

# Service Model Comparison

		PEO	ASO
HUMAN RESOURCES & COMPLIANCE	Handbooks, Policies & Documentation	Employee Handbook Development, Updates, and Maintenance	✓
		Custom Policy Creation and Company-Specific Guidance	✓
		Job Description Review and Classification	✓
		I-9 and Personnel File Management <sup>1</sup>	✓
		Labor Law Poster Delivery	✓
	Workforce Support	New Hire Onboarding Tools and Electronic Documentation	✓
		Disciplinary Action and Termination Assistance	✓
		Unemployment Claims Support	✓
		Unemployment Claims Administration	✓
	Compliance & Regulatory Oversight	Ongoing Compliance Monitoring and Regulatory Alerts	✓
		Annual Harassment Prevention Training and Documentation	✓
		FLSA, FMLA, ADA, and EEOC Compliance Support	✓
Multi-State Compliance Guidance for Remote and Onsite Staff		✓	
Workers' Compensation Reporting		✓	
State and Federal Tax Withholding Oversight		✓	
EMPLOYEE BENEFITS	Employee Benefits	Access to Multiple Medical Plan Options <sup>2</sup>	✓
		Dental and Vision Insurance	✓
		Life Insurance Options	✓
		Short-term and Long-term Disability Coverage	✓
		Voluntary Benefits: Accident, Hospital Indemnity, and Specified Disease Insurance	✓
		Health Spending Accounts (HSA, HRA, FSA)	✓
		Employee Assistance Programs (EAP)	✓
		Electronic Benefits Enrollment	✓
		New Hire, Life Event, and Open Enrollment Administration	✓
		Plan Design and Carrier Coordination	✓
	COBRA, ACA, ERISA, and HIPAA Compliance Support	✓	
	Credit Employer Invoice for External Benefit Plans	✓	
Leave of Absence Administration	Assess Leave Eligibility and Provide Clear Communication and Documentation	✓	
	Coordinate With Insurance Carriers for Accurate Claims Processing	✓	
PAYROLL SERVICES	Payroll Services	Accurate and On-Time Payroll Processing	✓
		Direct Deposit and Secure Pay Stub Access	✓
		Printed Checks and Pay Cards for Unbanked Employees <sup>3</sup>	✓
		Online Employee Self-Service Portal	✓
		Tip and Commission Reporting	✓
		Payroll Deductions and Reimbursements	✓
		PTO Accrual Tracking and Reporting	✓
		Departmental Billing and Job Costing	✓
		Certified Payroll Reporting: Davis-Bacon, Prevailing Wage	✓
		FLSA Classification Guidance	✓
	Wage and Hour Compliance Support	✓	
	Child Support, Tax Levy, and Garnishment Processing	✓	
Wage Verification Responses	✓		
Multi-State and Remote Workforce Support	✓		
Payroll Tax Administration	Federal, State, and Local Payroll Tax Filings	✓	
	Quarterly and Annual Tax Reporting (941, 940, W-2, W-3)	✓	
RISK MANAGEMENT	Master Workers' Compensation Policy	Federal, State, and Local Payroll Tax Filings	✓
		Quarterly and Annual Tax Reporting (941, 940, W-2, W-3)	✓
		W-2, W-3, 1099 Year-End Processing and Distribution <sup>4</sup>	✓
		Tax Withholding Setup and Verification	✓
		State New Hire Reporting	✓
		Access to PES Master Workers' Compensation Policy <sup>5</sup>	✓
		Pay-as-You-Go Premium Structure	✓
		No Large Deposits or Year-End Surprises	✓
		Multi-State Coverage ( <i>Eligibility Varies</i> )	✓
		C-11 and C-240 Claims Administration	✓
	Ongoing Claims Tracking and Employer Guidance	✓	
	Return-to-Work Documentation and Support	✓	
Coordination With Carriers and Adjusters	✓		
Prompt Claim Submission and Form Management	✓		
Support for Injured Employees and Insurance Coordination	✓		
Audit Preparation and Year-End Compliance Reviews	✓		
401(K) ADMINISTRATION	401(k) Retirement	Direct Access to Dedicated Retirement Support Specialists	✓
		Employee Eligibility Tracking and Automatic Notifications	✓
		401(k) Enrollment and Contribution Processing	✓
		Payroll Contribution Coordination and Limit Monitoring	✓
		Distribution Request Review and Approval	✓
		Form 5500 Preparation and Filing	✓
		Fiduciary Support and Liability Protection for Plan Sponsors	✓
		Full Audit and Testing Process Management	✓
		Group Education Meetings and Plan Walkthroughs	✓
		One-on-One Retirement Planning Sessions	✓
		Contribution Strategy and Investment Guidance	✓
		Ongoing Employee Access to Retirement Experts	✓
Custom Report of Per-Pay-Period Contributions for Externally Administered 401(k) Plans	✓		