



America's[®]
Back Office
Your Turn-Key HR Solution[®]

Valued Services Provided
EXECUTIVE SUMMARY



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Accounting, Finance & Tax Administration

- Using state-of-the-art software for full payroll tax administration and payment to taxing authorities
 - ▶ State and Federal unemployment taxes
 - ▶ State and Federal withholding taxes
 - ▶ Federal Insurance Contributions Act (FICA) – Social Security and Medicare taxes
 - ▶ Local withholding taxes
 - ▶ Worksite reporting
- Audit support for clients
- Provide quarterly payroll tax attestations upon request
- Year-end tax reconciliations
- Fraud protection for employee paychecks
- Stop payment services
- State registration compliance (Certificates of Authority)
- Annual state reporting
- Provide support to clients' accounting staff upon request



Benefits & Retirement Services

- **ABO 401K & Profit Sharing Plan Administration**

- ▶ 5500 filing
- ▶ Compliance and testing
- ▶ Deduction and administration
- ▶ Education
- ▶ Employer match administration
- ▶ Enrollments
- ▶ Funding
- ▶ Loan maintenance
- ▶ Mandated notifications
- ▶ Rollover/distribution/hardship administration
- ▶ Year-end plan audit

- **401K Client Plan Administration**

- ▶ Census reporting
- ▶ Deduction administration
- ▶ Match administration
- ▶ Funding
- ▶ Year-end reporting

- **ABO Group Benefit Plan Administration**

- ▶ 5500 filing
- ▶ Affordable Care Act reporting
- ▶ Affordable Care Act tracking

- ▶ Assist employees with benefit claims
- ▶ Assist employees with benefit questions
- ▶ Carrier bill payment
- ▶ Carrier billing audits
- ▶ Census reporting
- ▶ Compliance and testing
- ▶ Consolidated Omnibus Budget Reconciliation Act (COBRA) administration
- ▶ Education and orientations
- ▶ Eligibility notices
- ▶ Employee assistance
- ▶ Employee premium collection
- ▶ Enrollments
- ▶ Flexible Spending Account (FSA) compliance and administration
- ▶ Maintain employee benefit files
- ▶ Mandated notifications
- ▶ Medical support notice administration
- ▶ Plan audits
- ▶ Plan renewals
- ▶ Resolve administrative issues with providers



Benefits & Retirement Services continued

- **Client Benefit Plan Administration With ABO Contracted Broker**

- ▶ 5500 filing
- ▶ Affordable Care Act reporting
- ▶ Affordable Care Act tracking
- ▶ Assist employees with benefit claims
- ▶ Assist employees with benefit questions
- ▶ Carrier bill payment
- ▶ Carrier billing audits
- ▶ Census reporting
- ▶ Compliance and testing
- ▶ Consolidated Omnibus Budget Reconciliation Act (COBRA) administration
- ▶ Education and orientations
- ▶ Eligibility notices
- ▶ Employee assistance
- ▶ Employee premium collection
- ▶ Enrollments
- ▶ Flexible Spending Account (FSA) compliance & administration

- ▶ Maintain employee benefit files
- ▶ Mandated notifications
- ▶ Medical support notice administration
- ▶ Plan audits
- ▶ Plan renewals
- ▶ Resolve administrative issues with providers
- ▶ Year-end plan audit

- **Client Benefit Plan Administration**

- ▶ Employee premium collection
- ▶ Census reporting

- **Health Insurance Portability & Accountability Act (HIPAA) Compliance**

- **Premium Only Plan (POP) Administration**



Client Relations

- **Maintain Client Relationships**
 - ▶ Personal visits
 - ▶ Phone discussions
 - ▶ Email correspondence
 - ▶ Memos
- **Annual Reviews**
 - ▶ Renewal information-rate changes
 - ▶ Workers' compensation claims
 - ▶ HR metrics
 - ▶ Unemployment claims
 - ▶ Changes in the New Year
- **Communication**
 - ▶ Announcements and changes within ABO organization
 - ▶ All in one labor law postings
- **Client Liaison Within ABO**
- **New Business**
 - ▶ Client service agreements
 - ▶ ACH agreements
 - ▶ New client enrollments
 - ▶ Online forms
 - ▶ Client specific forms
- **Payscale Reports**
 - ▶ Compensation comparable reports provided to clients as needed
- **Special Request**
 - ▶ Client audits
 - ▶ Special reporting requests

Human Resources

- **Adverse Action Notification/Pre-Adverse**
 - ▶ Action Notification
- **Affirmative Action Programs**
- **Americans with Disabilities Act (ADA):**
 - ▶ Reasonable Accommodation
- **Background Screening: Pre-Employment**
- **Credit History**
- **Criminal Background Screen**
 - ▶ Federal/State/County
- **Education Verification**
 - ▶ Employment/Income Verification
 - ▶ Motor Vehicle Registration/Driving Record
 - ▶ Sex Offender List
 - ▶ Social Security Number Trace
 - ▶ Terrorist Watch List
- **Communication of HR Policy**
- **Compensation & Benefits Summary Reports**
- **Compliance: Federal Laws**
 - ▶ Consumer Credit Protection Act (CCPA)
 - ▶ Equal Employment Opportunity (EEO)
 - ▶ Fair Credit Reporting Act (FCRA)
 - ▶ Fair Labor Standards Act (FLSA)
 - ▶ Immigration and Nationality Act (INA)
 - ▶ Labor-Management Reporting and Disclosure Act (LMRDA)
 - ▶ Migrant and Seasonal Agricultural Worker Protection Act (MSPA)
 - ▶ Polygraph Protection Act
 - ▶ Uniformed Services Employment and Re-Employment Rights Act (USERRA)
 - ▶ Whistleblower Laws
 - ▶ Worker Adjustment and Retraining Notification Act (WARN)



Human Resources continued

- **Drug Testing**
 - ▶ Pre-Employment/Random/Reasonable Suspicion
- **Employee Relations & Counseling**
- **Employment Contracts**
- **Employment of Minors**
- **EEO-1 Reporting**
- **EEOC Filing/Inquiry/Complaints/Audits**
- **E-Verify**
- **Family & Medical Leave Act (FMLA) Administration & Policy**
- **Federal Contracting Compliance**
- **Grievances**
- **Handbooks**
- **Immigration: I-9 Compliance/Auditing**
- **Investigations of HR Complaints**
 - ▶ Harassment/Discrimination
- **Job Descriptions**
- **Labor Census Surveys: State/Federal**
- **Legal Defense Fund for HR Related Matters**
- **New Hire Reporting**
- **Performance Appraisals/Performance Management**
- **Personal Leave Administration**
- **Personnel File Compliance/Recordkeeping**
- **Policy Writing**



Human Resources continued

- Progressive Discipline Policies/Administration
- Social Security Number Verification Service (SSNVS) Auditing
- Staffing: Job Postings/Screening/Interviews
- Termination Audits/Procedures
- Termination Events
- Training
 - ▶ Harassment Awareness/Avoidance
 - ▶ Diversity
 - ▶ Leadership/Coaching
 - ▶ Conflict Management
- Unemployment Claims Management
- Unemployment Hearings
- Unemployment Audits/Investigations
- Wage & Hour Complaints to the United States Department of Labor (USDOL)
- Verification of Employment (VOE)

Payroll Services & Employee Onboarding

- **Payroll Processing Based on Our Client Needs & Requirements**
 - ▶ Regular pay cycle, additional bonus and off-cycle processing
- **Wage & Hour Compliance in All 50 States**
- **Friend of Court Orders, Garnishment Administration & Payment Submission**
- **Paid Time Off/Vacation Tracking & Reporting**
 - ▶ Per client policy
 - ▶ Tracking of mandated paid sick leave by states and localities
- **Custom G/L Exports Based on Individual Client G/L Requirements**
- **Full Access Payroll Reporting**
 - ▶ Certified reports
 - ▶ Job cost reports
 - ▶ Departmental reports
- **Direct Employee Assistance**
- **100% Paperless Processing**
- **Debit Card (VISA) Program**
- **Payroll Delivery Based on Client's Needs**
 - ▶ FedEx/US Mail/Paperless



Payroll Services & Employee Onboarding continued

- **Assist Clients With Internal Audits**
 - Payroll/personnel reports
- **Secure Transmission of All Bank Files**
 - Client ACH
 - Direct deposit
 - Positive pay (fraud protection)
- **Payroll & Employee Documents Electronically Stored**
- **Data Integrity**
- **W2 Processing**
- **Fully Personalized Client & Employee Online Access**
 - New employee onboarding
 - Reports/downloads
 - Check stubs and earning history
 - Employee maintenance
- **New Employee Onboarding 100% Paperless or Hard Copy**
 - I-9 verification/compliance
 - Handbook acknowledgments
 - Policy acknowledgements



Risk Management & Workplace Safety

- **For ABO Provided Workers Compensation Coverage**
 - Premium audits supervised & verified
 - Certificate of insurance issuance
 - Claims reporting and management
 - Claims payments and reserves reviewed
 - Payroll reporting from our system
 - Policy management
 - Each policy reviewed for states and class codes
 - Experience mod calculations verification
 - Clinic recommendations for post-accident drug testing
 - OSHA 300 logs produced
- **Loss Prevention & Risk Control Services**
- **Safety Consultation**
- **Regulatory Compliance Assistance (OSHA, State Plan OSHA, DOT & DEQ)**
- **Job Safety Analysis**
- **Safety Training (Equipment, First Aid, Heights, HAZMAT)**
- **Safety Video Library**
- **Assistance With Safety Handbooks**



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