



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!

WORK SMARTER

WITH FRANKCRUM

FREE UP TIME

Our dedicated pros and easy-to-use tech take HR tasks — like payroll and transactional processing, employee onboarding, workers' comp claims handling, and benefits administration — off your plate so you can focus on growing your business.



ATTRACT AND RETAIN TALENT

Deliver big-company benefits — health, 401(k), dental/vision, disability, even pet insurance — with a seamless, modern employee experience at a fraction of the cost.



STAY CONSISTENTLY COMPLIANT

Avoid costly violations and maintain compliance with our automatic tax filings, E-Verify, and OSHA reporting services, as well as monitoring state / federal regulations such as FMLA, COBRA, FSLA, OSHA, ERISA, just to name a few.



SAVE TIME, REDUCE RISK, & SAVE MORE MONEY
ALL WITH ONE TRUSTED PARTNER.

47% OF SMBS SAY THEY SPEND TOO MUCH TIME ON COMPLIANCE.

U.S. Chamber of Commerce, Small Business Index

PEO CLIENTS SAVE AN AVERAGE OF 27.2% ANNUALLY ON HR COSTS.

NAPEO

REDUCE RISK AND LIABILITY

We help protect your business from lawsuits and workplace issues by providing expert HR guidance, safety programs, and critical insurance coverages to reduce your financial exposure.



GOLD-STANDARD GUIDANCE

Get expert, personalized guidance from our dedicated team of professionals. From payroll to HR and risk management to benefits, we have you covered.



SAVE MONEY

Leverage our group buying power for better rates on benefits, insurance, and other products while reducing administrative overhead by outsourcing HR functions to us.



INTRODUCTION





HALEY CRUM, FRANK W. CRUM, JR., AND MATT CRUM

WE ARE A BUSINESS PARTNER YOU CAN TRUST

WE TAKE GREAT PRIDE IN DOING THE
RIGHT THINGS FOR THE RIGHT REASONS.



OUR COMMITMENT TO SERVICE
BEGINS WITH THE CRUM FAMILY,
**BUT IT DOES NOT
END THERE...**



Haley and Matt Crum joined their father in leadership positions at FrankCrum, the enterprise Frank W. Crum, Jr. and his father founded in 1981.



We employ over 500+ corporate team members to serve our clients.



We serve businesses with as few as one employee to more than 5,000.



No call centers. We provide personalized service from dedicated team members.



We serve more than 4,500 clients nationwide, have over 100,000 worksite employees, and issue over 120,000 W-2s each year.



We have our own technology and product management teams focused on delivering customer-centric solutions.



Frank Winston Crum Insurance, a licensed and admitted insurance carrier, was founded in 2003 to serve our PEO clients with affordable workers' comp coverage – your risk is our risk.



BY PARTNERING WITH FRANKCRUM,

YOU CAN BUILD A HAPPIER, MORE LOYAL WORKFORCE.

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



**TOP
WORK
PLACES**

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



OUR SOLUTIONS



COMPREHENSIVE SOLUTIONS

WE DESIGN SOLUTIONS WITH YOUR BUSINESS IN MIND.



WORKERS' COMPENSATION INSURANCE

- Great rates through our own licensed and admitted carrier
- No down payment AND pay-as-you-go program
- Friendly, responsive claims service
- Coordinate return-to-work programs
- Expert advice and support to mitigate risk and liability
- Safety inspections, fraud investigations, and recommendations
- No time-consuming and costly annual audit



PAYROLL PROCESSING AND TAX ADMINISTRATION

- Accurate and on time
- Direct deposit and pay cards
- Complex payrolls such as multi-state, certified, job-costing, multiple pay rates, holiday and overtime pay
- Wage garnishments
- Per diems/non-taxable reimbursements
- Federal and state tax filing



HUMAN RESOURCES

- Serve as an extension of your HR resources
- Process unemployment claims
- Guidance on employment practices, compliance, and procedures
- Employer Practices Liability Insurance (EPLI)
- Comprehensive employee handbook preparation or review
- Virtual training opportunities and webcasts on essential topics
- Provide forms related to HR functions
- Self-service HRIS portal: MyFrankCrum™
- Assistance with recruiting, including direct hire, contract, or contract-to-hire placements



BENEFITS

- Offer top, cost-effective benefits plans from national providers, including health, dental, vision, 401(k), flexible spending accounts, and supplemental insurance
- Section 125 plans
- Complete benefits administration with intuitive web-based enrollment portal
- Credit union and discount plans

WORKERS' COMPENSATION INSURANCE



AFFORDABLE, RESPONSIVE & RELIABLE

FrankCrum and Frank Winston Crum Insurance share a commitment to provide PEO clients protection from the risk of loss. We have a stake in your success because your losses are our losses.



WORKERS' COMPENSATION HIGHLIGHTS

- Reliable and affordable workers' compensation
- No down payment, pay-as-you-go program, no year-end audit
- Nationwide network of medical providers
- Managed pharmacy program

SAFETY AND RISK MANAGEMENT

- Worksite consultations to identify hazards
- Safety program creation
- Library of safety training resources
- Year-end OSHA 300 reports
- OSHA workers' comp posters

EMPLOYEES GAIN

- Protection in case of injury
- Efficient claims benefits
- Expedient quality medical care
- Prescription card system

CLAIMS MANAGEMENT

- Multiple, convenient options for reporting claims, 24 hours a day
- Efficient claims processing and compliance with state rules and regulations
- Resources and expertise to control claims costs and expenses

RETURN-TO-WORK PROGRAM

- Return employees to modified roles and minimize lost productivity
- Options when alternative roles aren't available
- Claims cost reduced while giving the worker time to heal

EMPLOYERS GAIN

- Assistance managing safety
- Ability to pay as you go and eliminate audits
- Reduced cost of medical services and Rx
- Assistance returning employees to work



Frank^{ADVICE} 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

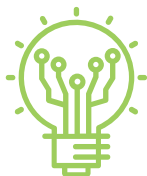
FRANKADVICE INCLUDES:

- Unlimited phone and email access to our HR resources
- Discussion and expert advice on topics such as hiring practices, corrective action, 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



HR TECHNOLOGY THAT INSPIRES
BUSINESSES TO BE THE BEST THEY CAN BE

HUMAN RESOURCES, PAYROLL, AND BENEFITS PLATFORM



HRIS WITH A MODERN DESIGN THAT'S USER-FRIENDLY, FAST, AND INTUITIVE

MyFrankCrum, our proprietary HRIS, is designed for quick access to the most popular functions, making tasks easier for managers, payroll professionals, and employees. Managers can see important updates, like pending time-off requests, right on the homepage. This user-friendly technology also makes entering payrolls and updating employee information a snap.

**PLEASE REQUEST A DEMO OF OUR
MYFRANKCRUM SELF-SERVICE PLATFORM.**



HERE ARE JUST SOME THINGS MYFRANKCRUM MAKES EASY:

- Employee onboarding
- Payroll submission
- Time off tracking
- Time clock data import
- Employee records management
- Benefits enrollment
- Workers' compensation certificates
- Reporting and custom dashboards
- Resource library for HR, safety, and news
- Customize colors and logo for your brand
- Applicant Tracking System (ATS) integration (add-on)
- Custom onboarding forms (add-on)

EMPLOYEES WILL LOVE THE HOMEPAGE THAT PROVIDES QUICK VIEWS OF RECENT PAYCHECKS AND TIME-OFF BALANCES. THEY CAN ALSO:

- Request time off
- Access pay history
- View and print W-2s and pay statements
- Change direct deposit preferences
- Manage personal information
- Enroll in available perks and benefits
- Receive company communications

Mobile functionality was built-in from the start so that you can use MyFrankCrum from any device. For information related to our API offering, visit <https://developer.frankcrum.com/>



BENEFITS MANAGEMENT

PROVIDING COMPETITIVE BENEFITS FOR YOUR ORGANIZATION

FrankCrum helps you deliver top benefits plans—including health, dental, vision, 401(k), flexible spending accounts, and supplemental insurance—from leading national providers. We support benefits planning, compliance, and ongoing management for both FrankCrum-sponsored plans and client-sponsored plans when we are the Agent of Record (AOR).

BENEFITS MANAGEMENT

- Reconciliation of premiums and timely remittance to carriers
- Eligibility notifications for adding newly hired employees
- Processing employee enrollment, change, and termination requests with the carrier
- COBRA administration
- Dedicated, knowledgeable team to assist with communications to the carriers
- Online benefits enrollment

BENEFITS AND COMPLIANCE DECISION SUPPORT

- We explore tailored benefits solutions and options – not only for costs but for employee utilization
- We provide proactive guidance and support with the ever-changing ACA regulations, COBRA/ARPA administration, compliance planning, insurance premium reporting on W-2s, exchange notice forms, variable hour employee reporting, Form 1094/1095 ACA reporting, regulatory benefit filings (FORM 5500), and more.



BENEFITS

PLAN OPTIONS



**QUALITY EMPLOYEE BENEFITS
HELP ATTRACT AND RETAIN
VALUED EMPLOYEES**

HEALTH INSURANCE: MAJOR CARRIERS

- Available to eligible employees
- Discounts on weight loss programs, fitness memberships, and hearing aids
- Plans may include term life insurance
- Groups are subject to underwriting
- Minimum Essential Coverage (MEC) plans available to applicable large employers needing to avoid the ACA Employer Mandate pay or provide 4980H(a) penalty
- Participation and employer contribution requirements apply

MAJOR MEDICAL HEALTH INSURANCE:

- Available to employees working 30 hours or more per week
- Choose from multiple ACA-compliant plans based on specific needs
- Online access to health information, claims, and resources
- Participating employees receive \$10,000 term life and AD&D insurance

MULTIPLE HEALTH CARRIER OPTIONS

FrankCrum offers access to both national and regional health plan carriers. FrankCrum-sponsored health plans include:

- Comprehensive medical coverage with a range of deductible and copay options
- Preventive care and wellness benefits
- Behavioral health and counseling support
- Life and disability insurance options
- Network flexibility to meet the needs of diverse workforces

All groups are subject to underwriting. Employee deductions are available on a pre-tax basis. Minimum participation and employer contribution requirements apply.

Beyond HEALTH INSURANCE

Unless noted, all plans are offered by MetLife, available to employees working 30 hours per week, and no employer contribution is required.



SHORT AND LONG-TERM DISABILITY

Employer-paid or voluntary options available



DENTAL

Multiple plans available; child and adult orthodontics



VISION

Eye exams, prescriptions, frame and lens allowances, etc.



TERM LIFE AND AD&D

Employer-paid or voluntary options available



401(K) RETIREMENT SAVINGS PLAN (SLAVIC)

Numerous investment choices. Establishment fee applies. Plan docs, testing, audits, and Form 5500 are handled by FrankCrum at no extra cost.



FLEXIBLE SPENDING ACCOUNT (INSPIRA FINANCIAL)

Tax advantage reimbursement for qualified out-of-pocket medical and daycare expenses



HEALTH SAVING ACCOUNT (INSPIRA FINANCIAL)

Employees enrolled in a high deductible health plan can contribute pre/post-tax dollars for eligible expense reimbursement for themselves, spouses, and tax dependents



SUPPLEMENTAL PRODUCTS

- Hospital Indemnity
- Accident
- Critical Illness
- Legal Services Plans



EMPLOYEE ASSISTANCE PROGRAM (ACENTRA/HEALTH ADVOCATE)

Employees access a 24-hour emergency hotline for short-term problem resolution. Available to employers not participating in an Aetna health plan. Employer-paid option.



OTHER PERKS

- TicketsAtWork
- Alero Financial
- Pet Assure
- LifeLock with Norton
- Prescription Discount Plan



BENEFITS PLATFORM

BY BSWIFT



Our electronic benefits portal, bswift, integrates directly with MyFrankCrum for ease of administration and efficiency. Plus, its AI-powered virtual Assistant, Emma, helps employees navigate their health benefits.

**MEMBERS CAN ACCESS
THEIR BENEFITS FROM
ANYWHERE USING THE
BSWIFT MOBILE APP.**

MEET ASK EMMA

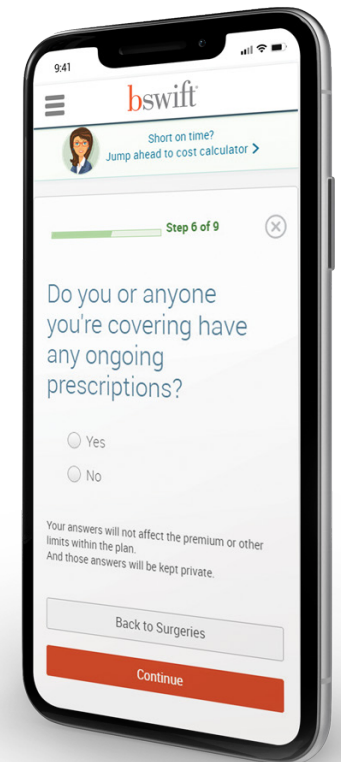
Emma is your 24/7 guide through the world of health benefits. With her AI technology and user-friendly interface, she provides real-time, personalized support, understands queries accurately, and simplifies information search. Empowering employees to concentrate on what matters most, Emma allows them to navigate health benefits effortlessly.

Emma is fully integrated into the benefits enrollment platform and provides different degrees of education and support to fit each employee's needs:

- Personalized walkthroughs for “passengers” who like to be guided
- FAQs and explainer bubbles for “info detectives” who prefer to self-educate
- Standalone calculator and estimate breakdown for “number crunchers” who want to delve into every detail

THE ADVANTAGES OF ASK EMMA

Benefits selection can be overwhelming and confusing for employees, but Ask Emma delivers real results. In addition to a better enrollment experience, Ask Emma helps employees make informed healthcare decisions that can help reduce their out-of-pocket expenses.



PAYROLL: PROCESSING & TAX ADMINISTRATION

UNEQUALED REPUTATION FOR
ACCURATE, ON-TIME PAYROLL
SERVICES

PAYROLL PROCESSING

- Handling of complex payroll rules:
 - Multi-state
 - Job costing
 - Multiple pay rates
 - Departments
 - Certified payrolls
 - Holiday and overtime pay
 - Job codes
 - OCIP
 - Direct deposits
 - Per diems and non-taxable reimbursements
 - Employee deductions
- Use of FrankCrum's payroll banking account eliminates the need for you to perform account reconciliation and the risk of banking account fraud
- Pay cards and electronic direct deposit statements are also available for paperless pay options
- Various time entry methods are supported, including automated salary or easy hourly time entry on our web portal
- Garnishment deductions, withholdings, and remittance to agencies
- PTO plan set up, accruals, balances, and tracking
- View popular dashboards and reports; customization options available

TAX MANAGEMENT

- W-2 and W-3 processing
- Unemployment claims
- Tax credits
- All payroll-related tax return preparation, filing, and payment
 - State withholding
 - State unemployment
 - Local taxes
 - 940 and 941 filings with federal withholding

TIME & ATTENDANCE

- Web-based software, badge readers, or hand readers
- Cloud-based system that integrates directly with MyFrankCrum

PAYROLL & TAX

Accurate, on-time payroll with full tax compliance

- Process/reconcile payroll & taxes
- Multistate payrolls & taxes
- Certified payroll reports
- Automatic SUTA/FUTA compliance
- Federal, state & local tax filing
- Unemployment taxes
- Tax credits
- Direct deposit & pay cards
- Compliant wage garnishment
- Non-taxable reimbursements
- Per diems
- W-2/W-3 processing
- 940/941 filings
- OCIP
- Employment verification
- Job-costing
- Multiple pay rates
- Time clock solution with geofencing
- Fringe benefits
- Employee deductions
- Off-cycle check runs
- Dedicated payroll coordinator
- Various time entry methods accepted

HR & COMPLIANCE

Strategic HR support for employee lifecycle management

- Learning Mgt System (FrankCrum TrainingHub)
- Create & update employee handbooks
- Wrongful termination claims assistance
- Unemployment claims administration
- Immigration & employment eligibility regulations
- Employment eligibility verification (E-Verify)
- Equal Employment Opportunity (EEO-1) reporting
- Discrimination issues
- Hiring practices
- Harassment prevention
- Wage & Hour
- Performance management, corrective action and termination
- Applicant Tracking System integration (ATS)
- Access to worksite posters
- Recruiting/placement services
- Workplace safety & standards regulations
- Equal opportunity & anti-discrimination legislation
- Job descriptions
- Employment oversight & administration laws
- Leave & benefits laws

HR INFORMATION SYSTEM (HRIS)

Easy online access for employees & employers

- Online portal for employers & employees (MyFrankCrum)
- Mobile-friendly access
- Online employee onboarding
- PTO & vacation tracking
- Employee records management
- Benefits enrollment
- Electronic benefits portal
- Reporting & analytics dashboard
- General ledger feed
- Developer API available
- Integrations with time clock, ATS, etc.
- Employee access to pay history, W-2s, etc.
- White-labeling capability
- Automated change audits
- Customizable access at the employee level

WORKERS' COMP & RISK MGT

Protection, claims support, & workplace safety programs

- Pay-as-you-go WC coverage with no down payment
- Year-end OSHA 300 reporting
- Multi-state WC coverage
- Manage WC claims
- WC claims review & loss analysis
- 24/7 WC claims reporting
- Post-accident drug test
- Return-to-work programs
- WC fraud investigations
- Notice of injury filing
- Self-service COI downloads
- Employment Practices Liability Insurance (EPLI)
- Drug Free Workplace program
- Background checks & drug testing
- Safety programs & training
- Safety inspections & worksite hazard recommendations
- Safety resource library
- Cyber liability insurance
- Pay-go general liability insurance
- No year-end WC audit

BENEFITS

Flexible benefits options & administrative support

- National & regional health plans
- Online benefits enrollment through bswift
- AskEmma, AI-powered benefits assistant
- Level-funded health plan options
- Custom employer-sponsored health plan options
- Individual Coverage HRA (ICHRA)
- Benefits administration
- COBRA administration
- Dental & vision
- HSA/FSA/DCAP accounts
- Prescription discount plan
- Critical illness, accident & hospital indemnity coverage
- Health Advocate
- Infertility support
- 401(k) retirement plans
- Life insurance
- Short-term & long-term disability
- Pet insurance
- Identity theft protection
- Legal services
- Credit union memberships
- Employee discount program for events, concerts, etc.
- Employee Assistance Program (EAP)

CUSTOMER SUPPORT

White glove service & more

- Dedicated implementation/onboarding support
- Dedicated payroll coordinator
- Dedicated HR consultant (FrankAdvice)
- Dedicated account manager
- Unlimited phone & email access to HR consultant
- Monthly HR newsletter & compliance updates (FranklyHR)
- Customer resource library - coming soon
- Business resource guide by state
- Federal & state employment regulation alerts
- Spanish-speaking assistance
- U.S.-based customer service

OUR PROPOSAL



This proposal is intended to provide information about the general terms and conditions under which the above-named firm will enter into an agreement to provide professional employer services.

Information contained in this proposal does not constitute advice on legal, tax, or insurance matters. For advice on these issues, you should consult a licensed professional.

SERVICES INCLUDED

At FrankCrum, our highest priority is client satisfaction. Our employees are dedicated to providing you and your staff with the highest level of customer service. The following is an outline of services included in the administration fee that FrankCrum performs on your behalf.



WORKERS' COMPENSATION

- Issue workers' compensation certificates
- File statutory Workers' Compensation Notice of Injury report
- Direct medical treatment
- Prepare and submit year-end OSHA 300 reports
- 24-hour reporting of catastrophic and/or death claims to OSHA
- Access to workers' compensation posters
- Prepare loss runs
- Provide panel physicians where required by state law
- Conduct loss control surveys
- Review and handle workers' compensation claims



PAYROLL

- Process payroll, including job cost and multiple departments
- Handle OCIP, CCIP, and MCIP job-costing
- Prepare certified payrolls
- Print and prepare paychecks and direct deposit vouchers
- Maintain employee and client records
- Set up and maintain online payroll systems and interface for clients
- Issue year-end W-2 forms for employees
- Access to HRIS portal for instant payroll reports and data



UNEMPLOYMENT

- Handle state unemployment tax filings for employees
- Manage unemployment claims
- Attend unemployment hearings with clients by phone
- Process unemployment verification inquiries for employees



BENEFITS

- Administer FrankCrum-sponsored group medical plans, as well as client-sponsored major medical plans*
- Administer FrankCrum-sponsored group dental and vision plans
- Administer FrankCrum-sponsored 401(k) and retirement plans
- Administer tax-saving programs like FSA and HSA
- Handle COBRA compliance and administration for participants in FrankCrum group health programs
- Remit carrier premiums for clients participating in FrankCrum-sponsored plans and client-sponsored plans*

*When FrankCrum is the Agent of Record



ACCOUNTING

- Handle applicable wage garnishments and payments to appropriate agencies
- File consolidated 940s and 941s for all leased employees
- Provide documentation regarding the PEO relationship and tax payments



UNDERWRITING

- Conduct annual rate reviews
- Set up client payroll for additional locations
- Secure workers' compensation coverage for leased employees
- Assist with determination of workers' compensation classifications
- Add workers' compensation codes for leased employees

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
Void & Reissue Fee	Starting at \$50

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)	\$46
Motor vehicle report	Prices vary by state
Employment tax credit services	15% of the dollar amount of the tax credit

BENEFITS

Benefits Administration Fee	No charge for client sponsored plans through self-service in MyFrankCrum. \$50/month if client elects for FrankCrum to manage deductions for client sponsored plan(s).
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 tax ID per week
UKG Time & Attendance Software	\$3.25 and up per user, plus setup fee. \$49 monthly minimum.
IT customization fee	\$120 per hour
Custom onboarding forms	\$295 per year



AN AFFORDABLE CYBER LIABILITY PROGRAM

You may assume that cyber criminals only go after large corporations, but here are the facts:

43% of cyber attacks target small businesses, and numbers are on the rise.

60% of small businesses that are victims of cyber attacks go out of business within 6 months.

That's why FrankCrum has partnered with an AM Best "A" rated insurance carrier, to offer Cyber Liability Insurance to help you protect your business.

WHY IS CYBER LIABILITY COVERAGE IMPORTANT?

Your company is at risk. Even with a comprehensive cybersecurity program, risks are increasing as criminals find new ways to exploit company technology.

Your business is liable. Businesses are liable for their company and customers' online data regardless of where it's stored.

Cyber incidents can be costly. The cost of a cyber incident – especially litigation defense – can quickly devastate a business. For example,

- Before his termination, an employee stole personal account details the business held on its clients and sold them online. When the scheme was revealed, the clients sued the business for invasion of privacy and remediation. Total settlement and defense costs exceeded \$200,000!
- A hacker gained access to a contractor's phone and email account and stole her clients' credit card information. In addition to the cost of breach notification, clients filed suit against the contractor. The total cost of the incident was \$150,000.

WE'VE GOT YOU COVERED

The Cyber Liability Program offers a specialty policy that protects your company from first and third-party risks that arise from using technology.

Program Advantages:

- Lots of coverage (\$250,000 liability limit) for a low price (currently \$7.00 per week)!
- All FrankCrum clients are eligible regardless of cyber claims history or revenue with no underwriting or application process.
- \$1,000 client retention per claim.
- Online access to certs, policy, and claims information.

Types of Risks Covered:

- Privacy: Loss of client credit cards, personally identifiable information, protected health information
- Data: Corruption or destruction of data on a computer system
- Network Security: Denial or disruption of service due to ransomware and malware
- Human Error: When a hacker pretends to be a trusted contact and entices a victim to take an action that undermines cybersecurity



WORK SMARTER WITH OUR TIMEKEEPING SOLUTION

Accurate time tracking is tough—especially when employees are on the go or working at different sites—which can snowball into budgeting, planning, and billing errors.

If you're using timesheets or a manual process for timekeeping, you're working harder than you should to navigate these challenges. And even if you have a time and attendance system in place, integration with our payroll system, MyFrankCrum, could benefit you greatly.

We're excited to offer you our timekeeping solution powered by UKG (formerly Kronos). Here are a few game-changing features:



INCREASE PUNCH ACCURACY WITH GEOFENCING

With geofencing, you can pre-set a location and restrict employees from punching in/out when they exceed its radius. This ensures that employees are accurately paid for their time on-site and helps curb time fraud.



MAINTAIN PROFITABILITY WITH JOB COSTING

UKG allows team members to toggle between job details as they track time, allocating labor costs by project, job, task type, and more. Accurate and timely cost attribution makes on-demand reporting possible and profitability easier to maintain.



ACCESS FROM ANYWHERE

Gone are the days of punching a physical time clock. Employees can use the UKG mobile app to record and manage time. Punches are even recorded when WIFI connectivity isn't readily available.



MYFRANKCRUM INTEGRATION

Importing timekeeping data into MyFrankCrum for payroll processing is easy with our UKG integration. Plus, when added to MyFrankCrum, your new hires will be auto replicated in UKG for a seamless setup.





RECRUITING & STAFFING SERVICES

HELPING HIRING MANAGERS RECRUIT TOP TALENT

FrankCrum Staffing is the integrated recruiting arm of the FrankCrum family of companies. We consult with employers to understand their business needs and recruit top talent for them. We build long-term, productive relationships so when a staffing need arises, we can provide a complete solution and culture fit. Our fee structure is based solely on actual placements.



COMPREHENSIVE SERVICES

- Consult to customize recruiting services to meet your hiring needs
- Advise hiring managers about the job, market-rate pay, and salary range
- Help with job descriptions
- Provide extensive search, review, and screening process
- Conduct a face-to-face interview with each candidate before a client interview
- Offer benefits to contract and contract-to-hire employees

COMPETENCIES

- | | | |
|---------------------------------------|-------------------------|-------------------------------|
| • Administrative and call center | • Seasonal hiring | • Incentive-based pay |
| • Executive and professional services | • Rapid ramp-up | • Staffing project management |
| • Light industrial and manufacturing | • On-site management | |
| • High volume | • Performance-based pay | |

PROCESSES AND RESOURCES

- Recruiters and team members who are certified pros
- Best-in-class technology, recruiting platforms, and proven processes
- Market and salary research capabilities
- Extensive training resources
- Tests using the eSkill platform equipped with validated assessments to effectively measure candidate readiness
- Identity verification and background checks for candidates using eScreen





HIRING IS HARD. MAKE IT EASIER WITH JAZZHR.

JazzHR is a powerful, affordable, user-friendly recruiting solution that integrates with MyFrankCrum.

As an award-winning applicant tracking system, JazzHR helps teams collaborate better during the recruitment process and provides automation to improve hiring efficiency and create the perfect candidate experience.

JazzHR helps businesses **cut time to hire by 50% and increase job traffic by 500%.**

KEY FUNCTIONALITY:

- One-click posting to 25+ candidate sources
- Job review to ensure maximum visibility of free job boards
- Customizable career page
- Candidate texting
- Robust candidate search
- Knockout questions to filter your pipeline to the best candidates
- Candidate self-scheduling

JAZZHR+MYFRANKCRUM

The seamless integration ensures the instant and accurate transition of candidate data from JazzHR to MyFrankCrum at the point of hire, saving clients time while eliminating manual entry and errors.



Companies that lack a solid training program are at greater risk for lawsuits and fines, and typically suffer lackluster business performance compared to those that prioritize employee development. By contrast, a trained workforce leads to:

- ✓ Better compliance outcomes
- ✓ Faster processes
- ✓ Higher customer satisfaction
- ✓ Greater productivity
- ✓ Safer work practices
- ✓ Better business performance

At FrankCrum, our goal is to help you become the best employer you can be. That's why we developed FrankCrum TrainingHub, our learning management system (LMS) offering.

FrankCrum TrainingHub enables companies to offer customized training programs through an online platform. It frees administrators from manually tracking course completions and following up with managers and employees. And it addresses concerns about whether teams are fully compliant with training regulations.

FrankCrum clients receive unmatched pricing on the two package options below.

TRAININGHUB PREMIUM PACKAGE INCLUDES:

- ✓ Training tailored to your business, curated from an extensive catalog with thousands of courses
- ✓ Access to professionally created training courses in categories that include:
 - Compliance
 - Business
 - Leadership Skills
 - Office Safety
 - Customer Service
 - Sales
 - Industry-Specific Training
 - And More!
- ✓ Include your own customized training content to be uploaded by FrankCrum
- ✓ Unlimited consultations with FrankCrum's Human Resources Consultant
- ✓ FrankCrum support includes:
 - Adding new users
 - Removing terminated users
 - Managing content

TRAININGHUB BASIC PACKAGE INCLUDES:

- ✓ Access to ten preselected, professionally created training courses in categories that include compliance, business, leadership skills, and office safety
- ✓ Include your own customized training content to be uploaded by FrankCrum
- ✓ FrankCrum support includes:
 - Adding new users
 - Removing terminated users
 - Managing content

SUMMARY



WHAT OTHER BUSINESS LEADERS HAVE TO SAY

"Everything from W-2s that you don't have to worry about to the compliance issues with the state that you don't have to worry about – all those things are handled by FrankCrum. It's like a weight off of your shoulders. You don't have to worry about that."

– JOHN PETERS, STANLEY STEEMER



"I appreciate having FrankCrum as an HR giant standing behind me and ready to take over at a moment's notice, should something unfortunate happen."

**– JASON AVERY
AVERY HOME REMODELING**



WATCH THE VIDEOS



CASE STUDY

GLASS DOCTOR

BACKGROUND

Established in 1962 with one shop in Seattle, Washington, today Glass Doctor offers complete glass repair, replacement, and services to the residential, automotive, and commercial markets in more than 270 locations in the U.S. and Canada. The company is part of the Dwyer Group, an international franchisor of service industry companies. Frank Klavon has owned the Glass Doctor of Broward County franchise since 2004 after serving as division manager for Safelite.



BUSINESS CHALLENGE

After working with another payroll provider for several years in a relationship he considered difficult and unresponsive, Klavon decided to make a change. He also realized that the time he was spending on the business had kept him from paying attention to the rising costs of his workers' compensation. Specific issues included:

- With 12 employees in the field serving clients, Glass Doctor of Broward wanted an easier and more efficient way to handle payroll and payroll reporting
- On-the-job injuries and their impact on workers' compensation costs were a growing concern

SOLUTION

Glass Doctor of Broward selected FrankCrum as its PEO to provide services such as:

- Managing employee onboarding and working with Glass Doctor to ensure that all forms and information are submitted
- Online onboarding tools to make adding new hires much easier for Glass Doctor and its employees
- Payroll – done quickly and efficiently
- A specialist to handle government reporting and forms
- Workers' compensation coverage

RESULTS

Glass Doctor of Broward has worked with FrankCrum for more than five years in what Klavon considers a very successful relationship, commenting specifically on how much he enjoys working with FrankCrum's people. FrankCrum also provides these advantages:

- Saves Glass Doctor money on workers' compensation coverage with the flexibility of weekly premium payments, which frees up cash
- Payroll staff who are efficient and easy to work with
- Klavon is in the customer service business himself and appreciates the ease of working with FrankCrum



YOUR SERVICE TEAM

Your FrankCrum Account Manager is your liaison to our network of specialty services.

CLIENT EXPERIENCE

We support the long-term success of our clients. Your dedicated Account Manager will ensure you have the best possible experience with FrankCrum, including ongoing access to services based on your changing needs.

PAYROLL

Your Payroll Specialist will oversee the processing of your payroll every pay cycle and help you maintain compliance with federal and state regulations.

HR

We provide resources and experienced HR consultants who are at your disposal immediately to give you “FrankAdvice” on a wide range of HR issues.

BENEFITS

We guarantee a smooth transition from your current benefits program to the options you elect, and we become your plan administrator.

RISK MANAGEMENT

We provide resources for risk management, and also manage your workers' compensation claims.



IMPLEMENTATION PROCESS OVERVIEW

We are looking forward to quickly getting you started as a new PEO client. With years of experience, we've had a lot of practice efficiently and accurately onboarding new customers like you.

We will guide you through a structured yet flexible process to set up your company in our HRIS system, MyFrankCrum, according to the roles in your organization.

Once you are ready to enroll, your Sales Representative will engage our Client Enrollment team to gather contractual documents and process your account activation.

WHAT HAPPENS AFTER ACCOUNT ACTIVATION?

Once your account is activated (typically within 1-2 business days), you will be introduced to your dedicated Payroll Implementation Specialist and your Account Manager.

YOUR PAYROLL IMPLEMENTATION SPECIALIST

Your dedicated Payroll Implementation Specialist assists in preparing and running your first payroll(s), including:

- Roles for your administrators
- Onboarding your employees
- Training on the MyFrankCrum portal
- Earning and deduction code setup
- Payroll submission setup
- PTO accruals
- First payroll processing and auditing

YOUR ACCOUNT MANAGER

Your dedicated Account Manager provides ongoing client support and assists with the full range of FrankCrum services, such as:

- Workers' Compensation Certificates of Insurance
- Workers' Compensation code and state additions
- Benefits products and services
- Claims support (workers' compensation, unemployment, EPLI)
- Discounted background checks and drug testing
- HR support through FrankAdvice



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