



 **WORKERS' COMP SERVICES**

- Set up and manage your policy
- Avoid a premium down payment (typically 25%-35% with other carriers)
- Pay as you go
- Issue all your certs expeditiously
- Handle any workers' comp claims, including all negotiations and phone interviews
- Eliminate yearly audits, which typically require additional premium payments afterward
- Provide state and federal workers' comp posters
- Complete and file yearly OSHA reporting

 **HR TEAM / FRANKADVICE**

- Assist with job descriptions, hiring advice, and HR best practices
- Conduct hiring employment verifications
- Revise or create an employee handbook
- Advise on how to handle disciplinary and corrective action with employees
- Advise on terminating employees
- Advise on management practices
- Publish information and resources related to changing labor laws
- Answer HR questions that arise
- Provide EPLI insurance which covers any lawsuits brought by former or current employees

 **EMPLOYEE PERKS AND BENEFITS**

Give your employees access to benefits that don't require an employer contribution: Dental, vision, long term/short term disability, supplemental insurances (e.g., cancer, hospitalization, etc.), flexible spending accounts for daycare and prescriptions, pet insurance, LifeLock, discount tickets for theme parks, restaurants, hotels, concerts, pro sports, and more

 **RISK MANAGEMENT**

- Provide OSHA compliance guidance and consultation
- Conduct optional safety audits, trainings, and provide technical advice on numerous risk management topics
- Provide templates for safety manuals and safety bulletins
- Provide safety articles and resources relevant to your industry

 **PAYROLL**

- Process payroll
- Provide access to numerous reports
- Allow you to avoid extra charges for "data storage"
- Handle all garnishments at no extra charge
- Offer multiple options for your employees to receive their pay
- Set up our online portal, MyFrankCrum, at no extra charge for you and your employees to access 24/7 for onboarding, PTO requests and balances, pay stubs, W2s, and more

 **TAX SERVICES**

- Submit your payroll taxes to the appropriate government entities
- File your 940s, 941s and quarterly tax filings
- Process, issue, and file your W2s

 **UNEMPLOYMENT SERVICES**

- Handle unemployment claims including paperwork and phone hearings
- Negotiate and handle the claim on your behalf