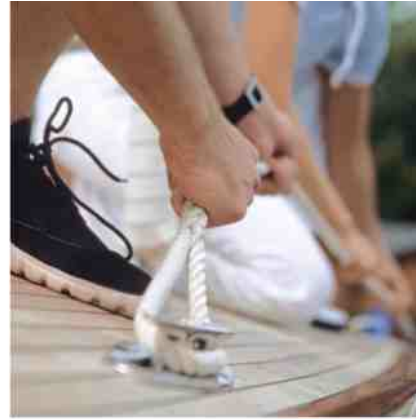


# FOUR POINT HR

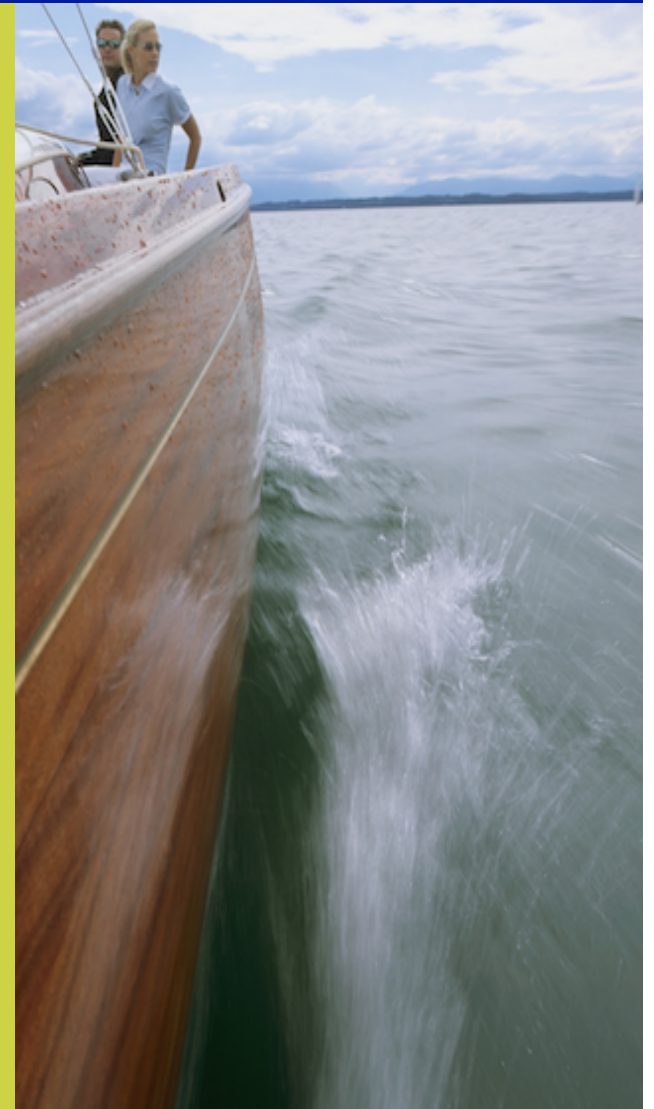
Proposal for:



# OVERVIEW

Having employees shouldn't be the toughest part of running a small business. But it can be. Dealing with employment-related issues is time consuming and costly and getting caught up in day-to-day operational issues can cause small business owners to lose sight of their most critical responsibility – driving revenue.

Four Point HR assumes the responsibility of and liability for these important activities, freeing up the time for business owners to focus on running and growing their businesses.



# TABLE OF CONTENTS

- I. Benefits Of Outsourcing
- II. Four Point HR Advantage
- III. Point of Service Summaries
- IV. Benefits Detail
- V. Value Illustration
- VI. Implementation Timeline
- VII. From Our Clients
- VIII. Four Point HR Affiliates



# BENEFITS OF OUTSOURCING

It is critical that business owners and managers focus on running and growing their businesses. Getting caught up in day-to-day operational issues can be time consuming, costly, and may distract from the key job functions that drive revenue.

In addition, good people want to work for solid companies that are organized and serious about what they do. They want to be recruited and hired in a systematic way, partnered with a talented team, supported with training manuals and policy handbooks, communicated to regularly about their performance, and paid correctly and on time. They want access to experts who can answer their questions and the confidence of the expertise in solving their issues.

Four Point HR provides these outsourced payroll, workers' compensation, human resources and employee benefits administration services. In a nutshell, we make it easier for our clients to have employees by seamlessly assuming the responsibility for these non-revenue-producing activities.



# FOUR POINT HR ADVANTAGE

- We take a partnership approach to become our clients' off-site human resources department.
- We are anchored by former small business owners with significant industry management experience
- We reduce our clients' risk by assuming the details of employment administration, risk and liability and offering economies of scale
- We help our clients stay focused on revenue producing activities, growth and expansion
- We have clients who stick with us – our retention rate is high



# CLIENT GOALS

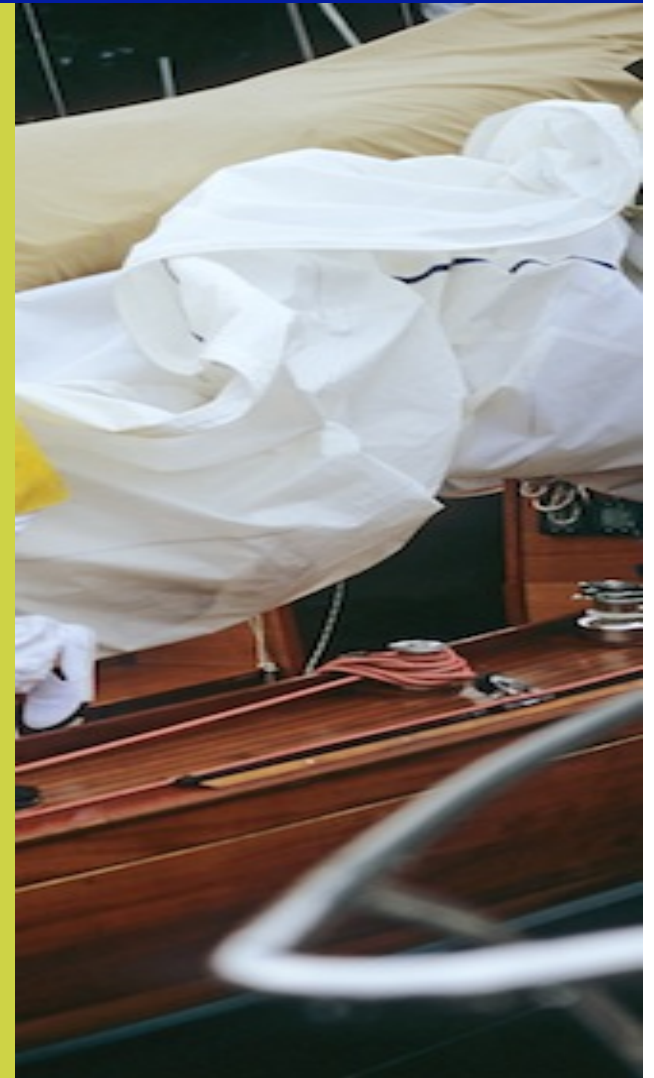
- OBJECTIVE 1
- OBJECTIVE 2
- OBJECTIVE 3
- OBJECTIVE 4
- OBJECTIVE 5



# POINT OF SERVICES SUMMARIES: by calendar

## PAY CYCLE SERVICES

- Enter new employees into pay system
- File mandated new hire reports
- Produce paychecks and detailed reports
- Direct deposit paychecks
- Remit federal, state and local tax deposits
- Remit 401(k) funds to fund administrator
- Respond to human resources questions
- Manage workers' compensation claims
- Provide assessments for new hire interviews
- Manage state unemployment claims
- Handle child support and garnishments
- Conduct Social Security and background checks
- Administer paid time off



# POINT OF SERVICES SUMMARIES: by calendar

## **MONTHLY SERVICES**

- Review workers' compensation claims
- Conduct benefit enrollments
- Pay workers' compensation premiums
- Conduct off-site training on hiring, orientation, progressive discipline and termination

## **QUARTERLY SERVICES**

- Audit risk management practices
- Complete and file federal, state and local tax returns
- Conduct human resource review to identify issues, successes and trends
- Manage employee related human resources investigations



# POINT OF SERVICES SUMMARIES: by calendar

## YEARLY SERVICES

- Generate, print and file W-2's, W-3
- Administer section 125 cafeteria plan
- Complete form 5500 and file with IRS
- Complete form EEO-1 and file with EEOC
- Complete workers' compensation audit
- Provide federal and state work postings
- Update workers' compensation claims kits
- Draft or update employee handbook
- Update drug free workplace practices
- Provide customized forms at [www.fourpointhr.com](http://www.fourpointhr.com)



# POINT OF SERVICE SUMMARIES: HR

EE Handbook Preparation	Employment Related Forms
EE File Maintenance Disciplinary Issue Assistance	5500 Filing & Adm. of Payroll Deduction for Elective Benefits
INS Form I-9 Documentation	EE Compensation & Appraisal Assistance
EE Status Maintenance Hiring Practices Assistance	Employment Verification Education History
EE Development Assistance	Credit Checks
Criminal Background Checks	FMLA Administration and Compliance
Legally Complaint Work-Site Posters	Motor Vehicle Record Report
Drug Screening	Behavioral Testing
HIPAA Management	COBRA Management
Claims Administration	Open Enrollment
Social Security Check	Job Description Completion



# POINT OF SERVICE SUMMARIES: Payroll

Payroll Processing and Distribution	Time Sheet Job Costing Reports
Payroll Check Generation	Payroll Reporting
Payroll Report Generation	Payroll Journal Detail
Payroll Check Signing	Cost Report by Department
Client Deductions	Summary by Department
Child Support & Lien Deductions	Payroll Deduction for Employee Benefits
Web Payroll Entry	Invoice Billing Statement
Web Payroll Reporting	Check Register
Payroll Tax Liability	Departmental Reporting
Year End W-2 Preparation & Mailing	Federal, State & Local Tax Remittance
Quarterly Report Preparation	



# POINT OF SERVICE SUMMARIES: Workers' Compensation

Work Site Hazard Assessment	Written Safety Recommendations
OSHA Compliance	Monitoring of Written Safety Programs
Needs Assessment of Existing Policies & Procedures	Light Duty Back to Work Programs
Nurse Case Management	Training and Education
Pay As You Go Premium Payment	No End of Year Audit Surprises
Increased \$1 Million Limits	



# POINT OF SERVICES SUMMARIES: Benefits

Medical Insurance	Dental Insurance
Life Insurance	Vision Insurance
Pharmaceutical	Section 125 Flex Plans
Credit Union	401(k) Retirement Plan ( <i>match not required</i> )
Long-Term Disability & Short Term Disability Insurance	Personal Accidental Death & Dismemberment Insurance



# POINT OF SERVICES SUMMARIES: Benefits

We are not restricted to one carrier, plan design, or premium. We can create a structure and select a carrier that best meets your needs. We offer:

- Traditional Plan
- Cost Sharing Plan
- Health Savings Plan

## **Voluntary Employee Benefits:**

Dental  
Term Life Insurance  
Vision Plan  
Short Term Disability  
Long Term Disability  
Accidental Death & Dismemberment

## **Employer-Paid Benefits:**

Dental  
Vision  
Life Insurance  
Long Term Disability  
Short Term Disability  
Accidental Death & Dismemberment



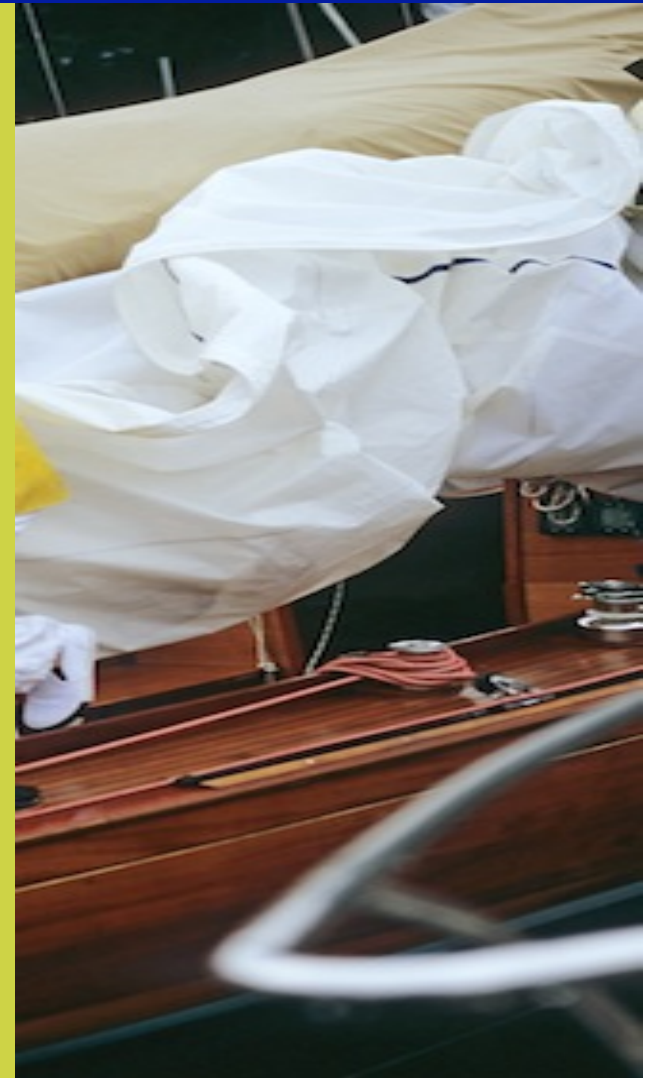
# BENEFITS DETAIL: Dental

## Group Dental

- Voluntary Or Employer Paid
- Preventive Procedures covered at 100%
- Basic Procedures covered at 80%
- Major Procedures and Orthodontia covered at 50%
- \$1,000 Calendar year benefits
- \$1,000 lifetime Ortho per member Child/ren only

## Monthly Rates

- |                        |          |
|------------------------|----------|
| • Employee             | \$33.12  |
| • Employee & Spouse    | \$65.08  |
| • Employee & Child/ren | \$82.64  |
| • Family               | \$114.60 |



# BENEFITS DETAIL: Term Life

- Benefits in increments of \$10,000 up to \$250,000 (Benefits may not exceed 7 times salary)
- Spouse coverage up to a maximum of \$50,000 not to exceed 50% of employees amount
- Dependant coverage for children age 14 days and up: \$10,000
- Guarantee Issue for Individuals under age 60

Employee and Spouse Age Brackets												
	18-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75 +
Rate per \$1,000												
	\$ 0.10	\$ 0.09	\$ 0.10	\$ 0.13	\$ 0.19	\$ 0.30	\$ 0.48	\$ 0.75	\$ 1.04	\$ 1.77	\$ 3.99	\$ 9.24
Premium Calculation for \$10,000 Increment												
\$10,000	\$1.00	\$0.90	\$1.00	\$1.30	\$1.90	\$3.00	\$4.80	\$7.50	\$10.40	\$17.70	\$39.90	\$92.40
\$20,000	\$2.00	\$1.80	\$2.00	\$2.60	\$3.80	\$6.00	\$9.60	\$15.00	\$20.80	\$35.40	\$79.80	\$184.80
\$30,000	\$3.00	\$2.70	\$3.00	\$3.90	\$5.70	\$9.00	\$14.40	\$22.50	\$31.20	\$53.10	\$119.70	\$277.20
\$40,000	\$4.00	\$3.60	\$4.00	\$5.20	\$7.60	\$12.00	\$19.20	\$30.00	\$41.60	\$70.80	\$159.60	\$369.60
\$50,000	\$5.00	\$4.50	\$5.00	\$6.50	\$9.50	\$15.00	\$24.00	\$37.50	\$52.00	\$88.50	\$199.50	\$462.00
\$60,000	\$6.00	\$5.40	\$6.00	\$7.80	\$11.40	\$18.00	\$28.80	\$45.00	\$62.40	\$106.20	\$239.40	\$554.40
\$70,000	\$7.00	\$6.30	\$7.00	\$9.10	\$13.30	\$21.00	\$33.60	\$52.50	\$72.80	\$123.90	\$279.30	\$646.80
\$80,000	\$8.00	\$7.20	\$8.00	\$10.40	\$15.20	\$24.00	\$38.40	\$60.00	\$83.20	\$141.60	\$319.20	\$739.20
\$90,000	\$9.00	\$8.10	\$9.00	\$11.70	\$17.10	\$27.00	\$43.20	\$67.50	\$93.60	\$159.30	\$359.10	\$831.60
\$100,000	\$10.00	\$9.00	\$10.00	\$13.00	\$19.00	\$30.00	\$48.00	\$75.00	\$104.00	\$177.00	\$399.00	\$924.00
\$110,000	\$11.00	\$9.90	\$11.00	\$14.30	\$20.90	\$33.00	\$52.80	\$82.50	\$114.40	\$194.70	\$438.90	\$1,016.40

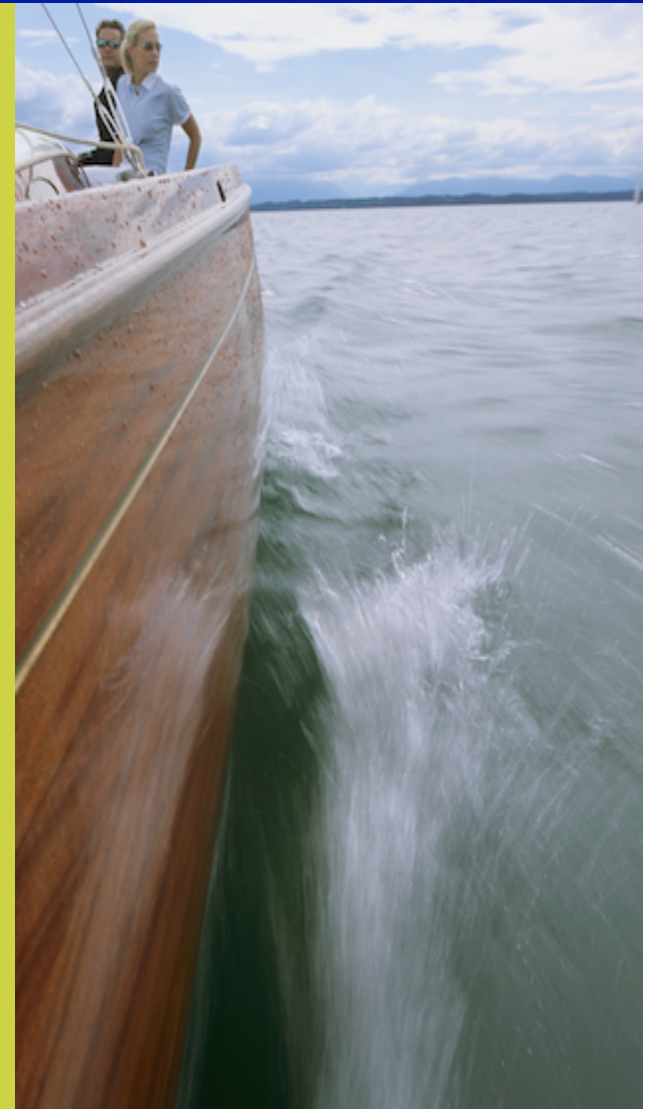


# BENEFITS DETAIL: Vision

- \$10 Co-pay for exams and prescription lenses
- \$120 Allowance for Frames (every 24 months)
- \$120 allowance for contacts (every 12 months)
- Laser vision correction discounts
- National network

## Monthly Rates

Employee	\$6.70
Employee & Spouse	\$13.40
Employee & Child/ren	\$14.34
Family	\$22.90



# BENEFITS DETAIL: Long- & Short-Term Disability

## Short-Term Disability

- Weekly income benefits 60% of earnings up to \$1,250 per week
- 14-day elimination period, 24-week benefit duration maximum
- Maternity covered as any other illness
- Partial disabilities are covered

If you are age:	18-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65+
Your cost per \$10 of weekly benefit is:	\$ 0.60	\$ 0.56	\$ 0.53	\$ 0.55	\$ 0.67	\$ 0.80	\$ 0.90	\$ 1.29	\$ 1.65	\$ 1.93

## Long-Term Disability

- Monthly income benefit equal to 60% of covered earnings
- Maximum monthly benefit of \$5,000
- 180 day elimination period
- Benefits paid up to normal Social Security Retirement Age

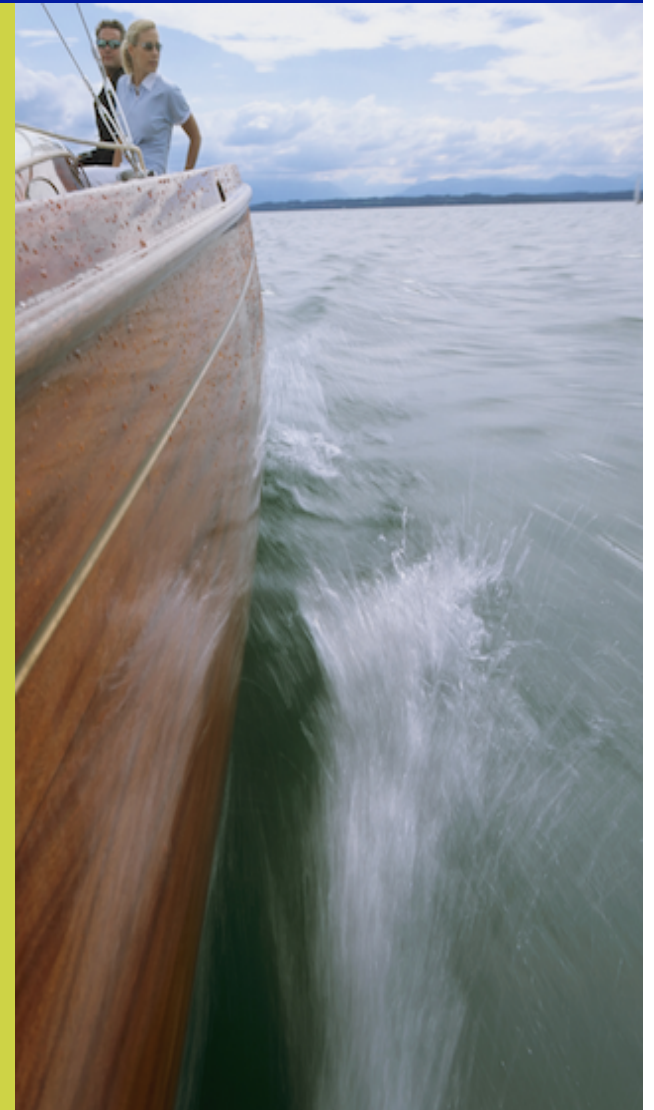
If you are age:	18-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
Your cost/\$100	\$ 0.08	\$ 0.13	\$ 0.23	\$ 0.37	\$ 0.63	\$ 0.82	\$ 1.16	\$ 1.50	\$ 1.16	\$ 0.78	\$ 0.57



# IMPLEMENTATION TIMELINE



# VALUE ILLUSTRATION



# FROM OUR CLIENTS: Cleaning Company

*"Being a start up company, we've had many issues to deal with including marketing, pricing, customer follow-up, training and employee procedures. This in itself can be overwhelming but using Four Point HR, we were able to concentrate on these things without having worry about procedures for hiring employees, payroll, taxes, worker's comp issues, how to conduct background checks and even how to terminate employees. We never have to be concerned about government changes and regulations; Four Point HR always keeps us abreast of the information we need to know and ensures that we are in compliance with all applicable laws. They ensure we are in accordance with the Fair Labor Standards Act. They have provided recommendations for insurance needs including bonding and general liability and have provided contacts when it was something they didn't handle directly. We have peace of mind knowing that they provide a legal defense benefit should we ever have the need for legal council. Not only are they a major relief to us in a business sense, we have built a friendship with them and feel like we can brainstorm ideas related to our cleaning business, with them. We have called on them many times and ALWAYS get a prompt response to our questions. We are extremely grateful and satisfied with the customer service they provide." AMY - GEORGIA*



# FROM OUR CLIENTS: Produce Company

*"We started using Four Point HR's services around 1999. Being a small business in a very competitive corporate world, it is not only hard to compete in the business market but it also hard to compete with large corporations. Partnering up with Four Point HR allows us the opportunity to offer our employees the same benefits as large corporations in the same business as ours. It also allows us to have a Human Resource Department without having to staff full time employees. They stay abreast of all new laws and tax regulations regarding employment which is something we find very time consuming. The advantage to us being packaged as a large group to the worker compensation and health insurers has positively impacted our operating cost. The one thing we feel is the largest advantage to us as business owners is the partner relationship we have with the owners and staff at Four Point HR. They truly are an extension of our company. They have an interest in the welfare of our business. They are a great sounding board between us and our employees. I think that is the major advantage our employees get from the PEO option."* TONY - TENNESSEE



FOUR POINT  HR

- *"Being a start up company, we've had many issues to deal with including marketing, pricing, customer follow-up, training and employee*

# FROM OUR CLIENTS: Cleaning Company

*"Being a start up company, we've had many issues to deal with including marketing, pricing, customer follow-up, training and employee procedures. This in itself can be overwhelming but using Four Point HR, we were able to concentrate on these things without having worry about procedures for hiring employees, payroll, taxes, worker's comp issues, how to conduct background checks and even how to terminate employees. We never have to be concerned about government changes and regulations; Four Point HR always keeps us abreast of the information we need to know and ensures that we are in compliance with all applicable laws. They ensure we are in accordance with the Fair Labor Standards Act. They have provided recommendations for insurance needs including bonding and general liability and have provided contacts when it was something they didn't handle directly. We have peace of mind knowing that they provide a legal defense benefit should we ever have the need for legal council. Not only are they a major relief to us in a business sense, we have built a friendship with them and feel like we can brainstorm ideas related to our cleaning business, with them. We have called on them many times and ALWAYS get a prompt response to our questions. We are extremely grateful and satisfied with the customer service they provide." AMY - GEORGIA*



# FROM OUR CLIENTS: Staffing Firm

*"Four Point HR is a life saver!!! After years of dealing with PEO's and being disappointed with the service. We have finally found a company who still believes in "Customer Service". The transition was flawless – even though I threw them curve after curve with last minute changes- the entire staff rolled their sleeve up and made it happen and with kindness and reassurance.*

*This group is highly trained and excel in their fields of expertise with each individual bringing special strengths to form a strong unified, knowledgeable, helpful, and caring team! When you have a problem or situation that is out of the norm it is such a breath of fresh air to hear 'we'll get right on it and figure it out' instead of hearing 'no can't do it.' Their commitment to customer service puts them miles ahead of all others. Each member of the Four Point team make every effort to make you feel important and part of their family. We are proud to have them on our team! MONICA - GEORGIA*



# FOUR POINT HR AFFILIATES

To provide a more complete solution for our small business clients, we've added capital funding, marketing, and staffing/recruiting services to our portfolio. Our clients partner with one Four Point team for all services.

FOUR POINT  STAFFING

Four Point Staffing provides short and long-term employer solutions including staffing, recruiting and consulting services

FOUR POINT  CAPITAL

Four Point Capital provides innovative funding products to help small businesses increase working capital, improve cash flow, and take advantage of growth opportunities

FOUR POINT  MARKETING

Four Point Marketing provides marketing services including Web site creation/redesign, collateral, PR, brand messaging, and social networking



FOUR POINT  HR

# IN SUMMARY

Four Point HR is known for attention to detail, professional service, and personnel attention. Contact us at 404.898.0788 or [pherron@fourpointhr.com](mailto:pherron@fourpointhr.com) to discuss how our employment solutions can meet the needs of your company. Our clients say it best:

*"Our company has been dependent upon the services of Four Point HR for several years now and we have yet to be disappointed. We have always found Phil and his team to be honest and conduct their dealings with integrity and professionalism. We like the way Four Point is willing to be "on call" whenever we need them, and have provided their expertise to help take care of our needs."* ROBERT – TENNESSEE

*"Four Point HR has provided us with excellent payroll and human resources services. In addition to their competitive rates, we have also benefited from Four Point's excellent customer service. Any question, concern or problem that has arisen was resolved quickly through our Four Point representative. It is obvious that they work hard to make sure clients are happy and taken care of."* NATALIE – TENNESSEE

*"Over the years I have worked with several different PEO companies. The major difference I enjoy with Four Point HR is that they go the extra mile. If I have a question, I get the answers that I need the day that I need them. The extra mile they give can be measured in terms of partnership with our company."* FRANK - GEORGIA

