



# ESO Playbook



## Putting the Pieces Together

We have all of the pieces to the puzzle:

- Employee Benefits Expertise
- Payroll and Benefits/HR Administration
- Human Resources Outsourcing Capabilities

The key is to coalesce them into a fully integrated consulting and administration service offering.

With ESO we are fully integrating our benefits consulting with our HR Administration/Technology capabilities (i.e. Payroll, EMS, etc). This combination will deliver for the client and their employees a far greater experience than they enjoy today...and we will kick our competitors' behinds...our traditional broker competitors as well as Zenefits, ADP and the next set of firms that come into our game...we will play to win big time!

### **NOTE:**

This Playbook is meant to serve as an ESO guide and reference for BETA Markets. With your participation and feedback, we expect many changes and an evolution of this document, as such it is considered a LIVING document.

The documents will be updated and the most current version will always be found online, referenced within.

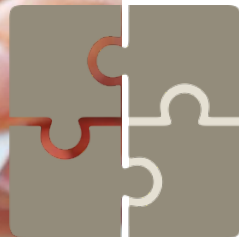
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## Table of Contents



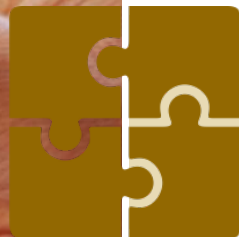
<b>1   Introduction</b>	<b>3</b>
Brainshark Video Communication Plan Timeline	



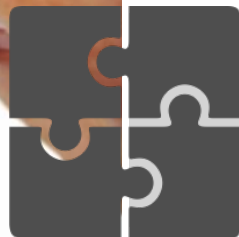
<b>2   Sales &amp; Marketing</b>	<b>7</b>
<b>SALES</b>	<b>MARKETING</b>
Team Selling	Campaigns
Sales Activity Culture	Conferences/Shows
ESO Value Proposition	External Video
The Industry TODAY	Website Updates



<b>3   Collateral</b>	<b>11</b>
CBIZ Overview Employee Services Organization Campaigns	



<b>4   Training: Resources &amp; Support</b>	<b>15</b>
On-boarding Plan	Reporting/Intel
Pricing Model	FAQs
Services Overview	



<b>5   Service</b>	<b>31</b>
Service Roles EMS Workflow & Sample EMS Project Plan Desk Reference Role: Premier Services Account Manager IV	





## Brainshark Video

### Video Refresher

An internal ESO Brainshark Video will be part of our ongoing training series and available as reference of important ESO components, addressing many of the topics already discussed in your welcome call.

1. Welcome & Intro Jim O'Connor
  - a. Why ESO & Pillars
  - b. Services and Consulting supported by Technology
2. ESO Direction Phil Noftsinger
  - a. HCM vs Payroll
  - b. Why BETA offices?
  - c. Remaining CBIZ offices – on ESO by 2017
3. What's next – as a BETA office Wendra Johnson
  - a. ESO Playbook
  - b. EMS Account Managers – Beta Offices
  - c. Joint team selling between EB & HCM producers
  - d. Training
4. What's our message/value proposition? Robert Luzzi
  - a. We help your business grow – managing employee risk & finances (Corp theme + ESO Pillars)
5. How will we grow? Jim/Phil
  - a. Target Markets, Niche, Captives, Expanded Services
  - b. Marketing messaging, collateral and enhanced digital footprint
  - c. Sales Culture
  - d. Recruiting, Acquisitions & Tuck-in



## ESO Timeline

Transition from “Employee Benefits Broker” and “Payroll Company” to “Employee Services Organization (ESO)” has been a project that started earlier this year. Below are highlights of our timeline from then to now . This will continue to be updated and communicated.

BETA Markets: [Chicago](#) | [Kansas City](#) | [Tennessee](#) | [Plymouth Meeting](#)

### Timeline

TASK	Target Date	Point
Technology evaluation and considerations	Jan 2015	
ESO senior leadership commitment	May 2015	
Technology evaluation: Upgrade existing, identify next gen	Jun 2015 ongoing	
Form ESO Construction Team & establish org chart	Jun 2015	
Identify ESO Beta Markets	Jun 2015	ESO Team
Form ESO committee teams: Finance, IT, Service, HR/OD, Sales, Marketing	Jun 2015	ESO Team
ESO internal communication to all	Jul 2015 ongoing	Jim O/Phil N
IT Infrastructure to support one ESO	Jul 2015 ongoing	IT
Trademark and registration CBIZ ESO	Aug 2015	Legal
Training plans and onboarding agendas	Aug 2015	All
Beta office meetings and Q&A sessions	Sept/Oct 2015	Jim O/Phil N
Pricing and proposal design SOAP	Sept 2015 ongoing	Finance/Sales/IT
ESO collateral design	Sept 2015 ongoing	Marketing
Identify and interview qualified EMS AM's for BETA offices	Sept 2015 ongoing	Service Team
ESO commission and incentive models	Sept 2015 ongoing	Sales/Finance
Service phone queues	Oct 2015	Service
Service metrics and scorecards	Oct 2015	Service
Budget and reporting consolidation for ESO	Oct 2015 ongoing	Finance
Collateral feedback and input	Oct 2015 ongoing	Marketing
Construction of ESO Playbook	Oct 2015 ongoing	Marketing
EMS New Hires and assimilation in Beta offices	Nov 2015 ongoing	Service
SFDC consistent reporting and dashboard	Nov 2015 ongoing	
SOAP testing for ESO proposal generation	Dec 2015/Jan 2016	IT/Beta Markets
Legal review of agreements within SOAP	Dec 2015/Jan 2016	Legal
Intranet updates and document repository for collateral	Dec 2015/Jan 2016	Marketing/IT
Prepare Press Release Announcements for Q1	Jan 2016	Marketing
Beta market official start & webinar welcome	Jan 4, 2016	
Signature Blocks, Business Cards, Letterhead	Jan 2016	HR
Collateral print and distribution	Jan 2016 ongoing	Marketing
ESO Sales Training (webinars/live) with Beta offices	Jan 2016 ongoing	Sales
EMS Training, Onboarding in Beta offices	Jan 2016 ongoing	Service
Release schedule of planned Beta office transition for 2016	Feb 2016	
Phase I Beta office feedback	Feb 2016 ongoing	
Phase II Beta office meetings scheduled	Feb 2016 ongoing	
Website enhancements; SEO	Feb 2016 ongoing	Marketing

## Initiatives During Beta Phase

### Marketing Communications and External Messages

- ESO Press Release with national & local distribution
- Carrier/Vendor Announcements
- Ongoing communication to existing clients
- New Campaigns for prospects
- Website enhancements with updated content

### Feedback & Measurement

- We will survey existing clients who are utilizing EMS, Payroll & EB to determine their satisfaction and identify value points or opportunities for improvement.
- We will measure website traffic, marketing campaign and tradeshow results
- Continually gather feedback from Beta offices and update documentation, processes as we go.
- We will utilize data from the service metrics and scorecards to identify our progress and make necessary corrections to support levels/team resources

### Internal Communication

- Beyond initial communications, we will host regularly scheduled calls to the entire ESO team to provide updates on our progress



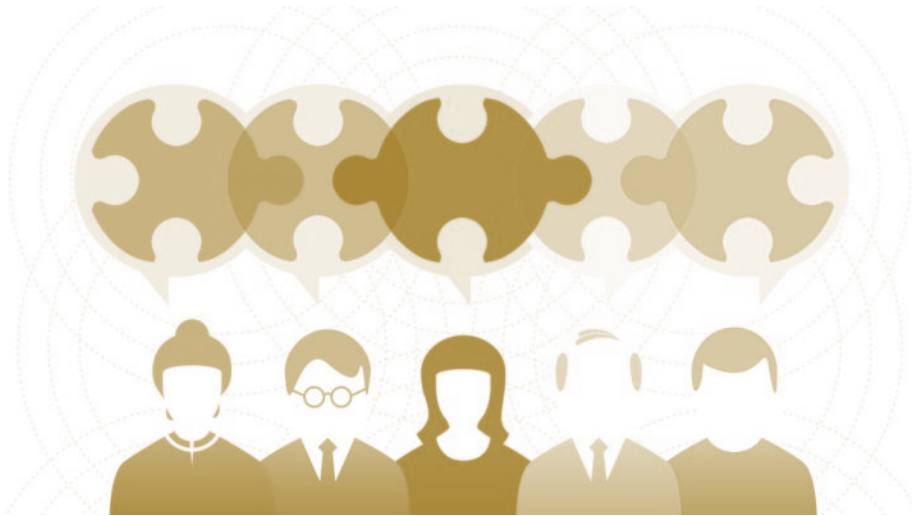
The most current version of the ESO Communication Plan Timeline will be located in the [ESO Resource Center](#):

Inside.CBIZ > Company/Dept./Group > ESO Resource Center > BETA Markets

## Sales

### New Approach: Team Consulting

- Every prospect as a team approach/meeting
- Training on our combined services, consultative approach, and ESO modeling will begin in January and continue throughout the year
- We will continue to refine our sales processes and create best practices in ESO



### Sales Activity Culture

- Business Unit Presidents (BUPs) and Market Leaders (ML) within EB offices, will work closely with Sales Managers (from HCM/Payroll) to recruit, onboard, train and establish weekly activity.
- Salesforce (SFDC) will drive our sales activity and require input of prospects as well as ongoing activity (campaigns, meetings; proposals, etc)
- SOAp tool will assist in generating combined ESO proposal and agreements
- SFDC Dashboards will be updated to allow you to better manage your activity and goals, and create consistent reporting and measurements between offices and ESO teams.



## ESO Value Proposition

- Consulting on broad array – relationship building from first conversation
- Provide greater solutions, response and service
- Address questions and inquiry early on in consulting process



As a benefits service provider to employers, whether as broker or consultant or technology administrator, we need to always understand everything we do must touch one or more of these three “critical points of impact” for our employer-clients:

- **Financial Stewardship:** Always getting our clients the best pricing/cost equation and contract terms/conditions relative to their benefits programs.
- **Employer Administrative Support:** Providing true value-added services that relieve the employer of much of the administrative, communication and compliance burden running the programs we put in place. These are both “human-based” and “technology-based” services.
- **Enhancing The Employee Experience:** Benefits plans are used to attract and retain the best employees...always making sure everything we do keeps this fundamental premise central to our actions...enhancing the employees’ experience with the plans we design and implement is a key dynamic in the “attract and retain” strategy.

## The Industry TODAY

- New technology creates new market entrants.
- Lack of pricing transparency, undercuts the value provided by the consultative EB producer, allowing technology enabled providers to grab market share.
- The growth of analytics through data, provides great advantage to those brokers with access.
- ACA has advanced the administrative requirements to a point where support is demanded by clients.
- Payroll companies are expanding their technology footprint to focus more on HR and Benefits Administrative tasks rather than core payroll, and in the case of ADP and Paychex that extends to include Employee Benefits.
- Commission based sales in EB are becoming less frequent and as such pricing becomes a component that the EB Broker is going to have to contend with.
- AND MOST IMPORTANT - Our clients deserve more for what they are paying...and we are in a position to deliver it.

## National Marketing

National (Corporate) Marketing provides strategic support in the management of the messaging and branding of our organization. They will be assisting the ESO Marketing team in developing consistent and meaningful communications and marketing collateral including but not limited to the items below:



### Collateral

- Main Brochure (Jan. 2016)
- Campaigns: Direct Mail, Electronic, Phone Script (Feb. 2016)



### Industry Conference/Shows

- HR Tech (Oct. 2016)
- SHRM (2016)
- Local Market

See Section 3 – Collateral for details of other marketing pieces currently available or in development.



### ESO Video for Clients

- In development (Feb. 2016)



### Website Updates

- SEO
- Enhanced digital footprint



## Brochures & Flyers

### CBIZ Overview

#### About CBIZ Brochure



- **Available:** Now
- **Contains:** Complete listing of all CBIZ services as well s general CBIZ information, credibility facts, and the CBIZ Service Promise.
- **Purpose:** Use as a leave behind general overview of CBIZ and offered services from all divisions.



The brochure can be ordered from the **CBIZ Catalog**:  
**Inside.CBIZ > Company/Dept./Group > Marketing Materials**

### Employee Services Organization (ESO)

#### ESO Brochure



- **Available:** In development (ETA Jan. 2016)
- **Contains:** Overview of CBIZ ESO, our three guiding principles and our services.
- **Purpose:** Use as a leave behind general overview of CBIZ ESO or as a visual aid to telling our story.



The brochure will be available from the **CBIZ Catalog**. Availability will be communicated once the brochure has been finalized.

#### Small Market Comparison Brochure



- **Available:** In development (ETA Jan./Feb. 2016)
- **Contains:** Comparison of ESO to PEO along with an overview of CBIZ ESO.
- **Purpose:** Use as a leave behind general overview of CBIZ ESO or as a visual aid to telling our story.



The brochure will be available from the **CBIZ Catalog**. Availability will be communicated once the brochure has been finalized.



## ESO Checklist



- **Available:** In development (ETA Q1/Q2 2016)
- **Contains:** List of our services for comparison to competitors.
- **Purpose:** Potential use as a leave behind for prospects to compare CBIZ ESO to their current solution.



The checklist will be available from the **CBIZ Catalog**. Availability will be communicated once the checklist has been finalized.

## CBIZ Employee Services Organization (ESO) Flyer



- **Available:** Now
- **Contains:** One page overview of CBIZ ESO.
- **Purpose:** Use as a leave behind high level overview of CBIZ ESO or as a collateral piece for events and trade shows.



The flyer is can be found in the **CBIZ Catalog (download only):**  
**Inside.CBIZ > Company/Dept./Group > Marketing Materials**

Also available in the [ESO Resource Center](#) (**BETA Markets > Collateral > Brochures & Flyers**)

## Campaigns

### Videos

#### Brainshark Video



- **Available:** Now (*will be refined Q1 2016 with National Marketing*)
- **Contains:** Customizable short video message about CBIZ ESO
- **Purpose:** Use as marketing piece to share with prospects to generate interest in ESO.



The customizable video can be found in **Brainshark** in the **National** folder. A sample will be made available in the [ESO Resource Center](#) (**BETA Markets > Collateral > Campaigns > Videos**).

## SFDC 3 Part Campaign

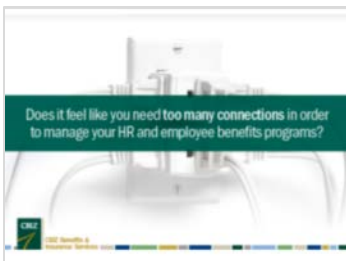
### Postcards



- **Available:** Now
- **Contains:** Disconnect theme (HR Tech)
- **Purpose:** Direct Mail marketing campaign.



The postcard can be found in the [ESO Resource Center](#) (BETA Markets > Collateral > Campaigns > Postcards)

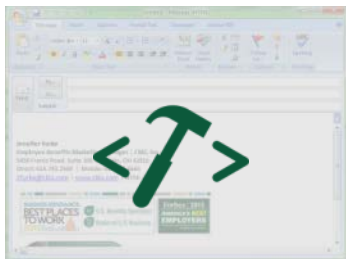


- **Available:** Now
- **Contains:** One Connection theme (Chicago)
- **Purpose:** Direct Mail marketing campaign.



The postcard can be found in the [ESO Resource Center](#) (BETA Markets > Collateral > Campaigns > Postcards)

### ESO Email



- **Available:** In development (ETA Jan. 2016)
- **Contains:** ESO Messaging Scripts & Signature Blocks
- **Purpose:** Use in emailing prospects & clients.



The email script and guidelines will be available in the [ESO Resource Center](#). Availability will be communicated once they have been finalized.



## ESO Phone



- **Available:** In development (ETA Jan. 2016)
- **Contains:** ESO Phone Script/Introductions
- **Purpose:** Use in cold calling prospects.



The phone script will be available in the ESO Resource Center. Availability will be communicated once it has been finalized.

## Recruiting Collateral

### TBD



- **Available:** In development (ETA Mar. 2016)
- **Contains:** TBD
- **Purpose:** Recruitment of new employees & acquisitions.



The materials can be found:  
TBD

Note: The ESO Resource Center can currently be accessed using either of the following links:

<http://intranet.cbiz.com/es/EmployeeServicesOrganization/ResourceCenter.aspx>

or

<http://intranet.cbiz.com/es/EmployeeServicesOrganization/EmployeeServicesOrganizationDocuments.aspx>

(This one will redirect to the ESO Resource Center.)

Search

## Education & Training

### On-Boarding Plan

#### Training plan for all ESO New Hires

EB Onboarding Plan		EMS Onboarding Plan   EMS Account Manager (ESM)	
Activity/Task	Est. Effort	Activity/Task	Est. Effort
<b>EB Onboarding - Week 1 Goal</b>		<b>EMS Onboarding - Week 1 Goal</b>	
Complete HR onboarding	1d	Complete HR onboarding	1d
Complete IT onboarding	1d	Complete IT onboarding	1d
Complete legal onboarding	1d	Complete legal onboarding	1d
Complete safety onboarding	1d	Complete safety onboarding	1d
Complete compliance onboarding	1d	Complete compliance onboarding	1d
Complete training onboarding	1d	Complete training onboarding	1d
<b>EB Onboarding - Week 2 Goal</b>		<b>EMS Onboarding - Week 2 Goal</b>	
Complete customer onboarding	1d	Complete customer onboarding	1d
Complete product onboarding	1d	Complete product onboarding	1d
Complete service onboarding	1d	Complete service onboarding	1d
Complete support onboarding	1d	Complete support onboarding	1d
Complete reporting onboarding	1d	Complete reporting onboarding	1d
<b>EB Onboarding - Week 3 Goal</b>		<b>EMS Onboarding - Week 3 Goal</b>	
Complete department onboarding	1d	Complete department onboarding	1d
Complete process onboarding	1d	Complete process onboarding	1d
Complete system onboarding	1d	Complete system onboarding	1d
Complete tool onboarding	1d	Complete tool onboarding	1d
Complete software onboarding	1d	Complete software onboarding	1d
Complete hardware onboarding	1d	Complete hardware onboarding	1d
Complete network onboarding	1d	Complete network onboarding	1d
Complete security onboarding	1d	Complete security onboarding	1d
Complete disaster onboarding	1d	Complete disaster onboarding	1d
Complete recovery onboarding	1d	Complete recovery onboarding	1d
Complete backup onboarding	1d	Complete backup onboarding	1d
Complete restore onboarding	1d	Complete restore onboarding	1d
Complete test onboarding	1d	Complete test onboarding	1d
Complete audit onboarding	1d	Complete audit onboarding	1d
Complete review onboarding	1d	Complete review onboarding	1d
Complete sign-off onboarding	1d	Complete sign-off onboarding	1d
Complete close onboarding	1d	Complete close onboarding	1d

- **Available:** January 2016
- **Contains:** Scheduled curriculum and self-guided courses
- **Purpose:** New Hire assimilation and refresher training courses for EB, HCM and EMS/Service teams



The materials can be found: **TBD**

## Pricing

### ESO Pricing Model and SOAp Processes

EB Onboarding Plan		EMS Onboarding Plan   EMS Account Manager (ESM)	
Activity/Task	Est. Effort	Activity/Task	Est. Effort
<b>EB Onboarding - Week 1 Goal</b>		<b>EMS Onboarding - Week 1 Goal</b>	
Complete HR onboarding	1d	Complete HR onboarding	1d
Complete IT onboarding	1d	Complete IT onboarding	1d
Complete legal onboarding	1d	Complete legal onboarding	1d
Complete safety onboarding	1d	Complete safety onboarding	1d
Complete compliance onboarding	1d	Complete compliance onboarding	1d
Complete training onboarding	1d	Complete training onboarding	1d
<b>EB Onboarding - Week 2 Goal</b>		<b>EMS Onboarding - Week 2 Goal</b>	
Complete customer onboarding	1d	Complete customer onboarding	1d
Complete product onboarding	1d	Complete product onboarding	1d
Complete service onboarding	1d	Complete service onboarding	1d
Complete support onboarding	1d	Complete support onboarding	1d
Complete reporting onboarding	1d	Complete reporting onboarding	1d
<b>EB Onboarding - Week 3 Goal</b>		<b>EMS Onboarding - Week 3 Goal</b>	
Complete department onboarding	1d	Complete department onboarding	1d
Complete process onboarding	1d	Complete process onboarding	1d
Complete system onboarding	1d	Complete system onboarding	1d
Complete tool onboarding	1d	Complete tool onboarding	1d
Complete software onboarding	1d	Complete software onboarding	1d
Complete hardware onboarding	1d	Complete hardware onboarding	1d
Complete network onboarding	1d	Complete network onboarding	1d
Complete security onboarding	1d	Complete security onboarding	1d
Complete disaster onboarding	1d	Complete disaster onboarding	1d
Complete recovery onboarding	1d	Complete recovery onboarding	1d
Complete backup onboarding	1d	Complete backup onboarding	1d
Complete restore onboarding	1d	Complete restore onboarding	1d
Complete test onboarding	1d	Complete test onboarding	1d
Complete audit onboarding	1d	Complete audit onboarding	1d
Complete review onboarding	1d	Complete review onboarding	1d
Complete sign-off onboarding	1d	Complete sign-off onboarding	1d
Complete close onboarding	1d	Complete close onboarding	1d



- **Available:** In development. Beta offices will test and validate
- **Benefits:** New approach to market, competitive and unique bundling. More services = preferred pricing
- **Pricing:** Fee Based consulting and Per Employee Per Month (PEPM) when possible
- **SOAp Training** – Webinars beginning in Jan. 2016



The materials can be found: **TBD**



## Service/Product Features of All ESO Sale

### HCM 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

### EB Core Services



#### Group Health & Welfare

- Employee Benefits Consulting
- Captive Insurance
- Private Exchanges



#### Benefits Administration



#### Wellbeing Solutions

- Employee Health Risk Management
- On-site Clinic Consulting



#### Voluntary Benefits



#### Actuarial Services



#### Regulatory Affairs & Compliance



#### Pharmacy Benefit Consulting



#### Employee Engagement & Communication

## HCM Core Services

### 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
- Direct deposit
- 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** - Create programs that monitor employee nutrition, exercise, and health.
- **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**

- 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)

# ESO PLAYBOOK

## 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 ---- 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

- 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 in which you can set aside pre-tax dollars
- Unused funds are not forfeited, it continues 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

- Provide federal, state, and local law
- 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

### **CBIZ University**

- Online learning management system
- Over 30 content libraries and more than 450 courses
- Custom course availability

## **Ancillary/Other Services**

### **The Hartford – Workers Compensation**

Integrated with CBIZ Payroll

### **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 insurance
- 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 yearend audit

# ESO PLAYBOOK

- Does not require 20-30% upfront deposit typically required for workers comp
- Sends alert prior to collecting payment and 24/7 access to premium calculation and payment history via secure sit

## 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

## Integrated Services

### 401K

- Basic (Free)
  - Company is configured with retirement setup (co. match, ee 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 (Setup + Per Processing Fee)
  - Data and Money sent securely to administrator
  - Vendors include: Voya (AETNA/ING), Ascensus, Empower, John Hancock, Mutual of Omaha, Nationwide, Principal Financial, CBIZ Benexx, 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

### POS (Point of Sale)

- Import files must be to our specifications in order to import to Payroll.
- Please see import guide and sample import file regarding import specs.

### GL

- Standard GL = Standard M3 GL report, no custom account numbers and no custom report formatting
- Basic GL = M3 GL report with client payroll chart of accounts customized but no custom report formatting
- Premium GL = custom client account numbers, generic export in .csv
- Preferred = Quickbooks Interface
- Custom GL = Customized export based on client's specifications (client payroll chart of accounts customized and custom report formatting)
- We can typically create an export file that can be imported into any accounting system. Please send a copy of the file specs and we can determine which of the below GL exports need to be created.

## Employee Benefits Core Services

### Group Health & Welfare

#### Employee Benefits Consulting

##### Plan Review

- Monthly Claims Review
- Financial Overview
- New Case Review
- Utilization Review Meeting
- Quarterly Claims Review Meeting
- Model Pricing Impact of Plan Design Alternatives
- Strategy/Planning Meeting with Client to include
- CWS Readiness
- CBIZ Updates and Capabilities Review
- Planning and understanding of client's goals and long term strategy
- Development and approval of timeline
- Stoploss Contract Review
- Case Strategy Document
- Compliance Checklist Review

##### Benefit Solutions

- Renewal meeting 180 days in advance of renewal date
- Receive and negotiate renewal rates with carrier 120 days in advance
- Negotiate renewal rates using alternate vendors
- Evaluate alternate plan design options
- Draft bid specification, evaluation criteria and analyze bid responses
- Evaluate alternate funding options

##### Implementation

- Implementation meeting with organization
- Complete all documents and contracts
- Construct Enrollment Timeline
- Finalize information to be included in employee enrollment meetings

##### Communications

- Design announcement letters and benefit outline summaries
- Design a custom benefit booklet that meets your organization's compliance and fiduciary responsibilities (Standard Template; Custom Option)
- Conduct on-site open enrollment meetings
- Create benefit presentation video link for intranet that can be viewed by employees at any time
- Provide carrier, state and federal benefit updates

## Captive Insurance Programs

- Group captives

## Private Exchanges

- Private Exchange consulting

## Employee Engagement & Communication

- Review client strategic objectives
- Identification of communication objectives & challenges
- Enrollment resource analysis
- Strategic insurance company relationships

## Employee Health Risk Management

### Wellbeing Solutions

- Wellness Newsletter
- On-staff Health Management Expert
- Conduct on-site Wellness Screenings
- Develop a Value based Health Strategy
- Coordinate with available Programs
- Custom Wellness solutions

### On-site Clinic Consulting

- Feasibility study
- Compliance considerations
- Request for Proposal and vendor selection
- Contract negotiation
- Implementation management
- Return-on-investment analysis
- Clinic-optimization consulting

## Regulatory Affairs & Compliance

- In-house Regulatory Affairs Attorney & Staff
- Assist with federal and state requirements (COBRA, FMLA, etc.)
- Provide proactive updates on pending legislative issues
- **Provide in house COBRA Administration**
- Provide "For Your Benefit Booklet" for HR department
- Compliance Checklist to be reviewed by CBIZ Account Managers and your client's HR Department
- Regulatory Updates - "Benefit Beat"
- Time Sensitive Communication - "At Issue"
- Health Care Reform Regulatory Updates

### Actuarial Services

- IBNR Calculations (Self Funded Plans)
- Premium Equivalents
- Funding Development/Projection
- Employee Contribution Strategies & Calculations
- Benchmarking & Claims Analysis – Navmd

### Pharmacy Benefit Consulting

- Carrier or PBM pharmacy contract review
- PBM (procurement)
- Plan design and benefit management
- Implementation oversight
- Market check (as allowed in current contract)
- Annual pharmacy experience review and clinical recommendations
- Vendor management
- Retiree-specific drug strategies, including Employer Group Waiver Plan (EGWP) and Retiree Drug Subsidy (RDS) support
- Ad hoc projects (e.g., onsite pharmacy, 340B optimization, etc.)

### Benefits Administration

#### Account Services

- Assist employees with claims questions and problems
- Assist with billing, enrollment issues, ID cards, etc.
- Develop and coordinate enrollment materials for new employees
- Prepare and conduct educational benefit seminars/health fairs
- Provide proactive benefit updates
- **Electronically enroll paperless (w/out payroll, EMS) - EE Navigator**

### Voluntary Benefits

- Accident
- Cancer
- Critical Illness
- Disability
- Short-term (w)
- Gap
- Hospital Indemnity
- Identity Theft
- Legal
- Long-Term Care
- Pet Insurance



## Reporting/Intel

### Business Development/Sales Productivity Tools

- Salesforce
- Data.com
- Judy Diamond
- MiEdge
- Direct Marketing/Lead Generation
- Prospect lists
- Industry Research Reports
- Seismic (Sales Enablement Platform) – **Coming Q1 2016**

Resource Contact	Topics
Jackie Nugent <a href="mailto:jnugent@cbiz.com">jnugent@cbiz.com</a>	<ul style="list-style-type: none"> <li>• SF Development</li> <li>• SF Administration &amp; Support</li> </ul>
Brian Hogsett <a href="mailto:bhogsett@cbiz.com">bhogsett@cbiz.com</a>	<ul style="list-style-type: none"> <li>• SF User Training</li> </ul>
Julie Nicola <a href="mailto:jnicola@cbiz.com">jnicola@cbiz.com</a>	<ul style="list-style-type: none"> <li>• SF Marketing Tools</li> <li>• SF Reports &amp; List Uploads</li> <li>• Data.com</li> <li>• Judy Diamond</li> <li>• MiEdge</li> <li>• Direct Marketing/Lead Generation</li> <li>• Prospect lists</li> <li>• Industry Research Reports</li> </ul>
Judy Alexander <a href="mailto:juditha@cbiz.com">juditha@cbiz.com</a>	<ul style="list-style-type: none"> <li>• SF Inquirer Newsletter</li> <li>• SF Reports</li> </ul>
Mark Dixon <a href="mailto:mdixon@cbiz.com">mdixon@cbiz.com</a>	<ul style="list-style-type: none"> <li>• Analytics</li> <li>• Chatter</li> <li>• Salesforce for Outlook</li> <li>• Salesforce1 (Mobile App)</li> </ul>



## ESO Frequently Asked Questions (FAQ's)

### Sales

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#### **Q: What is Employee Services Organization?**

A: Simply stated...we will provide best in class independent benefits consulting integrated with full blown HR and Benefits administration outsourcing...at an overall price (factoring in commission and fee income) competitive with firms already in each space.

#### **Q1: How are we going to price the service into the market?**

A: Pricing models are being built and we are considering several approaches. A Per Employee Per Month (PEPM) or Per Participant Per Month (PPPM) fee structure for both HCM (Payroll) and EB. The model will include flexibility where necessary to allow for business that requires traditional line item quote and/or commission based revenue. The Beta offices will contribute feedback to this model over the next couple months.

#### **Q2: Why is Payroll now referred to as Human Capital Management (HCM):**

A: Payroll outsourcing has evolved over the last 10-15 years and now in the industry encompasses so much more. Our EMS (Employee Management System) product is a full service Human Resource Information System (HRIS) that allows our clients to manage a wide array of employee administration details including; performance management, time/labor, training and open enrollment. Payroll as the only descriptor is limiting and we will refer to this portion of our services as HCM.

#### **Q3: What is our target market with ESO?**

A: While we have clients that range from 20 to 10,000, our primary market is 50-500 employees as we rollout ESO. While our services are a fit for many clients from 50-2500 employees, our target market for a combined ESO sales is 50 to 1,000 with a primary focus during our "Phase One Roll-out" on the 50-500 market.

#### **Q4: Do I have to go on joint sales for ESO?**

A: Team selling is the approach for ESO. Generally, no single producer can know everything there is to know about employee benefits and human capital management. The ESO approach is that we are truly coming from a consultant perspective and able to have discussion on the wide range of Benefits, Benefits Administration, Human Resources and Payroll. By having both an EB and HCM partner at all prospective meetings, the opportunity increases to uncover more needs with the prospect.

## **Q5: How are sales reported?**

A: Sales will continue to be reported by entering the contact and creating the opportunity in SFDC. Working with Beta offices, we will refine the Sales Order Application (SOAp) process (definition of SOAp under IT) that will allow for ESO (joint HCM-EB) proposal/pricing as well as ESO reporting/metrics. Additional functionality will be included with SFDC to designate ESO opportunities.

## **Q6: Which producer gets production credit for an ESO sale?**

A: Short answer, you will get credit for your part of the sale and the person who initiated the cross-serve will get credit/compensated for initiating the cross-serve. Please refer to respective EB and HCM Producer Goals and Compensation documents for 2016.

## **Q7: How do I get paid on an ESO sale?**

A: Producers: See 2016 compensation grids for your respective disciplines. For non-producers, standard CBIZ Cross-Serve/CBIZ Payz applies.

## **Q8: Will there be ESO training?**

A: Yes, there will be training for all sales and service teams over the next several weeks. There will be multiple modes and approaches to training, both in-office and via webinars.

## **Service**

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## **Q9: What is the rollout schedule for non-BETA locations?**

A: While all offices are “allowed” to team sell ESO deals at any time, it’s our goal to get to as many locations in the full ESO sales, pricing and service model in 2016 as financially possible given the growth in revenue.

## **Q10: Will the role of the EB Account Manager change with the addition of an ESO HCM Account Manager?**

A: The EB AM role does not change in the ESO model. We are adding an HCM AM into your office to be part of the client servicing team so your role as an EB AM will be to partner with your HCM AM on joint clients to provide greater team-based value to the client and their employees. We further believe that by creating this new HCM AM position and placing them in the EB offices, the team experience and client results will be enhanced.

## **Q11: How do we engage the client/identify opportunities?**

A: As a consultant, we should be constantly talking with our clients about their broader HR and Benefits needs; in today’s world, this includes the administrative processes that we can solve for in a highly effective way with ESO. Talk with clients, set up meetings, start the discussion.

### **Q12: What is the process for dealing with client issues?**

A: Each client should have a lead relationship manager, but the question and service issues are addressed by the service specialist such as the EB AM handles EB issues, and the HCM AM handles HCM administrative issues. As stated above, having these service team members in the same office should facilitate more effective and efficient client service. Further, the HCM account manager will be supported by the Roanoke/Palm Desert/Minneapolis HCM service centers.

## Finance

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### **Q13: How will an ESO sale be priced?**

A: The ideal scenario is to be on a fee-based, PEPM basis with no commissions on any products. We will determine the right PEPM on a case by case basis with the producers working with the BUP to determine the accurate pricing level for the HCM consulting. HCM pricing will be derived as it is today through the SOAP system that is used in the payroll division today, and these two components will be integrated to derive a final PEPM to look at the overall revenue from the client.

When there is insurance product involved that cannot exclude commission, then the PEPM pricing will be reflective of the commission revenue that we would derive in addition to the HCM fees.

### **Q14: Why will most clients be required to sign an ACH service agreement?**

A: The ACH service agreement is required of any client that we will initiate ACH debits (client payments) or credits (direct deposits) for. If there will be no electronic movement of funds initiated by CBIZ then the ACH service agreement will not be required. Moving funds through the ACH network is critical in the payroll and benefits service industry. The ACH service agreement summarizes the rights and responsibilities of both the client and CBIZ in accordance with the NACHA Operating Rules and Guidelines which govern ACH payments. According to the NACHA rules, CBIZ is classified as a third party sender which requires us to comply with the same rules that apply to the financial institutions that accept electronic funds transactions. CBIZ is required to obtain an ACH service agreement from any client if we will move funds for them electronically. Failure to do so could result in significant penalties or jeopardize our future ability to move funds via the ACH network.

## HR

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### **Q15: How does the ESO structure relate to corporate?**

A: ESO is part of the recently renamed CBIZ Benefits & Insurance division reporting to Mike Kouzelos, who reports to Jerry Grisko, our president and future CEO.

The management structure is a blending of the leadership teams from the former EB and Payroll divisions. Jim O'Connor has assumed the CEO role of CBIZ ESO, Phil Noftsinger is President. An ESO Org Chart will be made available that identify the various departments and responsibility matrix.

## IT/Technology

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**Q16: We have experienced some dissatisfaction with the current EMS platform. Will this be the same technology environment going forward? What is being done to improve it?**

A: We are actively working with Infinity, our EMS technology vendor, to significantly improve our service environment and client experience. In addition, we have been searching the market for alternative technology vendors to further augment our employee enrollment technology in ESO.

**Q17: Is EMS just an enrollment platform or are there other HR components to it?**

A: CBIZ EMS (Employee Management Solutions) is a complete and secure web-based HR Management System that provides extensive automation of all your HR-related activities. CBIZ EMS is the most comprehensive and affordable solution on the market today, and comes standard with numerous features to meet the client's needs!!

Benefits Management (online enrollment tool)	Performance Management
Applicant Tracking	Work Flow Management
Employee Portal (Employee Self-Service ESS)	Advanced Reporting
Employee Surveys	Time-off tracking option
Wellness Tracking	

**Check out the collateral available in the Documents section of SFDC:**

<https://cbiz--c.na3.content.force.com/servlet/servlet.FileDownload?file=0155000000xQiK>

**Q18: What is SOAp?**

A: Sales Order Application (SOAp) provides a user-friendly solution for the sales team to create professional looking proposals with accurate pricing and discounting functionality, and submit sales orders electronically. Users will have the ability to search Salesforce.com for prospect information to populate demographics and contacts fields. In addition, users will have the ability to search previously entered proposals and orders, store dialogue related to proposals and orders via an internal messaging system, submit custom discount requests electronically, and many other features.

Training will be provided on SOAp for all producers over the next several weeks.

## Legal

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**Q19: Is there a concern with rebating?**

A: When we can do the ESO sale on a full-fee basis with no commissions, then there are no concerns with rebating. The Legal team is appropriately involved in all components of our pricing, agreements and full ESO structure.



### **Q20: What is our official business name now? Do we need to use the TM symbol on CBIZ ESO?**

A: Both CBIZ ESO and CBIZ Employee Service Organization has been filed as Trademarks with the US PTO. It will be several months before the applications are examined by the Trademark Office, however while the applications for the marks are pending, we should begin immediately with our claim of ownership by placing a “™” in a subscript or subscript position following the marks when we use them in association with the services we are providing. Once our application matures into a formal registration (and that is assuming that there will be no contests to our applications for registration), we will then replace it with a “®” Registration Mark. Specifically, marketing collateral and documents will include the “™” mark. Signature blocks, emails or business cards will NOT use the “™”.

## Marketing

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### **Q21: Will there be new ESO sales collateral?**

A: Yes, new sales collateral will be rolled out in the coming months. Additionally, we will be positioning our collateral at sale and trade shows to enhance our strategy, and fortifying our web presence to improve our search optimization strategies.

### **Q22: Where do I go to find the most updated ESO collateral?**

A: Initially, documents will be placed in the ESO Resource Center found on the CBIZ Intranet. This may change as we evolve and streamline processes and systems, but for now you will find here:

**inside.CBIZ > Company/Dept./Group > ESO Resource Center**

<http://intranet.cbiz.com/es/EmployeeServicesOrganization/ResourceCenter.aspx>

### **Q23: What about business cards and signature block?**

A: Our ESO marketing team is working with National Marketing on the design and layout to create a professional and consistent look. Marketing/HR will notify us when and how these changes will occur.

## Service Roles



### Sales Roles

- Joint sales calls
  - EB Producer Payroll Producer
- Prospecting as a team
- Prospecting Financial Services, RPS and P&C clients for ESO business

### Day to Day Service Roles

- Account Management in concert with EMS Account management to form consolidated ESO approach
- EB Client Management team to focus on benefit issues
- ESO Account managers to work with EB client team to field questions and requests for EMS, payroll, Flex, HRA and COBRA
- Use Salesforce as the client issue tracking system that all account management teams will have access to
- Ability to check status on open issues with ESO items via salesforce service cloud
- EB client service team still maintaining and updating CBIZ solutions for all benefit data
- ESO Account manager to participate in EB service meetings to stay up to date on issues, renewals and new case implementations

### Implementation & Renewal Roles

- **New Business**
  - ESO and EB client service teams work with the service operation in Roanoke to create a seamless implementation of all ESO services
  - EB and ESO account management are responsible to work together to ensure all lines of business are implemented and kept to a timeline
  - EB will continue to handle all benefit tasks and coordinate with the ESO account manager for all ESO lines.
- **Renewal Process**
  - ESO and EB team will together to gather pertinent data for renewal process
  - Create joint timeline to assure that all open items are accounted for and monitored
  - Meet with the client to provide a timeline and management plan to assure a smooth renewal process with systems updated timely and accurately

# ESO Service Workflow



- ESO Salesteam
- EB Producer/Payroll Producer

- EB Account Exec
- ESO Account Manager
- Roanoke Support Team

- EB Account Team
- ESO Account Manager
- Roanoke Support Team



## Sample EMS Project Plan

Viewing Weeks: 12/17/12 - 11/11/13

WBS	Tasks	Task Lead	Start	End	Duration (Days)	% Complete	Working Days	Days Complete	Days Remaining	12/17/12	12/24/12	12/31/12	1/7/13	1/14/13	1/21/13	1/28/13
1	Project Planning		12/21/12	1/03/13	13	50%	10	6	7							
1.1	Introductory Call w/Sally		12/21/12	12/21/12	1	100%	1	1	0							
1.2	Review Project Plan Call		1/03/13	1/03/13	1	0%	1	0	1							
2	Employee Portal		12/17/12	1/03/13	17	89%	14	15	2							
2.1	Sally to complete Portal worksheet		12/17/12	12/21/12	5	100%	5	5	0							
2.2	Base Portal Build		12/19/12	12/21/12	3	100%	3	3	0							
2.3	Review Portal Setup and Training		1/03/13	1/03/13	1	0%	1	0	1							
3	Employee Loading		1/03/13	1/11/13	8	0%	7	0	8							
3.1	Export base file from Payroll Database		1/03/13	1/04/13	2	0%	2	0	2							
3.2	Scrub/Clean Data		1/03/13	1/04/13	2	0%	2	0	2							
3.3	Import base file		1/04/13	1/04/13	1	0%	1	0	1							
3.4	Data Comparison Audit		1/04/13	1/07/13	4	0%	2	0	4							
3.5	Employee Maintenance Training		1/08/13	1/08/13	1	0%	1	0	1							
3.6	Integration w/Payroll activated		1/08/13	1/08/13	1	0%	1	0	1							
3.7	Payroll Security Role Changed		1/08/13	1/08/13	1	0%	1	0	1							
3.8	EMS Billing on Payroll Invoice		1/08/13	1/08/13	1	0%	1	0	1							
3.9	Export additional fields from other personnel file sources		1/09/13	1/11/13	3	0%	3	0	3							
3.10	Import additional fields		1/11/13	1/11/13	1	0%	1	0	1							
4	Applicant Tracking		1/18/13	1/31/13	13	0%	10	0	13							



## Desk Reference

### Role: Premier Services Account Manager IV

*Job Code: AM4*

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#### **Responsibilities/Task:**

- Manage and Coordinate the process of New Client Implementations for EMS, Payroll, Time & Attendance, and Benefits clients
- Train clients on the EMS
- Service a dedicated set of clients for ongoing support.
- Conduct Semi-Annual Reviews with each client to ensure satisfaction as well as establish any changing needs
- Ensure clients are staying abreast of changing industry norms or regulations
- Provide clear direction to Client Resolution Specialists and Client Experience Technicians for assistance in accomplishing tasks
- Work with internal Employee Benefit partners to ensure relationships and client satisfaction
- Participate with our sales team on prospective analysis and demo calls
- Coordinate Benefit Renewal process
- Coordinate resolution to all first level issues with CBIZ services
- Moderate and lead monthly/weekly calls with clients

#### ***A Successful Employee in this role should be able to:***

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- Independently coordinate all phases of a new client implementation
- Independently train clients on EMS
- Conduct an analysis for a potential client for our sales team
- Troubleshoot basic and intermediate questions from clients on own
- Coordinate and execute a project plan for clients

#### ***Achievements for fulfillment for the next career step:***

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- Learning & Development is currently working on course and certificate program development. In the coming months, a more specific learning plan will be discussed. In the meantime, continue to take courses you feel will enhance your knowledge and benefit you and your team.



