

TriNetC@NNECT

Partnering with beere&burves

beere&purves
the broker's partner

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TriNet 
Ambitions Realized®

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Agenda

- Overview
- Products & Benefits
- Technology & Compliance
- beere&purves Support

Overview

TriNet Group, Inc.

TriNet is a strategic partner to SMBs for HR, payroll, employee benefits, employment law compliance and risk mitigation.

- 11,000 clients served*
- 302,000+ covered employees*
- \$25 billion+ in payroll and payroll taxes in 2015
- Industry specific products



* As of 6/30/2015

What is a PEO?

What does PEO stand for?

- Professional Employer Organization (PEO)

What do PEO's assist employers with?

- Payroll & Administration
- Employee Benefit Plans
- Retirement Plans
- Workers Compensation
- State & Federal Compliance Issues
- Risk Management
- Employee Training

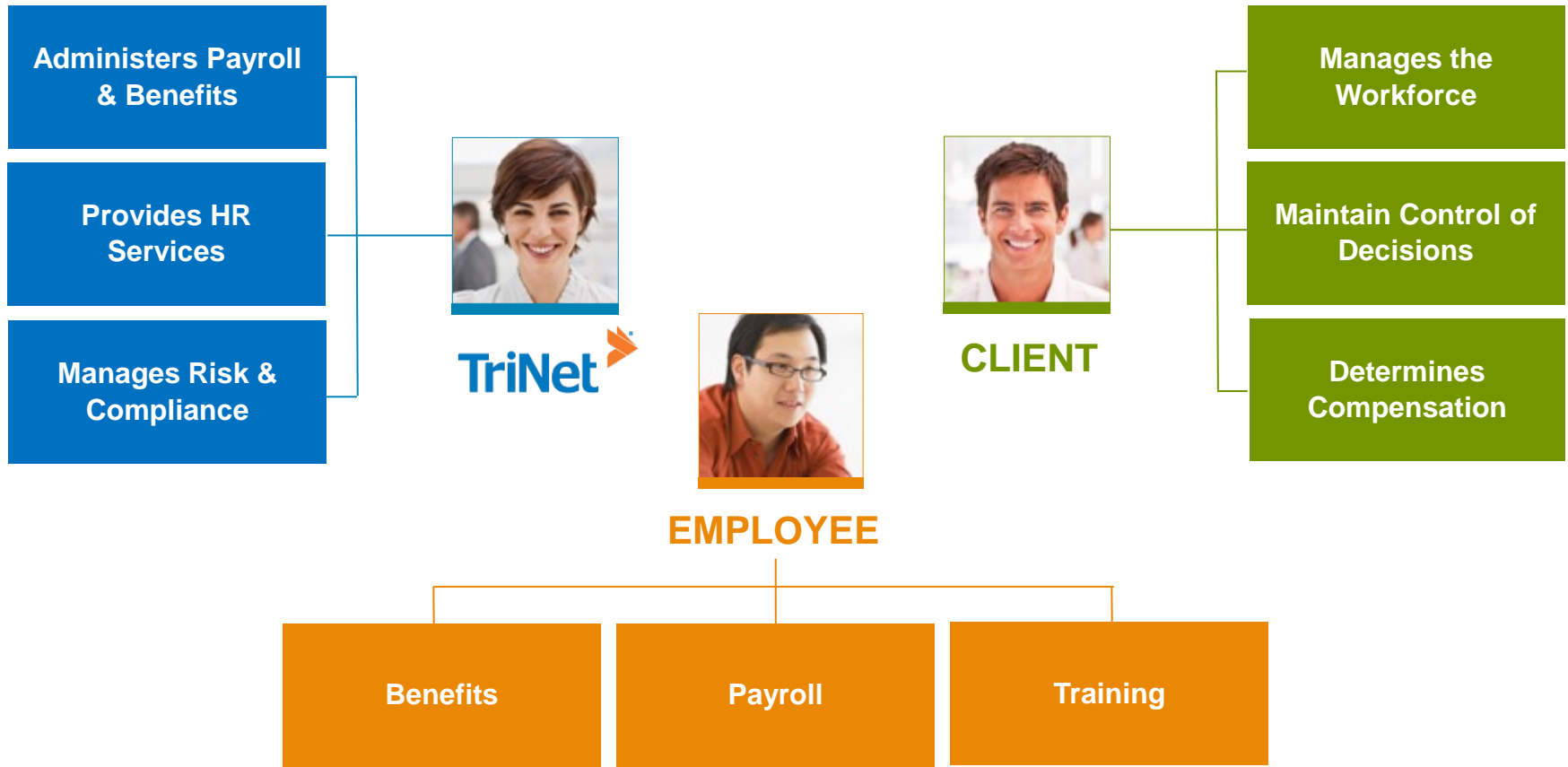
What Does this Mean?

- PEO relationships are founded on the concept of co-employment.
- PEO becomes “employer of record” for tax filings, Workers’ Compensation insurance and benefit programs.
- Co-employment provides HR related expertise and shifts employment related risks onto the PEO.
- Companies retain day-to-day business direction of the employees while administrative duties shift to the PEO.

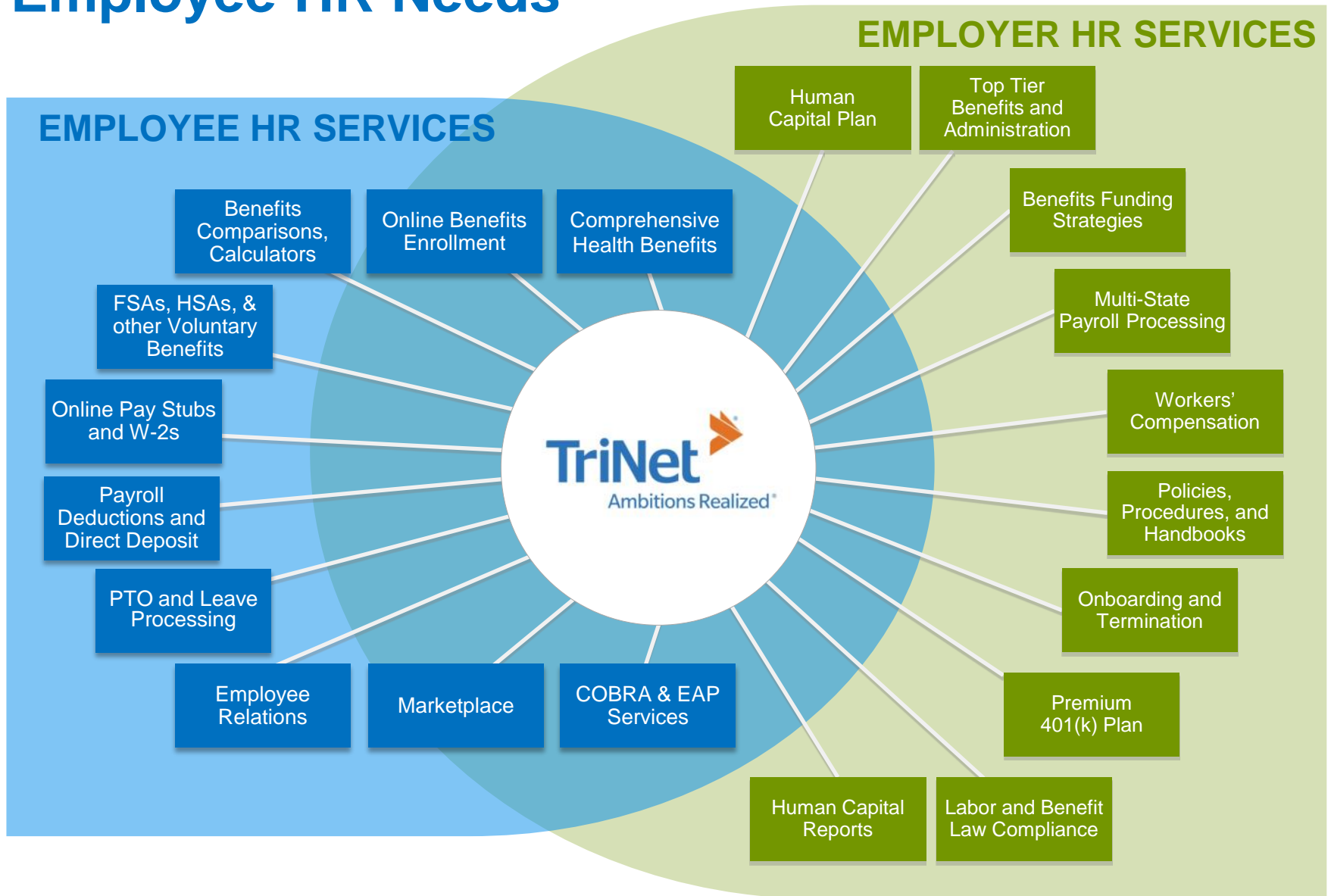
Co-Employment Explained

Employer of Record

“Worksite” Employer



TriNet Solves Employer and Employee HR Needs



Employers: Why TriNet?

Bundled HR services offering customer value

- Single-pay; no tax restarts
- Benefit administration and rate transparency
 - Competitive health plans; attract and retain talent
 - Top-tier plan designs available to groups <100
 - Rate stability including composite rates
- Mitigate employer risks related to compliance and employment laws
 - Affordable Care Act guidance and support
 - Unemployment Claims Processing
 - Employee Safety and Health
- Payroll and payroll tax compliance
- Workers' Compensation services
- Human capital guidance from industry leading HR consultants
- Technology platform to manage HR services
- 24/7 HR Call center for worksite employees

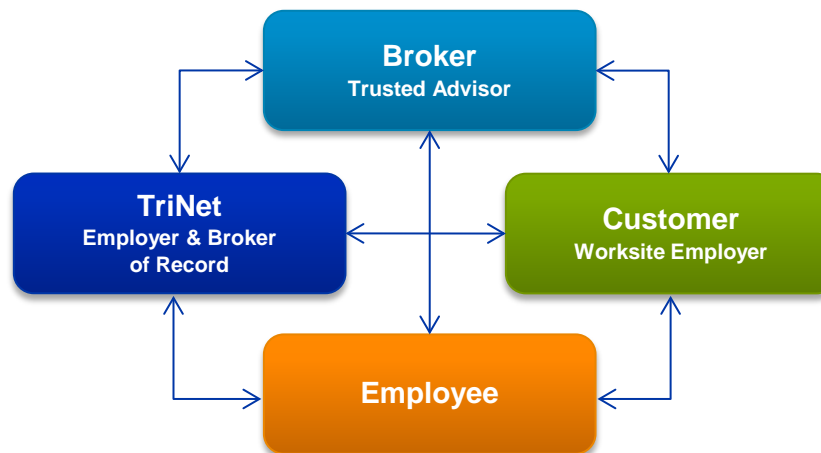
Brokers: Why TriNet?

- Broker-friendly PEO for groups down to 2 employees
- Protect your business
 - Maintain revenue with competitive commissions
 - 6.5% for Blue Shield medical
 - 15% for administration fees (SOI is negotiated)*
 - Commissions paid in perpetuity

Commission Example: Administration Fee	
Group Size	50 employees
PEPM Admin Fee (avg.)	\$150
Monthly Admin Fee	\$7500
Monthly Broker Commission	\$1125

Brokers: Why TriNet?

- Protect your business (cont'd)
- Maintain your relationships
 - Ability to compete against Zenefits and PEO companies that don't pay commissions
 - Broker of Record transitions to TriNet
 - TriNet will add you as the client's trusted advisor for ongoing access
 - Remain involved in ongoing service and renewals
 - Your TriNet rep will not be displaced when you work with b&p



Brokers: Why TriNet?

- **Deliver top-tier plan designs**
 - Plan designs typically available for Large Groups available to <100
 - Deductible credits for medical plans
- **Rate stability and transparency**
 - Composite rates; avoid potential high increases due to community rates and OADs
 - Tiered approach
 - Typically single-digit renewals
- **Bundled HR services versus separate vendors**
 - Affordable Care Act guidance and reporting
 - Payroll and payroll tax compliance
 - Technology platform to manage HR services including online enrollment
 - Unemployment claims processing
 - 24/7 HR Call center for worksite employees

Target Clients

- Typical: 5-500 employees
- 51-100 groups renewing into ACA rates in 2016
- Employers needing to scale due to rapid growth
- Multiple locations and multi-state operations
- HR pains – in need of HR support and compliance concerns
- Employers using a PEO or outsourcing Payroll
- Employers considering the PEO model

Products & Benefits

TriNet Products

	Passport	SOI
Ideal Prospects	White collar companies in need of HR support, rich benefit plans, robust (HRIS) technology	Blue/gray collar companies looking for a PEO partner to assist with controlling risk, ACA compliance, loss control and workers compensation claims management
Average Client Size Range	2-250 employees	5-1,500 employees
Targeted Industries	Technology Consulting Financial Services Professional Services Life Sciences Not-for-Profit Health Care, Advertising/Marketing Engineering/Architecture	Light Manufacturing Hotels & Resorts Property Management Restaurants Retail and Skilled Trades
Admin Fee Structure	Based on per employee per month structure (PEPM)	% of Gross Annual Payroll (GAP)
Broker Compensation	15% of Administration Fees	Negotiated compensation

TriNet Benefits – Health Care Options

	Passport	SOI
Medical	Blue Shield* (alongside) Kaiser Permanente (alongside) UnitedHealthcare (standalone)	Blue Shield* (alongside) Kaiser Permanente (alongside) Aetna (alongside)
Dental	Delta Dental Guardian MetLife	Guardian
Vision	VSP	EyeMed
Medical Benefits Abroad	CIGNA Global Health Benefits	CIGNA Global Health Benefits
Flexible Spending Account	TriNet Passport	TriNet Passport
Health Savings Account	TriNet Passport carrier banks	eFlex
Broker Compensation*	6.5% of Blue Shield Enrollees	6.5% of Blue Shield Enrollees

TriNet Benefits – Life/Disability Options

	Passport	SOI
STD / LTD	Aetna	Lincoln Financial Colonial (Individual)
Life	MetLife	Lincoln Financial
Supplemental Life/AD&D	MetLife	Lincoln Financial
Executive Disability	MetLife	n/a

TriNet Benefits – Retirement & Voluntary

	Passport	SOI
401(k)	Transamerica	Transamerica
Commuter Benefits	WageWorks	eFlex
Travel Assistance Program	Aflac and MetLife	Lincoln Financial

Technology & Compliance

What does TriNet offer for Technology

Cloud Based Access to HR Data

Online Self-Service

- **Managers:** Hiring and terminating employees, payroll adjustments and more
- **Employees:** [Online benefits enrollment](#), view payroll paystubs and W-2s and more
- **Brokers:** Ability to service client with employer defined access

Analytics & Reporting

- **Pre-formatted Reports:** Standard payroll reports plus ACA reporting
- **Flexible Reports:** Variety of format options and custom reports

Mobile App

- Compatible on Android or iOS devices
- On the go payroll, benefits and time



TriNet Cloud



Expense*

Automated expense reporting and timesheet management, online or from any mobile device



Perform*

Performance management that is simple, effective and pain-free



Hire*

Easy and intelligent recruiting that finds the right candidates—faster



Marketplace

Exclusive sales channel with discounts on products & services for our clients and their employees.

**Optional services available at competitive market rates.*

How Does TriNet Help With the ACA?

ACA Management

- Available to clients offering TriNet medical plans
- Equifax ACA Management Platform
 - Aggregate data to track hours
 - Determine eligibility
 - Predict future enrollment volume
 - Provide alerts for potential compliance risks and penalties
- Monthly reports emailed to the ALE client
 - Average hours worked per employee
 - Future eligibility determination
 - Alerts for compliance risks and penalties

Form 1094-C and Form 1095-C

- Available to ALE members that are also a TriNet client
- Equifax complete their 1094/1095 filings for 2015

Workers Compensation Carriers

PRODUCT	CARRIER	STATES
Passport	AIG	All States
SOI	ACE Insurance	All States

Worker's Compensation Program Benefits

- No premium deposit
- Guarantee cost program, no deductible, 1st dollar coverage
- Pay as you Go program
- No year end audits
- Unit stats are reported to WCIRB & NCCI = client keeps ex-mod
- Aggressive claims management
- Safety incentive program

Employment Practices Liability (EPLI) Carriers

PRODUCT	CARRIER	CLIENT LIMITS	DEDUCTIBLE
Passport	Beazley	\$1,000,000/\$1,000,000	\$35,000
SOI	Beazley	\$1,000,000/\$1,000,000	\$35,000

EPLI Program Benefits

- Included at no cost to client
- Can act as and excess policy if another EPLI policy is in place

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Sales

- Collecting [RFP Data](#)
- Quoting assistance
- Discussing proposal with TriNet Rep & Broker

Enrollment/Implementation

- Enrollment meetings
- This is handled on-line or onsite by our enrollment team.
- Support from your team will be needed for broker support and discussing medical plans.

Service

- Support ongoing service for TriNet clients the same as we do for your fully insured groups.

Sales Process Review



- Submit through your **beere&purves Sales Team**
- Proposal available within 5 business days after all documents are received
- Account setup (sample implementation on next slide)
- Monthly commissions begin with first payroll

Sample Implementation Timeline

This implementation timeline represents the major milestones and tasks required for a successful first payroll with TriNet.

Company Live Date: 07/01

Benefits Start Date: 07/01

First Pay Period: 07/01- 07/15

First Check Date: 07/15

Task	Due Date
• Executed TriNet Services Requisition	06/16
• Welcome and Implementation Call	06/17
• Provide Implementation Documents to Client	
• Submit Customer Setup Site	06/20
• Enter Employees into HR Passport	06/25
• Convert Trusted Advisor to Employee Status	06/27
• Complete Notification of Prior Vendors	06/30
• Validate Employee Welcome Emails Sent	07/01
• New Employee Orientation	As Needed
• Set up Contacts and Assign Roles	
• Attend HR Passport Training	
• Review Employee Census data	
• Submit Unemployment Registration Request	
• Submit General Liability Insurance Certificate	07/02
• Submit Garnishment Transitions and Balances	
• Submit Leave Plan Balances	
• Complete Setup of Additional Pay / Other Deductions	
• Electronic I-9 Forms Due	07/04
• Enter New Hires and Employee Changes	07/08
• Report Payroll Hours/Submit Payroll by 10 am	07/10
• Audit and Review First Payroll	
• First TriNet Payroll Completed	07/15
• Implementation Completed	07/22

Schedule a Meeting

- Karina Bivian - kbivian@beerepurves.com – 92.296.5480
- Molly Welsh - mwelsh@beerepurves.com – 925.296.5470
- Patrick Hennessy - phennessy@beerepurves.com – 925.296.5483
- Shauna Gilbert - sgilbert@beerepurves.com – 925.296.5475

choices
that **matter**

Open Enrollment Tools to Make Smart Choices



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Open Enrollment Resource Center



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The screenshot shows the TriNet Open Enrollment Resource Center website. At the top left is the TriNet logo with the tagline "Ambitions Realized". To the right is the page title "Open Enrollment Resource Center" and navigation links for "Home | Contacts | Disclaimer". Below this is a horizontal menu with five items: "HOME", "WHAT YOU NEED TO DO", "CHANGES FOR THE NEW BENEFITS PLAN YEAR", "TRINET BENEFIT OFFERINGS", and "CHOOSING THE RIGHT COVERAGE". A green banner below the menu features the "choices that matter" logo and a photograph of a smiling woman and child. The main heading reads "Welcome to Open Enrollment for TriNet Benefits" with the subtext "My Life. My Benefits". Below this, a green box contains the text: "Your Choices Matter. Enroll for new plan year benefits. When do you think about your benefits? When you use them, right? And there is one other time—during Open Enrollment. This is when you choose the TriNet benefits that will protect your and your family's health and finances for the next 12 months. Do not miss this once-a-year opportunity to choose benefits that will fit your life for the next year. Take a few minutes to review your TriNet benefit offerings, then make your elections. It's that simple. Quick Tip! Benefit plans and prices may change from year to year. Take a few minutes to [learn what's new](#)."

In the Open Enrollment wizard **Before You Enroll** box, click **Open Enrollment Resource Center**

Open Enrollment Wizard



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Enrolling is simple!

- 1 Log in to trinetpassport.com
- 2 Click on the Benefits Open Enrollment icon to launch the Open Enrollment wizard.

The screenshot displays the TriNet website's main navigation and content area. The top navigation bar includes links for Home, Myself, Work Inbox, My Company, Reports, Find, and HR Support. Below this, the 'Important Notices' section features three items: 'TriNet's Open Enrollment Webinar', 'TriNet EPLI Renewal', and 'Legal Notices and Legal Developments'. A red arrow points from the 'Benefits Open Enrollment' button, which is located in a green box with a 'GO' icon and the text 'Click to access the Open Enrollment wizard', to the right of the 'TriNet EPLI Renewal' notice.

Ask Benefits



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Side-by-side
plan
comparison

See medical
plan coverage
details

In the Open Enrollment wizard, click on a plan name to launch the Ask Benefits medical plan comparison tool

Summary of Benefits and Coverage (SBC)



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Compare plans
from other
employers

Standardized
format

One for each
TriNet medical
plan

aetna® : TRINET GROUP, INC. : Aetna Open Access® Managed Choice® - Coverage Period: 10/01/2014 - 09/30/2015
Portfolio PPO 1500

Summary of Benefits and Coverage: What this Plan Covers & What it Costs Coverage for: Individual + Family | Plan Type: POS

This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.HealthReformPlanSBC.com or by calling 1-888-982-3862.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	For each Calendar Year, Network: Individual \$1,500 / Family \$4,500. Out-of-Network: Individual \$3,000 / Family \$9,000. Does not apply to office visits, prescription drugs, emergency care, and preventive care in-network.	You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the deductible starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the deductible .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an out-of-pocket limit on my expenses?	Yes. Network: Individual \$4,000 / Family \$12,000. Out-of-Network: Individual \$8,000 / Family \$24,000.	The out-of-pocket limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the out-of-pocket limit?	Premiums, balance-billed charges, penalties for failure to obtain pre-authorization for services and health care this plan does not cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
Are there an overall out-of-pocket limit on what you pay?	No.	The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.
Can you use a provider not in the plan's network?	Yes. For a list of network providers , see www.aetna.com or call 1-888-982-3862.	If you use an in-network doctor or other health care provider , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network provider for some services. Plans use the term in-network, preferred , or participating for providers in their network . See the chart starting on page 2 for how this plan pays different kinds of providers .
Do you need a referral to see a specialist?	No.	You can see the specialist you choose without permission from this plan.
Are there any services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about excluded services .

Questions: Call 1-888-982-3862 or visit us at www.HealthReformPlanSBC.com. If you aren't clear about any of the bolded terms used in this form, see the Glossary. You can view the Glossary at www.HealthReformPlanSBC.com or call 1-888-982-3862 to request a copy.

071800-060020-291433
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trinetpassport.com > Myself > My Benefits > Summary Plan Description

FSA Calculators



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Online health
and dependent
day care FSA
calculators

Avoid losing
unused FSA
money

Remember!
You must
enroll in FSAs
each year

Benefits Enrollment

Home About This Tool Health Care FSA Calculator Dependent Day Care FSA Calculator

Health Care FSA Calculator

The health care FSA helps you pay for eligible out-of-pocket healthcare expenses on a pre-tax basis. Generally, you can be reimbursed for services or supplies needed to prevent or treat an illness or medical condition if the expense is not reimbursed by your own or a spouse's health care plan. Any expense incurred strictly for cosmetic reasons is not eligible. Insurance premiums, including those for long-term care insurance or COBRA, are also ineligible expenses.

The health care FSA calculator can help you estimate your out-of-pocket healthcare expenses, and potential federal tax savings, if you use this pre-tax account to pay for eligible healthcare expenses. Only estimate expenses for your IRS defined [tax dependents](#). FSA benefits only extend to domestic partners and domestic partner children if these individuals qualify as your federal tax dependent(s). Adult children who have attained age 26 are not tax dependents unless they are [disabled](#).

If you are electing both an HSA and FSA in 2012-2013, or your worksite contributes to your HSA, your participation in the health care FSA is limited to out-of-pocket dental and vision expenses. Budget for your medical expenses through your HSA.

Important notice if you are a shareholder or partner: If you're considered self-employed under IRC Section 401(c) you aren't eligible to participate in a TriNet FSA. You may be considered self-employed for purposes of the Plan, even if you are paid as a worksite employee through TriNet. If you are a shareholder or partner, we recommend that you consult your tax attorney or advisor before you elect to participate in a FSA.

This FSA calculator is designed to help you decide whether to participate in a TriNet health care FSA. As you consider the FSA Calculator's results, keep in mind that if you do not timely submit a claim for reimbursement prior to the claim submission deadline you'll forfeit any money that is left in your FSA at the end of the plan year or when your FSA participation ends, whichever is earlier. So, it's important to carefully estimate your expenses before electing to participate in a TriNet FSA.

Please enter your expected eligible health care expenses in whole dollars (no decimal point, comma, or dollar sign) for the next plan year. Do not include expenses incurred prior to your TriNet FSA effective date or the start of the next plan year.

Types of Health Care Expenses	Annual Estimated Cost of Health Care Expense
Medical plan deductibles, copays and coinsurance, as well as your out-of-pocket costs for qualified expenses that are not covered by your medical plan:	\$ <input type="text"/>
Vision care expenses, including vision plan copays and other out-of-pocket costs for qualified expenses not covered by a vision or medical benefit plan:	\$ <input type="text"/>
Dental plan deductibles, coinsurance and your share of the total cost for covered services, including orthodontics, after the deductible is met:	\$ <input type="text"/>
Other FSA eligible expenses such as medical supplies, prescription drug expenses and over-the-counter medicines and drugs prescribed by a physician:	\$ <input type="text"/>

In the Open Enrollment wizard **Before You Enroll** box, click **Planning Tools**

Your Last Step



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After you elect your coverage...

- 1 **Review** all elections and pay period costs
- 2 **Click Submit Benefit Elections**
- 3 **Check your confirmation email** to make sure your enrollment was successfully submitted

EDIT	FSA PLAN	COVERAGE	ANNUAL AMOUNT	PAY PERIOD COST
Edit	Health Care FSA	Elected	\$500.00	\$20.83
Edit	Dependent Day Care FSA	Elected	\$600.00	\$25.00

Your Pay Period Cost for TriNet FSA Plans
* This figure is just an estimate

	PER-PAY-PERIOD COST
Total Benefits Cost:	\$394.23
What Your Company Pays:	\$367.93
HSA and/or FSA Contributions:	\$45.83
What you pay:	\$72.13

*(required) Please send my confirmation to:

Yes, I certify I have reviewed my benefits elections and read and understand the important information below, including Statement of Health requirements for certain supplemental life insurance and disability elections, and authorize TriNet to deduct the pay period costs listed above from my pay.

[Submit Benefit Elections](#)

**Feel free to
change your mind!**
Your last elections
before the deadline
are the ones that
count.

Return

RFP Data

Provide all of the required documents:

- Copy of current medical billing statement(s)
- Copy of current medical premiums
- Copy of current medical plans
- Renewal medical premiums and plans (if within 60 days of renewal)
- Renewal medical premiums and plans (if within 90 days of renewal if with a PEO)
- Two years' worth of claim data (100+ eligible employees)
- Month by month enrollment (100+ eligible employees)

[Return](#)