



Employee Benefits Brochure

A Guide for Employers

CORNERSTONE PEO BENEFITS

Why Offering Employee Benefits Will Make Your Business More Competitive

Nowadays, employee benefits extend well beyond basic healthcare plans. With benefits offerings becoming more complex, employees are certainly expecting more. Large companies were the only ones to offer complex employee benefits packages. Today, with Cornerstone PEO, you can stay competitive by offering robust benefits packages.

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Workers say that employment based health insurance is a requirement followed by dental insurance and a retirement savings plan.

Cornerstone PEO provides every client with the most cost-effective benefit options you can offer while complying with the ever-changing and extensive rules and regulations. This guide will help answer questions regarding benefits and showcase the offerings you have access to with Cornerstone PEO. The bottom line is attracting and retaining top talent includes offering a robust benefits package. This will help keep your business competitive and serve as a key differentiator when recruiting.



CORNERSTONE PEO BENEFITS

Ensuring Compliance

The Affordable Care Act (ACA) requires businesses with 50 or more full-time employees to offer affordable health insurance that meets certain standards to their employees and dependents. Health coverage should never be a risk to your organization, we want our services to provide peace of mind and additional growth for your business overall.

Our team is comprised of industry experts who handle the tax and regulatory reporting ensuring you maintain compliance as well. Our team guarantees that you will avoid costly fines by making the appropriate pre-tax deductions through our payroll administration.

Cornerstone PEO can guarantee that any client over 50 employees will always receive Cornerstone PEO Health plans that are ACA Compliant.

The Cornerstone PEO Advantage

- ✓ Gain a robust and competitive employee benefits plan that fits your needs
- ✓ Ensure compliance with ACA, COBRA, and ERISA regulations
- ✓ Expert support to answer any questions you may have
- ✓ Partner with a team of experts who manage plans and communicate with carriers
- ✓ Recruit and retain top talent while lowering employee turnover
- ✓ All claims and renewal negotiations with the carriers handled
- ✓ Process forms for employee enrollment, changes, and termination, including W-2 health premium reporting

CORNERSTONE PEO BENEFITS

Our Expert Benefits Team

The Cornerstone PEO Employee Benefits team assists every client through each step of the health benefits process, providing seamless administration processes.



We will help educate our clients and their employees on the resources available to them.

We will help with enrollment through the entirety of the process using efficient technology provided by our trusted partners.



Our Benefits team will manage COBRA administration, distribution of Form-1095, and yearly renewals.

We are always here to answer any questions you may have regarding your benefits plans.



Our payroll and employee benefits team will handle all operations for benefits.

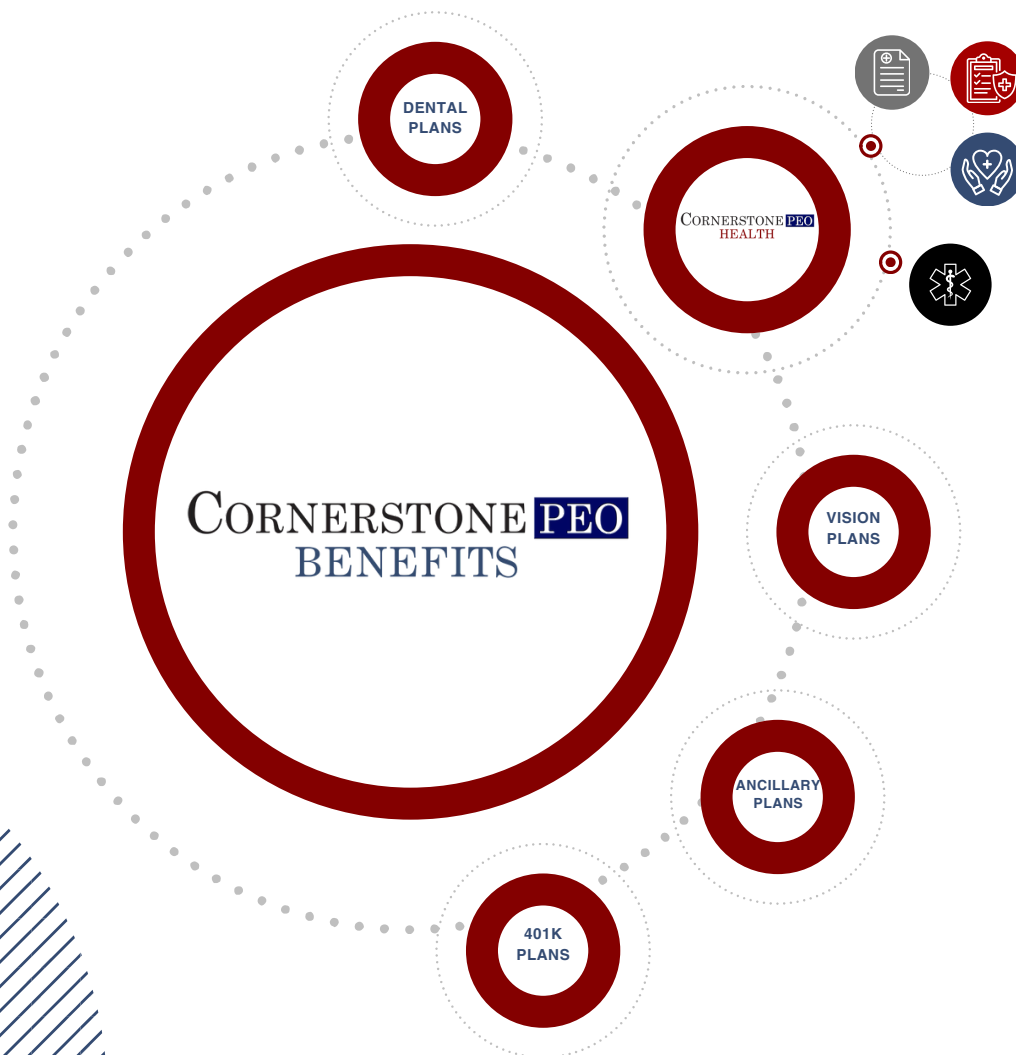


CORNERSTONE PEO BENEFITS

Employee Benefits Offerings

Cornerstone PEO clients have exclusive access to Cornerstone PEO Benefits plans, the most robust and comprehensive plans offered by a PEO nationwide.

- ✓ Cornerstone PEO Health
- ✓ Ancillary/Voluntary Plans
- ✓ Dental Plans
- ✓ 401K Plans
- ✓ Vision Plans



CORNERSTONE PEO HEALTH



PLAN OPTIONS

Plan Rates
Starting at
\$22/Month!

SLATE

Slate Health Plans

ACA Compliant Plans
at Minimal Cost

Starter Plan

Advanced Plan

Premium Plan

CRIMSON

Crimson Health Plans

PPO Plans with Fixed Rates

Enhanced Plan

Deluxe Plan

COBALT

Cobalt Health Plans

Comprehensive PPO Plans Only
Available to Cornerstone PEO Clients

Exclusive Bronze Plan

Exclusive Silver Plan

Exclusive Gold Plan

BUCA

BUCA Health Plans

National BUCA Plans Available For
Underwriting through Cornerstone PEO Health

WHY CORNERSTONE PEO HEALTH

Cornerstone PEO provides you with the resources to offer group-specific benefits, and to remain competitive within your industry. Our plans include the following:

- ✓ **TELEMEDICINE**
- ✓ **PPO NETWORK ACCESS**
- ✓ **OFFICE VISITS**
- ✓ **ER/HOSPITAL INDEMNITY**
- ✓ **BEHAVIORAL HEALTH**
- ✓ **WELLNESS SCREENINGS**
- ✓ **& MORE!**

CORNERSTONE PEO HEALTH



WHY PROVIDE OUR BENEFITS



**ALL PLANS ARE
ACA COMPLIANT**



**ESSENTIAL COVERAGE
STARTING AT \$22**



**REDUCE YOUR
EMPLOYEE TURNOVER**



**HUMAN RESOURCES
ADMINISTRATIVE SUPPORT**

ACA COMPLIANT PLANS

The Affordable Care Act (ACA) requires businesses with 50 or more full-time employees to offer affordable health insurance that meets certain standards to their employees and dependents.

Cornerstone PEO can guarantee that any client over 50 employees will always receive plans from our team that are ACA Compliant.

Health coverage should never be a risk to your organization, we want our services to provide peace of mind and additional growth for your business overall.

CORNERSTONE PEO BENEFITS

Cornerstone PEO clients have access to guaranteed issue ancillary plans at competitive fixed rates, with no additional cost to the employer.

ANCILLARY PLAN OPTIONS:

✓ Dental	✓ Voluntary Accident
✓ Vision	✓ Identity Theft Protection
✓ Voluntary Life	✓ 401k
✓ Critical Illness	✓ Telemedicine
✓ Short-Term Disability	✓ Pet Insurance
✓ Long-Term Disability	✓ Other Plan Options Available Upon Request

ANCILLARY PLAN PROVIDERS INCLUDE, BUT ARE NOT LIMITED TO:

✓ Ameritas	✓ United Healthcare
✓ Allstate	✓ Cigna
✓ Guardian	✓ Blue Cross Blue Shield
✓ Principal	✓ Aetna

CORNERSTONE PEO BENEFITS

Interested in our Benefits Offerings?

In order to stay competitive as an organization, the quality and options of your employee benefits are crucial for your business.

Working alongside a PEO to provide health benefits can provide you with tools and resources that can be difficult to source on your own.

Additionally, many of our plan options are impossible to source on your own due to the exclusivity of these plans.

Cornerstone PEO is equipped to handle every benefit need your team may have and is eager to help you! For more details and further information, contact our benefits team.

88%

OF EMPLOYEES

SAY THAT THE QUALITY AND
OPTIONS OF HEALTH BENEFITS
ARE IMPORTANT TO THEM.

56%

OF U.S. ADULTS

SAY THAT HEALTH BENEFITS ARE
A KEY FACTOR IN WHETHER THEY
STAY IN THEIR CURRENT JOB.

Contact Our Team:

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