



Date:

Proposal For:

FL Lic. GL 100 FL Lic. GL 45

**WE FOCUS ON YOU.  
YOU FOCUS ON YOUR BUSINESS.**





# WE ARE YOUR PARTNER IN “EMPLOYMENT”

**FRANKCRUM IS A PROFESSIONAL EMPLOYER ORGANIZATION (PEO)**



## ? WHAT IS A PEO?

- ✓ A PEO becomes a co-employer with your business to relieve you of many tasks and responsibilities that come with being an employer.
- ✓ You can cost-effectively delegate responsibilities of HR, employee benefits, payroll, and workers' compensation to FrankCrum.
- ✓ We become the employer of record for your company, transferring liability to us for those areas of responsibility.
- ✓ You remain the on-site employer, and you control the direction and management of your employees.
- ✓ We enable you to offer top employee benefits, and we administer them for you.
- ✓ We provide you with affordable workers' comp and allow you to pay as you go with each payroll.
- ✓ You cut costs, save time, and focus on your business. Plus, you become a GREAT Employer!



BY PARTNERING WITH FRANKCRUM,  
**YOU CAN BUILD A  
HAPPIER, MORE  
LOYAL WORKFORCE.**

**AS AN ADDED BENEFIT, WE HELP  
MAKE YOU A GREAT EMPLOYER.**



**Tampa Bay Times**  
tampabay.com

**HERE'S WHAT YOUR EMPLOYEES CAN EXPECT:**



**RELIABLE PAYROLL SERVICE**

Receive direct deposit, pay cards, and online access for employees



**SUPPORT FOR A 401(K)  
RETIREMENT PLAN**

A plan that doesn't cost employers to offer or administer



**ACCESS TO W-2s**

Access W-2s electronically for tax preparation



**ANYTIME ACCESS TO PAY  
STUBS AND OTHER HR INFO**

Available online or mobile via our self-service portal



**EASILY REQUEST PTO**

See history and available hours – online or mobile



**TOP BENEFITS OPTIONS**

Including pre-tax deductions, and discount plans available to employees with or without the need for an employer contribution



# Frank<sup>ADVICE</sup> HUMAN RESOURCES

**FAST, COURTEOUS, ACCURATE  
RESPONSES TO COMPLEX HR ISSUES**

Our experienced and credentialed HR professionals, known as FrankAdvice, will help you manage your workforce and maintain legal compliance.



## **BENEFITS AND VALUE OF FRANKADVICE**

- Fast, courteous, and accurate responses to complex and everyday HR issues, questions, or needs
- Save on expense to assist with handbook preparation, drafting of policies, and updates
- Help with compliance for laws/regulations and informed decision-making based on sound HR advice

## **FRANKADVICE INCLUDES:**

- Unlimited phone and email access to our HR resources
- Discussion and expert advice on topics such as hiring practices, corrective action, and termination, documentation, performance management, discrimination, wage and hour issues, federal acts, and more
- Comprehensive employee handbook preparation or detailed review of existing handbooks or policies
- Assistance creating clear, detailed, and uniform job descriptions
- Ability to schedule virtual meetings to provide information or training on important topics
- Availability of other forms and publications related to HR functions
- Emails on various topics and important changes in employment laws
- Monthly newsletter with recent local, state, and federal developments related to labor and employment



# 100+ SERVICES PROVIDED BY FRANKCRUM

**100% COMMITTED TO PROVIDING YOU &  
YOUR STAFF 100+ COMPREHENSIVE  
EMPLOYER SERVICES**

- **BENEFITS**
- **HUMAN RESOURCES**
- **WORKERS' COMPENSATION**
- **PAYROLL & TAX ADMINISTRATION**
- **COMPLIANCE & RISK MANAGEMENT**

01. Section 125 Plans
02. Benefits Administration
03. National Health Plan
04. Life Insurance
05. Supplemental Insurance
06. Handle Employee Inquiries
07. Handle Annual Open Enrollment
08. Plan Negotiations
09. Plan Reconciliation
10. Send in Premium Payments
11. Reduce Premium Leakage
12. Discount Programs  
(e.g. Tickets to concerts, games, theme parks, etc.)
13. Healthcare Flexible Spending Accounts
14. Dependent Daycare Flexible Spending Accounts
15. Vision Plans
16. Dental Plans
17. Credit Union Memberships
18. Cancer Plans
19. 401(k)
20. Pet Insurance
21. GAP Coverage
22. Accident Insurance
23. Attract and Retain Employees
24. Short Term & Long Term Disability
25. Online Benefits Enrollment
26. Health Advocate
27. Unlimited Phone & Email Access to HR Guidance
28. Employment Practices Liability Insurance (EPLI)
29. Process New Employee Documentation
30. Handle Unemployment Administration
31. Employee Record Management
32. Performance Management
33. Corrective Action
34. Harassment Prevention
35. Discrimination Issues
36. Termination Process
37. Assist in Wrongful Termination Claims
38. Hiring Practices
39. Position Descriptions
40. Create & Maintain Employee Handbooks with Updates
41. Employee Assistance Program (EAP)
42. Human Resources Information System (HRIS) Employee/Employer Self-Service Portal (mobile)
43. Access to Worksite Posters
44. Drug Free Workplace Implementation
45. Wage Guides
46. LifeLock
47. E-Verify
48. Recruiting/Placement Services
49. EEO-1 Reporting
50. Applicant Tracking System Integration
51. Learning Management System
52. Pay-as-you-go Premium
53. No Down Payment
54. Multi-State Coverage
55. Manage Workers' Comp Claims
56. Analysis of Claims & Losses
57. 24-Hour Reporting
58. Post-Accident Drug Test
59. Handle Workers' Comp Classifications
60. Handle Workers' Compensation Audits
61. Safety Programs & Training
62. Safety Inspections & Worksite Hazard Recommendations
63. Safety Manual Templates & Safety Resource Library
64. Risk Management
65. End of Year OSHA 300 Reporting
66. Return to Work Programs
67. Fraud Investigations
68. Notice of Injury Filing
69. Each Client is Reviewed Annually
70. Multistate Payrolls & Taxes
71. SUTA/FUTA Cut Offs Automatically Honored
72. Certified Payrolls
73. Process & Reconcile Payroll & Taxes
74. State, Federal & Local Tax Preparation and Remittance
75. Unemployment Taxes
76. Tax Credits
77. Management Reports
78. Online Payroll
79. Direct Deposits
80. Pay Cards
81. PTO (Paid Time Off) Plan Tracking
82. Mobile PTO Approval Process
83. Garnishment Deductions & Remittance
84. Per Diems
85. Non-Taxable Reimbursements
86. W-2 Processing
87. 940 & 941 Filings
88. OCIP
89. Employment Verification
90. Job-Costing
91. Transactions
92. Multiple Pay Rates
93. In-House Technology and Product Management Teams
94. Time & Attendance System
95. OSHA: Occupational Safety & Health Administration
96. ADA: Americans with Disabilities Act
97. FMLA: Family and Medical Leave Act
98. FLSA: Fair Labor Standards Act
99. EEO: Equal Employment Opportunity
100. IRCA: Immigration Reform & Control Act
101. ERISA: Employment Retirement Income Security Act
102. DOL: Department of Labor
103. WARN: Worker Adjustment & Retraining Notification Compliance
104. Title 7: Civil Right Act of 1964
105. INS: Immigration & Naturalization Service
106. COBRA: Consolidated Omnibus Budget Reconciliation Act
107. Child Labor Law Compliance
108. ADEA: Age Discrimination Employment Act
109. HIPAA: Health Insurance Portability & Accountability Act of 1996
110. ACA: Affordable Care Act
111. Cyber Liability Insurance
112. Pay-Go General Liability Insurance

**+ MORE ADDED REGULARLY!**



# EPLI COVERAGE

## EMPLOYMENT PRACTICES LIABILITY INSURANCE (EPLI)

Did you know that the cost of defending an employment-related lawsuit can cost more than \$100,000!

As a client of FrankCrum, you are afforded EPLI at a discounted rate. It's intended to help cover the expenses of these potentially costly claims filed against you for employment-related practices.

After meeting certain policy conditions, the examples below illustrate the types of claims covered.

- Wrongful termination of employment
- Sexual harassment
- Discrimination
- Retaliation

FrankCrum has negotiated a program that offers claim protection and policy terms with broad, cost-effective coverage in the event you need to defend a claim. Policy highlights include:

- Coverage, including defense and court costs, up to \$1,000,000
- Efficient, helpful claims processing
- Experienced, knowledgeable attorneys to defend your company

The cost of coverage is based upon employee headcount per week and is paid as you fund your payroll, rather than with a large upfront premium.

At FrankCrum, mitigating your risk exposure is important to us; that's why we provide affordable EPLI coverage.

# OPTIONAL SERVICES

## PAYROLL

Stop payment / reversal	\$35
Reverse direct deposit	\$35
E-Verify	Priced upon request
Verify check status	\$6 or \$14 if check is greater than 90 days
Copy of cashed check	\$10 or \$14 if check is greater than 90 days
Garnishments	Charged to employee per work in states guidelines
Early check cashing fee	\$1.25 per occurrence
Same-day direct deposit file	Starting at \$35

## WORKERS' COMPENSATION

Loss runs	1 FREE per year then \$30 per subsequent request within the year
Waiver of subrogation	\$300
Blanket waiver	Priced upon request
Alternate employers' endorsement	\$500

## BILLING

Additional deliveries	Cost of overnight
Additional locations	Cost of overnight
48-hour letter for non-payment (second letter)	\$200

## ADMINISTRATION FEES

Criminal background check (continental U.S.)	\$25
Ten-panel drug test (if taken at a Quest Lab)	\$38
Motor vehicle report	Prices vary by state
Employment tax credit services	15% of the dollar amount of the tax credit

## BENEFITS

1094/1095 processing (plus postage)	\$2,000 per year for first FEIN; \$200 each additional FEIN
401(k) establishment fee	Prices vary
401(k) transfer fee	\$350 + \$3/balance to Slavic; \$500 max
401(k) annual fee	Employer maximum of \$200/year reduces to \$0 with 8 or more employees participating (employees pay a \$7 quarterly fee)

## MISCELLANEOUS

FrankCrum TrainingHub	\$4.00 and up per user, plus setup fee
JazzHR applicant tracking subscription	Priced upon request
AmTrust Cyber Liability Insurance	\$7.00 per week
UKG Time & Attendance Software	\$2.75 and up per user, plus setup fee. \$39 monthly minimum.
IT customization fee	\$120 per hour
Custom onboarding forms	\$295 per year



# **WE LOOK FORWARD TO HELPING YOUR BUSINESS SUCCEED!**

**IF YOU ARE READY TO PROCEED WITH OUR  
PROFESSIONAL EMPLOYER SERVICES OR HAVE  
QUESTIONS, PLEASE CONTACT YOUR FRANKCRUM  
REPRESENTATIVE. WE ARE HERE TO ASSIST YOU.**

**877-695-6207  
100 SOUTH MISSOURI AVE.,  
CLEARWATER, FL 33756**