

## WHY YOU SHOULD QUOTE TRINET

- Broker-friendly
  - 6.5% (flat) of Blue Shield medical
  - 15% of administration fees \*
  - 25% of setup fee \*
- Commissions paid in perpetuity
- Rich plan designs
- Compete against other PEOs
- ACA compliance and reporting
- Composite rates; typically single-digit renewals (10 years)
- Management carve-outs permitted (SOI product only)
- Technology platform; comprehensive solution mitigates errors
- COBRA, payroll, online enrollment, HR call center, etc. are covered under the Administration Fee
- Deductible credit applied for medical plans
- Workers' Compensation and 401(k) can be carved out to maintain commissions
- One vendor reduces issues with enrollment, billing, eligibility, etc.
- One renewal for all lines of coverage (quotes inside 90 days require a renewal)
- Groups enrolling off TriNet's annual renewal (April) will receive long contracts (May 2016 contract through March 2018 – SOI product only)
- No tax restarts
- Great fit for multi-state and growth companies and companies looking for improved efficiencies (Passport)
- You remain the trusted advisor to your client
- Don't lose your client to a broker that WILL suggest and/or quote TriNet
- Only one (1) quote allowed
- 30 direct reps; they will eventually contact your client

## WHY YOU SHOULD NOT QUOTE TRINET

- Group isn't a good fit, e.g. heavy Kaiser participation
- Loss of Work Comp, 401(k) and ancillary commissions

\* SOI broker commissions are calculated on a sliding scale.

## **BIG COMPANY HR FOR SMALL TO MIDSIZE BUSINESSES**

Executives understand the importance of giving their company a competitive advantage through stellar HR processes and services. With TriNet bundled HR products, businesses enjoy a comprehensive set of services that are typically only available to much larger organizations; allowing executives to stay focused on what they do best, while improving the lives of their employees and their families.

## **PAYROLL SERVICES & TAX ADMINISTRATION**

- Direct support from a TriNet specialist for all employees
- Payroll processing and administration with direct deposit and debiting
- Paperless payroll options
- Online payroll and billing reports
- W-2 preparation and delivery
- Payroll and employment tax processing and payments
- Tracking and processing of paid time off
- Time and attendance management

## **COMPREHENSIVE BENEFIT PLANS**

- Medical
- Dental
- Vision
- Flexible Spending Account (FSA)
- International Medical Benefits <sup>1</sup>
- Basic Employee Life and AD&D
- Supplemental Employee Life
- Supplemental Spouse / DP / Dependent Life
- Supplemental Employee AD&D
- Supplemental Spouse / DP / Dependent AD&D
- Short-Term and Long-Term Disability
- Executive Individual Disability <sup>1</sup>
- Retirement Services
- Voluntary Benefits <sup>1</sup>
- Employee Assistance Program <sup>1</sup>
- Commuter Benefits
- Discounted Shopping and Entertainment
- Aflac Insurance Policies <sup>1</sup>

## INDUSTRY-LEADING HR PLATFORM <sup>2</sup>

- Online self-service
- Analytics and reporting
- TriNet mobile app

## RISK PROTECTION AND COMPLIANCE

- Employment Practices Liability Insurance

## EXPERT HR SUPPORT TEAM

- Direct support for all employees
- Day-to-day support for benefits and payroll issues
- Rapid resolution of common HR challenges
- Best practices guidance to address:
  - Compliance
  - Pre-employment screening
  - Termination procedures
  - Safety plans, and
  - Employee record management

## PRODUCTIVITY APPLICATIONS

- TriNet Expense
- TriNet Hire
- TriNet Perform
- TriNet Marketplace
- TriNet Time
- TriNet Learn

## STRATEGIC SERVICES <sup>3</sup>

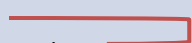

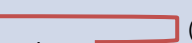


- Leadership Training
- Talent Acquisition
- Career Transitions
- Corporate Ethics Program
- Team Accelerator
- Compensation Consulting
- Employee Engagement Survey

<sup>1</sup> Benefit options vary by HR product.

<sup>2</sup> Select features may not be available for certain HR products.

<sup>3</sup> Strategic services vary by HR product.

TriNet Products	Passport	SOI
<b>Ideal Prospects</b>	White collar companies in need of full HR support, comprehensive 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
<b>Ideal Client Size</b>	1-150 employees	5-1,500 employees
<b>Targeted Industries</b>	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
<b>Admin Fee Structure</b>	Based on per employee per month structure (PEPM)	% of Gross Annual Payroll (GAP)

Product Benefits	Passport	SOI
<b>Medical</b>	Blue Shield*  (alongside) Kaiser Permanente  (alongside) UnitedHealthcare (standalone)	Blue Shield*  (alongside) Kaiser Permanente  (alongside) Aetna  (alongside)
<b>Dental</b>	Delta Dental, Guardian. MetLife	Guardian
<b>Vision</b>	VSP	EyeMed
<b>Medical Benefits Abroad</b>	CIGNA Global Health Benefits	CIGNA Global Health Benefits
<b>Flexible Spending Account</b>	TriNet Passport	TriNet Passport
<b>Health Savings Account</b>	TriNet Passport carrier banks	eFlex
<b>STD / LTD</b>	Aetna	Lincoln Financial, Colonial (Individual)
<b>Life</b>	MetLife	Lincoln Financial
<b>Supplemental Life/AD&amp;D</b>	MetLife	Lincoln Financial
<b>Executive Disability</b>	MetLife	n/a
<b>401(k)</b>	Transamerica	Transamerica
<b>Commuter Benefits</b>	WageWorks	eFlex
<b>Travel Assistance</b>	Aflac and MetLife	Lincoln Financial

<b>Rich PPO Comparison</b>	<b>Anthem Blue Cross PPO</b> Platinum PPO 200/10%/3000	<b>Blue Shield PPO</b> Platinum Full PPO 150/15 OffEx	<b>Health Net PPO</b> Platinum 90 PPO 0/20	<b>UnitedHealthcare PPO</b> Select Plus 5/90% Platinum	<b>TriNet - Blue Shield PPO</b> Blue Shield PPO 250		
	Benefits	Benefits	Benefits	Benefits	Benefits		
Deductible In Net	\$200	\$150	\$0	\$0	\$250		
Out Net	\$600	\$300	\$0	\$1,000	\$250		
PC/Specialist In Net	\$10/\$30 ded waived	\$15/\$30 (ded waived)	\$20/\$40	\$5/\$10	\$20/\$20		
Out Net	50% after ded	0.4	0.5	50% after ded	30% after ded		
Co-Insurance In Net	10%	10%	10%	10%	10%		
Out Net	50%	40%	50%	50%	30%		
OOP Limit In Net	\$3,000 (incl ded)	\$3,000 (incl ded)	4000	3500	\$2,500		
Out Net	\$6,000 (incl ded)	\$8,000 (incl ded)	8000	\$7,000 (incl ded)	\$4,750		
Inpatient Hospital In Net	10% after ded	0.1	0.1	0.1	10% after ded		
Out Net	50% after ded; \$650 max/day	40%; max \$2,000/day	0.5	50% after ded	30% after ded, \$350/day max		
Rx Generic In Net	\$10 ded waived	\$5 (ded waived)	5	10	\$10		
Out Net	50% ded waived	Not covered	Not covered	10	Not Covered		
Rx Preferred In Net	\$35 ded waived	\$30 (ded waived)	15	30	30		
Out Net	50% ded waived	Not covered	Not covered	30	Not Covered		
Rx Non-Preferred In Net	\$70 ded waived	\$50 (ded waived)	25	60	50		
Out Net	50% ded waived	Not covered	Not covered	60	Not Covered		
	Premium	Premium	Premium	Premium	Premium	+ Admin Fee	Total
EE 44	\$660.81	\$697.76	\$680.55	\$765.00	\$651.00	\$135.00	\$786.00
FAM 44	\$2,034.94	\$2,148.72	\$2,095.72	\$2,355.79	\$1,955.00	\$135.00	\$2,090.00
EE/CH 32	\$859.95	\$908.04	\$885.64	\$995.54	\$1,303.00	\$135.00	\$1,438.00
FAM 49	\$2,939.35	\$3,103.71	\$3,027.14	\$3,402.80	\$1,955.00	\$135.00	\$2,090.00
EE 24	\$473.02	\$499.47	\$487.15	\$547.60	\$651.00	\$135.00	\$786.00
EE 51	\$882.18	\$931.52	\$908.53	\$1,021.27	\$651.00	\$135.00	\$786.00
EE 27	\$495.72	\$523.45	\$510.53	\$573.88	\$651.00	\$135.00	\$786.00
EE/SP 26	\$998.54	\$1,054.39	\$1,028.37	\$1,155.98	\$1,432.00	\$135.00	\$1,567.00
FAM 38	\$1,794.64	\$1,894.99	\$1,848.24	\$2,077.60	\$1,955.00	\$135.00	\$2,090.00
EE 24	\$473.02	\$499.47	\$487.15	\$547.60	\$651.00	\$135.00	\$786.00
FAM 35	\$1,452.65	\$1,533.88	\$1,496.03	\$1,681.69	\$1,955.00	\$135.00	\$2,090.00
FAM 31	\$1,708.55	\$1,804.09	\$1,759.58	\$1,977.94	\$1,955.00	\$135.00	\$2,090.00
EE 27	\$495.72	\$523.45	\$510.53	\$573.88	\$651.00	\$135.00	\$786.00
EE 28	\$514.17	\$542.93	\$529.53	\$595.24	\$651.00	\$135.00	\$786.00
EE 64	\$1,419.06	\$1,498.42	\$1,461.45	\$1,642.80	\$651.00	\$135.00	\$786.00
EE 24	\$473.02	\$499.47	\$487.15	\$547.60	\$651.00	\$135.00	\$786.00
FAM 35	\$1,756.80	\$1,855.04	\$1,809.26	\$2,033.80	\$1,955.00	\$135.00	\$2,090.00
EE 53	\$964.96	\$1,018.92	\$993.78	\$1,117.10	\$651.00	\$135.00	\$786.00
EE 49	\$806.97	\$852.10	\$831.07	\$934.21	\$651.00	\$135.00	\$786.00
EE 59	\$1,231.27	\$1,300.13	\$1,268.05	\$1,425.40	\$651.00	\$135.00	\$786.00
EE 35	\$578.03	\$610.36	\$595.29	\$669.17	\$651.00	\$135.00	\$786.00
EE's Included	21/21	21/21	21/21	21/21	21/21		
Total	\$23,013.37	\$24,300.31	\$23,700.74	\$26,641.89	\$22,928.00	\$2,835.00	\$25,763.00
	Commission	Commission	Commission	Commission	Commission		
1st Year Commission %	5.0%	5.0%	5.0%	6.5%	6.5%	15.0%	
Monthly Commission	\$1,150.67	\$1,215.02	\$1,185.04	\$1,731.72	\$1,490.32	\$425.25	\$1,915.57
1st Year Commission	\$13,808.02	\$14,580.19	\$14,220.44	\$20,780.67	\$17,883.84	\$5,103.00	\$22,986.84
One Time Set up Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$4,000.00		
Setup Fee Commission %	0%	0%	0%	0%	25.0%		
One Time Commission	\$0.00	\$0.00	\$0.00	\$0.00	\$1,000.00		
1st Year Earnings	\$13,808.02	\$14,580.19	\$14,220.44	\$20,780.67	\$23,986.84		

<b>UnitedHealthcare Rich PPO</b>		<b>UnitedHealthcare PPO Select Plus 20/250/80% Gold</b>		<b>TriNet - Blue Shield PPO Blue Shield PPO 250</b>		
		<b>Benefits</b>		<b>Benefits</b>		
Deductible In Net		\$250		\$250		
Out Net		\$500		\$250		
PC/Specialist In Net		\$20/\$40 ded waived		\$20/\$20		
Out Net		50% after ded		30% after ded		
Co-Insurance In Net		20%		10%		
Out Net		50%		30%		
OOP Limit In Net		\$5,000 (incl ded)		\$2,500		
Out Net		\$10,000 (incl ded)		\$4,750		
Inpatient Hospital In Net		\$250/admit + 20% after ded		10% after ded		
Out Net		\$250/admit + 50% after ded		30% after ded, \$350/day max		
Rx Generic In Net		15		\$10		
Out Net		15		Not Covered		
Rx Preferred In Net		35		30		
Out Net		35		Not Covered		
Rx Non-Preferred In Net		60		50		
Out Net		60		Not Covered		
		<b>Premium</b>		<b>Premium + Admin Fee Total</b>		
FAM 51		\$2,436.59		\$1,656.00	\$140.00	\$1,796.00
FAM 45		\$1,733.55		\$1,650.00	\$140.00	\$1,790.00
EE 26		\$436.05		\$550.00	\$140.00	\$690.00
EE/SP 29		\$922.77		\$1,209.00	\$140.00	\$1,349.00
EE 45		\$614.90		\$552.00	\$140.00	\$692.00
EE 30		\$483.32		\$550.00	\$140.00	\$690.00
EE 27		\$446.27		\$550.00	\$140.00	\$690.00
EE 47		\$665.57		\$552.00	\$140.00	\$692.00
EE 25		\$427.53		\$550.00	\$140.00	\$690.00
EE 29		\$476.50		\$550.00	\$140.00	\$690.00
FAM 42		\$1,929.85		\$1,650.00	\$140.00	\$1,790.00
EE's Included		11/11		11/11		
Total		\$10,572.90		\$10,019.00	\$1,540.00	\$11,559.00
		<b>Commission</b>		<b>Commission</b>		
1st Year Commission %		5.0%		6.5%	15.0%	
Monthly Commission		\$528.65		\$651.24	\$231.00	\$882.24
1st Year Commission		\$6,343.74		\$7,814.82	\$2,772.00	\$10,586.82
One Time Set up Fee		\$0.00			\$4,000.00	
Setup Fee Commission %		0%			25.0%	
One Time Commission		\$0.00			\$1,000.00	
1st Year Earnings		\$6,343.74		\$11,586.82		

PPO (HSA) Comparison	Anthem Blue Cross PPO (HSA) Bronze PPO 6000/0%/6000 w/HSA	Blue Shield PPO (HSA) Bronze Full PPO Savings 5500/40% OffEx	Health Net PPO (HSA) Bronze 60 HSA PPO 4750/15 Alternate	UnitedHealthcare PPO (HSA) Select Plus HSA 4500/60% Bronze	TriNet - Blue Shield PPO (HSA) BS-CA HDHP 5500 CA North		
	Benefits	Benefits	Benefits	Benefits	Benefits		
Deductible In Net	\$6,000	\$5,500	\$4,750	\$4,500	\$5,500		
Out Net	\$12,000	\$5,500	\$9,500	\$9,000	\$5,500		
PC/Specialist In Net	0% after ded	40% after ded	\$15/\$30 after ded	40% after ded	30% after ded		
Out Net	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded		
Co-Insurance In Net	0%	40%	20%	40%	30%		
Out Net	50%	50%	50%	50%	50%		
OOP Limit In Net	\$6,000 (incl ded)	\$6,500 (incl ded)	\$6,550 (incl ded)	\$6,500 (incl ded)	\$6,350		
Out Net	\$30,000 (incl ded)	\$10,000 (incl ded)	\$13,100 (incl ded)	\$13,000 (incl ded)	\$10,000		
Inpatient Hospital In Net	0% after ded	40% after ded	20% after ded	40% after ded	\$100/admission then 30% after ded		
Out Net	50% after ded; \$650 max/day	50% after ded; max \$2,000/day	50% after ded	50% after ded	50% after ded, \$600/day max		
Rx Generic In Net	0% after ded	\$15 after ded	\$5 after ded	\$20 after ded	\$10 after ded		
Out Net	50% after ded	Not covered	Not covered	\$20 after ded	Not covered		
Rx Preferred In Net	0% after ded	\$50 after ded	\$15 after ded	\$50 after ded	\$35 after ded		
Out Net	50% after ded	Not covered	Not covered	\$50 after ded	Not covered		
Rx Non-Preferred In Net	0% after ded	\$75 after ded	\$40 after ded	\$100 after ded	\$55 after ded		
Out Net	50% after ded	Not covered	Not covered	\$100 after ded	Not covered		
	Premium	Premium	Premium	Premium	Premium	+ Admin Fee	Total
EE 44	\$410.70	\$444.64	\$450.35	\$396.69	\$366.00	\$135.00	\$501.00
FAM 44	\$1,264.73	\$1,369.25	\$1,386.85	\$1,221.58	\$1,098.00	\$135.00	\$1,233.00
EE/CH 32	\$534.47	\$578.63	\$586.08	\$516.23	\$732.00	\$135.00	\$867.00
FAM 49	\$1,826.85	\$1,977.79	\$2,003.24	\$1,764.52	\$1,098.00	\$135.00	\$1,233.00
EE 24	\$293.99	\$318.28	\$322.37	\$283.96	\$366.00	\$135.00	\$501.00
EE 51	\$548.29	\$593.59	\$601.23	\$529.59	\$366.00	\$135.00	\$501.00
EE 27	\$308.10	\$333.56	\$337.85	\$297.59	\$366.00	\$135.00	\$501.00
EE/SP 26	\$620.62	\$671.89	\$680.53	\$599.44	\$805.00	\$135.00	\$940.00
FAM 38	\$1,115.39	\$1,207.56	\$1,223.09	\$1,077.33	\$1,098.00	\$135.00	\$1,233.00
EE 24	\$293.99	\$318.28	\$322.37	\$283.96	\$366.00	\$135.00	\$501.00
FAM 35	\$902.84	\$977.44	\$990.01	\$872.04	\$1,098.00	\$135.00	\$1,233.00
FAM 31	\$1,061.88	\$1,149.63	\$1,164.42	\$1,025.65	\$1,098.00	\$135.00	\$1,233.00
EE 27	\$308.10	\$333.56	\$337.85	\$297.59	\$366.00	\$135.00	\$501.00
EE 28	\$319.57	\$345.97	\$350.42	\$308.66	\$366.00	\$135.00	\$501.00
EE 64	\$881.97	\$954.84	\$967.11	\$851.88	\$366.00	\$135.00	\$501.00
EE 24	\$293.99	\$318.28	\$322.37	\$283.96	\$366.00	\$135.00	\$501.00
FAM 35	\$1,091.88	\$1,182.10	\$1,197.30	\$1,054.62	\$1,098.00	\$135.00	\$1,233.00
EE 53	\$599.74	\$649.29	\$657.64	\$579.28	\$366.00	\$135.00	\$501.00
EE 49	\$501.55	\$542.98	\$549.97	\$484.44	\$366.00	\$135.00	\$501.00
EE 59	\$765.26	\$828.48	\$839.14	\$739.15	\$366.00	\$135.00	\$501.00
EE 35	\$359.26	\$388.94	\$393.94	\$347.00	\$366.00	\$135.00	\$501.00
EE's Included	21/21	21/21	21/21	21/21	21/21		
Monthly Premium	\$14,303.17	\$15,484.98	\$15,684.13	\$13,815.16	\$12,883.00	\$2,835.00	\$15,718.00
	Commission	Commission	Commission	Commission	Commission		
1st Year Commission %	5.0%	5.0%	5.0%	6.5%	6.5%	15.0%	
Monthly Commission	\$715.16	\$774.25	\$784.21	\$897.99	\$837.40	\$425.25	\$1,262.65
1st Year Commission	\$8,581.90	\$9,290.99	\$9,410.48	\$10,775.82	\$10,048.74	\$5,103.00	\$15,151.74
One Time Set up Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$4,000.00		
Setup Fee Commission	0%	0%	0%	0%	25.0%		
One Time Commission	\$0.00	\$0.00	\$0.00	\$0.00	\$1,000.00		
1st Year Earnings	\$8,581.90	\$9,290.99	\$9,410.48	\$10,775.82	\$16,151.74		

Kaiser Rich HMO	Kaiser HMO Platinum 90 HMO 0/15	TriNet - Kaiser HMO HMO 20		
Benefits		Benefits		
Deductible In Net	\$0	\$0		
Out Net	N/A	N/A		
PC/Specialist In Net	\$15/\$15	\$20/\$35		
Out Net	N/A	N/A		
Co-Insurance In Net	N/A	N/A		
Out Net	N/A	N/A		
OOP Limit In Net	2500	\$1,500		
Out Net	N/A	N/A		
Inpatient Hospital In Net	\$250/admit	\$250/admit		
Out Net	N/A	N/A		
Rx Generic In Net	5	\$10		
Out Net	N/A	N/A		
Rx Preferred In Net	15	35		
Out Net	N/A	N/A		
Rx Non-Preferred In Net	15	35		
Out Net	N/A	N/A		
Premium		Premium	+Admin Fee	Total
EE 44	\$527.56	\$509.00	\$135.00	\$644.00
FAM 44	\$1,654.58	\$1,527.00	\$135.00	\$1,662.00
EE/CH 32	\$701.53	\$1,018.00	\$135.00	\$1,153.00
FAM 49	\$2,376.62	\$1,527.00	\$135.00	\$1,662.00
EE 24	\$377.64	\$509.00	\$135.00	\$644.00
EE 51	\$704.29	\$509.00	\$135.00	\$644.00
EE 27	\$395.76	\$509.00	\$135.00	\$644.00
EE/SP 26	\$797.19	\$1,119.00	\$135.00	\$1,254.00
FAM 38	\$1,462.74	\$1,527.00	\$135.00	\$1,662.00
EE 24	\$377.64	\$509.00	\$135.00	\$644.00
FAM 35	\$1,174.71	\$1,527.00	\$135.00	\$1,662.00
FAM 31	\$1,394.00	\$1,527.00	\$135.00	\$1,662.00
EE 27	\$395.76	\$509.00	\$135.00	\$644.00
EE 28	\$410.49	\$509.00	\$135.00	\$644.00
EE 64	\$1,132.92	\$509.00	\$135.00	\$644.00
EE 24	\$377.64	\$509.00	\$135.00	\$644.00
FAM 35	\$1,432.52	\$1,527.00	\$135.00	\$1,662.00
EE 53	\$770.38	\$509.00	\$135.00	\$644.00
EE 49	\$644.25	\$509.00	\$135.00	\$644.00
EE 59	\$982.99	\$509.00	\$135.00	\$644.00
EE 35	\$461.47	\$509.00	\$135.00	\$644.00
EE's Included	21/21	21/21		
Total	\$18,552.68	\$17,916.00	\$2,835.00	\$20,751.00
Commission		Commission		
1st Year Commission %	5.0%	0.0%	15.0%	
Monthly Commission	\$927.63	\$0.00	\$425.25	\$425.25
1st Year Commission	\$11,131.61	\$0.00	\$5,103.00	\$5,103.00
One Time Set up Fee	\$0.00	\$4,000.00		
Setup Fee Commission %	0%	25.0%		
One Time Commission	\$0.00	\$1,000.00		
1st Year Earnings	\$11,131.61	\$6,103.00		