

CO PEO Partner Matrix

Justworks

InTANDEM
HUMAN RESOURCES

CoADVANTAGE®

Group Sizes	2 enrolled employees	5 enrolled employees	2 enrolled employees for PEO only; 5-150 employees for Medical
Medical Underwriting	Group Health Questionnaire – NA Individual Medical Questionnaire – NA	Census of Eligible Employees	Minimum 5 enrolled 5-10 Eligible – IMQ and GHQ required 11 FT plus – GRQ required
States of Operation	All 50 States	Currently licensed in 42 States	All 50 States
Products	Basic: Payroll, HR, Compliance, Workers Compensation, EPLI Plus: Basic+ Access to Master Medical, Dental, Vision Carriers and Benefit Administration	Human Resources Management, Benefits Administration including access to Large Group Benefits, Worker’s Compensation Risk Management, EPLI	Basic: Payroll, HR, Compliance, Workers Compensation, EPLI, Master Medical, Dental, Vision, 401K, EAP, Health Advocate, FSA, HSA, Life Insurance, LTD/STD and Voluntary Products such as accident, hospital indemnity, pet insurance, legal assistance Corporate Perks discount program Plus: Basic+ Time/Attendance/PTO Solutions, Performance and Learning Management, Applicant Tracking and Background Checks
Excluded Markets	Cannabis; Construction; Landscaping; Exotic or Farm Animals, Adult Entertainment; Gambling; Aircraft, Aviation, Missile/Rocket, Amusement Operations; Athletic Teams; Bars, Lounges, Nightclubs; Biosafety Lab Level 3 and above; Clinical Labs; Blood Banks; Emergency Services; Travel to War Zones; Home Healthcare	Cannabis Roofing Adult Entertainment	Workers Compensation Exclusions: Cannabis Roofers Long Haul Truckers Staffing Oil Rig Operators Omitting Workers Compensation allows us to take on higher risk industries
Medical Carriers Product Type Plan Type Rates Renewal Date	United Healthcare Fully Insured PPO, POS, EPO, HMO, HSA/HDHP Composite rates based on individual group UW November 1	Anthem and Kaiser Permanente Fully Insured January 1	Aetna ,Kaiser Permanente can both be offered for Colorado-based companies dually Kaiser Permanente in CO, CA and GA Aetna non-Colorado based companies HMO, PPO, HDHP October 1
Dental	Aetna MetLife	Anthem, Beta Dental	MetLife
Vision	Aetna MetLife	Anthem	MetLife – VSP Network
Ancillary	MetLife: Long Term Disability, Short Term Disability, Basic Life, Supplemental Life FSA/HSA Administration Slavic401K: Retirement Plan TPA	MetLife: Long Term Disability; Short Term Disability; Supplemental Life Anthem: Basic Life Carrier ABA American Benefits: FSA/HSA Administration TransAmerica: Retirement Plan TPA	MetLife: Basic Life / AD& Short Term Disability Long Term Disability
Workers Comp	Zurich Renewal date: November 1 Carve outs not available	Pinnacle Insurance Renewal January 1 st Carve outs not available	Zurich Master Plan Carve outs available
COBRA Admin	Included in Plus Product	Included	Yes – included in Base Offering
Benefits Admin	Included in Plus Product	Included	Yes – included in Base Offering
Additional Benefits	Teledoc; Health Advocate; TalkSpace; One Medical; Commuter Benefits; Fitness Memberships; Citi Bike Memberships	Teledoc; Health Advocate; Commuter Benefits; Pet Insurance; LifeLock, Perks Plus, Employee Assistance program	Accident, Cancer and Hospital; Chard Snyder; Corporate Perks, Espyr, Health Advocate, InfoArmor, MetLaw
HR Service Delivery	Dedicated Account Manager: groups over 15 Customer Service Model: In-house; 24/7 support via phone, email, SMS, live chat, Slack Customer Service Availability: Group Administrators, Employees, Trusted Advisors as Third-Party Administrators	High touch, hands on local PEO. We provide a boutique approach to our services. Each client has a team of HR professionals that know the ins and outs of their account, a dedicated HR Account Manager, Payroll rep and benefits manager. We pride ourselves in quick personalized responses.	Dedicated HR Account Executive, Payroll, Benefits and Risk contacts for all clients. In house (US based) call center service teams accessible to both the employer and its employees.
Fees	Administrative Fees: Flat PEPM Additional Service Fees: Transparent fees as application for additional services such as HSA, FSA, 401K, T&A, ETC	Administrative Fees: Flat PEPM Background Checks, 401K, we provide an invoice that has all our fees broken out line by line very transparent.	Administrative Fees: Flat Per Employee Per Check (PEPC) and are very transparent on what is charged
Broker Commission	1-99 lives/EE’s = \$30 PEPM 100-499 Lives/EE’s - \$35 PEPM 500+ Lives/EE’s - \$40 PEPM Non-Enrolled PEPM - \$100 One-time	Large group Commission 5%	This is negotiable, but we pay 15-20% of administration fees collected

Warner Pacific believes this information to be accurate as of the revision date. However, it is subject to change and therefore accuracy cannot be guaranteed. Please contact your Warner Pacific Analyst or Sales Executive for more information or refer to the [Carrier 411](#).

You can find more information on the Level Funded 411. warnerpacific.com | (800) 801-2300

CA Insurance License #0764260 | CO Insurance License #351162 | TX Insurance License No. 1641424

Rev. 06.30.23