absence Billing

- Provide employees with introductory instruction letter, payment coupons and ACH draft service
- Provide access to their account via secure member portal
- Provide the employer with end of billing period reports and check (ACA) for payments received during billing period (month)

Flex

Section 125

- Flexible Spending Account (FSA)
- Integrated with CBIZ Payroll
- Save pre-tax dollars for health care and/or dependent care
    - **Includes -** Plan Document, Non-Discrimination Testing, 5500 filing, and Debit Cards

HRA (Health Reimbursement Arrangement)

- Employer funded plan (no employee deductions)
- No IRS limit, unused balances roll forward
- Can be used with FSA's

POP (Premium Only Plan)

- Allows employees to pay their share of insurance premiums with pre-tax dollars

Section 132

- Allows employees to save pre-tax dollars to pay for parking or mass transit expenses
- Maximum monthly contributions are set

HSA (Health Savings Account)

- Must be enrolled in a high-deductible health plan to qualify
- Medical savings account to set aside pre-tax dollars
- Unused funds are not forfeited and continue to grow tax-deferred
- Withdrawals to pay qualified medical expenses are not taxed.

Human Resource Outsourcing (HRO)

Employee Onboarding

- Ensure an efficient on-boarding process
- Manage pre-employment requirements

HR Compliance

- Provides information on federal, state, and local laws
- Create and/or review Employee Handbook

Benefits and Leave of Absence Administration

- Manage new hire benefit elections
- Administer, coordinate, and track leaves of absence

Payroll Processing

- Enter child supports and garnishments
- Complete payroll data entry for client approval

Performance Management & Training

- Develop and manage performance reviews
- Assist with disciplinary action process

HR Consulting

- HR process review and improvements
- Employee engagement surveys

Ancillary/Other Services

Paycards: Skylight Financial

Paycard for employees without bank accounts

- Can be used at more than one million ATM's
- Employees will receive free Skylight check to pay bills or receive cash
- Funds are FDIC insured
- Request a second card and you can transfer money between accounts

Tax Credits: Paradigm

Tax credits for Federal and State returns for hiring employees that meet certain criteria.
These include:

- Work Opportunity Tax Credit (WOTC); HUD and Enterprise Zone credits
- Veteran hiring credits; State based hiring credits
- Paradigm handles screening and generates the credits to help clients utilize their tax return

Background Checks/Drug Testing: Aurico

Provides:

- Background screening & Drug Testing
- Selection assessments
- Electronic I-9 & e-verify
- Integrity & accident hotline

Workers Compensation Pay-as-you-Go

- Integrated with CBIZ Payroll
- Calculations based on actual client Payroll which reduces potential for year-end audit
- Does not require 20-30% upfront deposit typically required for workers compensation
- Sends alert prior to collecting payment and 24/7 access to premium calculation and payment history via secure sites

HR Solutions

- Online HR information portal that gives you quick access to resources and information
- Live Hotline included with 4 hours per month of live assistance with HR professionals

Risk and Advisory Services / Cybersecurity

- **Cost Recovery Services -** With the help of our proprietary programs, you can identify, assess and maintain the areas of your business where overcharges and financial leakage may occur.
- **Cybersecurity -** We help strengthen your protection against a potential cyber-attack through risk assessments and evaluations.

- **Enterprise Risk Management -** Our structured and disciplined approach to managing risk helps improve your company's ability to evaluate and manage the uncertainties it faces from unauthorized access, use, disclosure, disruption, modification or destruction to ensure its availability, confidentiality, and integrity.

Integrated Services

401K

- Basic
  - Company is configured with retirement setup (company match, employee deferrals, etc.)
  - Report/File created and installed for PC client
  - Report/File created, printed, and shipped for Web client
  - FTP (Setup + Monthly Fee)
  - Report/File/Data electronically sent to a secure FTP site
- Preferred
  - Data and Money sent securely to administrator
  - Vendors include: Voya (AETNA/ING), Ascensus, Empower, John Hancock, Mutual of Omaha, Nationwide, Principal Financial, CBIZ Benexx, and TransAmerica
  - Secure Stream (Setup + Per Processing Fee)
  - Data and Money sent securely to Administrator
  - Standard M3 report shipped or printed by client (.pdf format)
  - Employee changes from Administrator are updated in m3/Payentry.com

Benefit Planning Meeting

Phase I	Activity	Timeline
Review, Analysis, Modeling, and Consultant Determination	1. Conduct client meeting to determine goals, objectives, and budget parameters 2. Collect all relevant policies from client, carriers, and administrators 3. Collect all underwriting, loss experience, and rate histories from carriers and administrators 4. Conduct Compliance Audit 5. Prepare written report detailing all plan benefits and costs 6. Provide recommendations for plan design, communication and administrative changes, cost reduction methodologies and employer contribution strategy based on benchmarking and financial modeling 7. Client Input and ongoing decision(s)	
Phase II	**Activity**	**Timeline**
Marketing	1. Prepare Request for Proposal (RFP) based on Phase I results and client input 2. Prepare analysis of responses to RFP 3. Present findings to client to include financial results, executive summaries, and recommendations 4. Client decision(s)	
Phase III	**Activity**	**Timeline**
Communications, Enrollment, and Administration	1. Development of final Communication's Theme/Concept 2. Selection of Communication Strategies 3. Review of Enrollment, HR/Benefit Administration for New Hire Onboarding 4. Selection of New Hire Onboarding Processes 5. Coordination with HR Platforms 6. Conduct Open Enrollment	

Benefit Planning Meeting

Phase IV	Activity	Timeline
Implementation	1. Meetings with selected carriers/administrators 2. Establish implementation time tables by carrier/administrator 3. Coordination of electronic interface with selected carriers/vendors for eligibility and data transfer 4. Coordination of transmission of eligibility from enrollment to carriers/administrators 5. Coordination of eligibility and claim system testing 6. Delivery to Client of Draft contracts and SPD's 7. Delivery of ID cards to employees 8. Delivery of SPD's (electronic) 9. Client Staff Training	
Phase V	**Activity**	**Timeline**
Stewardship	1. Monthly financial reports maintained 2. Client and member advocacy with carriers/administrators 3. Preparation of quarterly stewardship reports presented at quarterly client meeting 4. Government compliance and reporting assistance 5. Ongoing negotiations with carriers/administrators and vendors to ensure appropriate pricing, proper service levels, plan designs efficiencies, and regulatory compliance 6. Monthly conference call with major vendors to monitor performance efficiencies	

Thank You!

our business
is growing yours