



Program Developed for:



Matt Peterson
Sr. Business Development Manager
Midwest Markets

630 710 .0152 Direct Line

586.997.3377 Phone

586.997.3378 Fax

mpeterson@aboceo.com

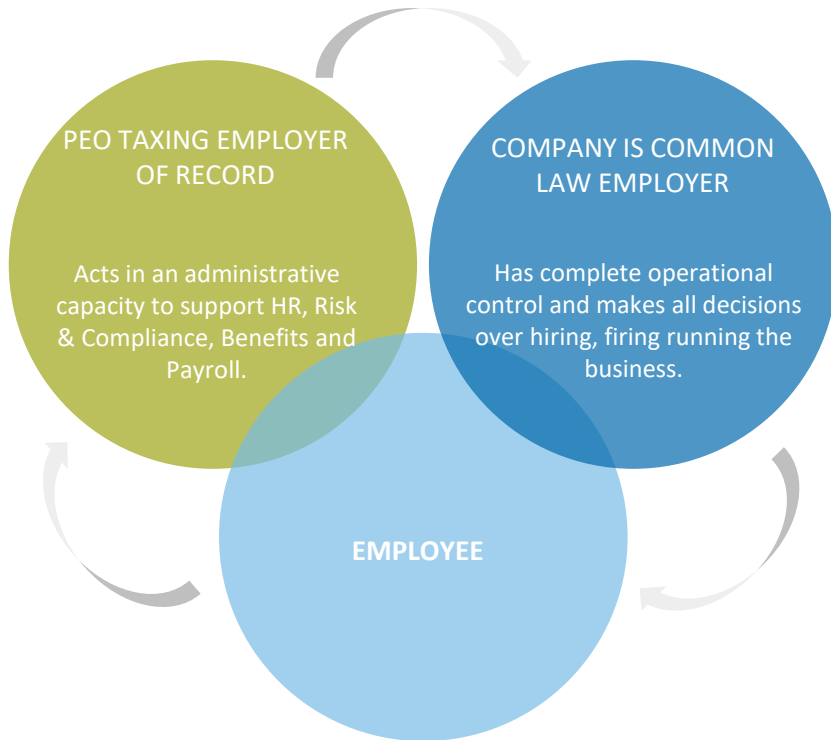


WHO IS ABO?



I started America's Back Office Inc. (ABO) in 1999 with a mission to help small and medium sized businesses navigate the complexities of payroll, tax management, human resources, compliance, employee benefits, and risk mitigation. I recognized that the constantly evolving regulatory landscape, rising costs of benefits, and competition to attract and retain top talent is extremely challenging. The solution for many these companies was to outsource these functions and take advantage of the economies of scale that outsourcing provides. ABO was created to provide business owners with a turn-key solution that would lower costs, support compliance, enhance employee satisfaction and allow them to focus on their customers and growing their business. You didn't start your business to spend your time and resources in the "back office". Let the experts and ABO handle those details so you can focus on building your business.

~ DAVE OTTO



WHY OUTSOURCE?

LEVERAGE

- Your company joins with 500 other companies to purchase better Benefits and Workers Compensation at lower costs

NATIONAL PRESENCE

- ABO works with companies in all 50 states, Puerto Rico and Guam

SUPPORT

- Our experts support your organization to provide efficiencies and technology to enhance employee experience and assure compliance.
- We allow our clients to focus their time on customers and building revenue instead of running their back office.

WHAT YOU GET

PAYROLL

- Employee/Employer Portals
- Time and Attendance
- PTO Management
- Dedicated Payroll Specialist
- W2's / 1099 / Employment Tax Filing
- Direct Deposit

BENEFITS

- Health
- Dental
- Vision
- STD/LTD
- Life
- Section 125/132 Cafeteria Plan Administration
- 401k Administration
- Cobra Administration
- ACA Reporting 1095's

HR SERVICES

- Cloud Based HRIS
- FMLA
- Performance Management tools
- Employee Relations Support
- Handbook Development
- Policy Development
- General HR Support
- HR Forms and Templates
- Applicant Tracking
- I-9
- Employee Orientation
- *Online/Onsite Training

RISK MITIGATION

- Payroll Compliance
- Transfer Workers Comp Liability/management
- Regulatory Compliance
- Unemployment Claims Management



USER & DEVICES



MARKETPLACE & CUSTOM INTEGRATION



REPORTING

PLATFORM



Hiring



Benefit Administration



Payroll



Time and Labor



Employee Onboarding



Benefits Enrolment



Self Service



Data Bridge



E-Verify



HR Admin



Financial Operations

WEB & SERVICES APIS



PRIVATE CLOUD



Private Data Storage



Scalability



Security



Disaster Recovery

TECHNOLOGY

America's Back Office provides clients access to our State of the Art, Cloud Based HRIS platform. The platform is fully integrated and available on all devices and includes the features displayed above. Other integrated modules include Applicant Tracking (ATS), Performance Management and a Learning Management System (LMS). Our technology platform centralizes data, has robust customizable reporting capability and provides our clients with visibility to the meaningful data to better run their business.

PLUG INTO A FORTUNE 200 BENEFITS PLATFORM!



 **CVS** caremark®

 **RxBenefits**®

 **The American Worker**®
Provided by Fringe Benefit Group

 **UnitedHealthcare**®

 **TRANSAMERICA**®

 **Blue Cross
Blue Shield
Blue Care Network
of Michigan**

 **MetLife**

 **Auxiant**®
Your Integrated Benefits Partner

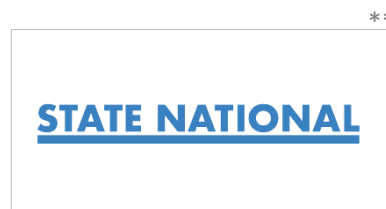
 **hap**®

 **Aflac**®



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

WORKER'S COMPENSATION



*State National Guaranteed Cost Captive brought to you by The AmWins Group

**All A- or better rated carriers

• HOW ABO CREATES VALUE FOR YOUR WORKERS COMPENSATION SOLUTION:

- Customizable Programs with a wide range of available codes
- Three National A rated carriers
- No Audits
- No Deposits
- Risk Management
- Claims Management
- Back to Work Programs
- Costs savings
- Security

The Health Plans



Plan Specs	Plan 1	Plan 2	Plan 3
Carrier	BlueCross BlueShield of Michigan	BlueCross BlueShield of Michigan	BlueCross BlueShield of Michigan
Plan Name	Simply Blue \$500	Simply Blue \$1,000	Simply Blue \$2,500
Plan Type	PPO	PPO	PPO
Network	Simply Blue PPO	Simply Blue PPO	Simply Blue PPO
In Network			
Deductible: Single	\$500	\$1,000	\$2,500
Deductible: Family	\$1,000	\$2,000	\$5,000
Co-Insurance	80%	80%	80%
Out-of-Pocket Limit: Single	\$6,350	\$6,350	\$6,350
Out-of-Pocket Limit: Family	\$12,700	\$12,700	\$12,700
Inpatient Facility	80% Coinsurance and Deductible	80% Coinsurance and Deductible	80% Coinsurance and Deductible
Outpatient Surgery	80% Coinsurance and Deductible	80% Coinsurance and Deductible	80% Coinsurance and Deductible
Copays			
PCP	\$20	\$30	\$30
Specialist	\$20	\$30	\$50
Urgent Care	\$20	\$30	\$60
ER	\$150	\$150	\$150
Other Services			
Diagnostic Lab / X-Ray	80% Coinsurance and Deductible	80% Coinsurance and Deductible	80% Coinsurance and Deductible
MRI & CT Scan	80% Coinsurance and Deductible	80% Coinsurance and Deductible	80% Coinsurance and Deductible
Prescription Drugs			
Individual Prescription Deductible	N/A	N/A	N/A
Family Prescription Deductible	N/A	N/A	N/A
Generic / Preferred / Non Preferred / Specialty	\$10/\$40/\$80	\$10/\$40/\$80	\$10/\$40/\$80
Out of Network			
Deductible: Single	\$1,000	\$2,000	\$5,000
Deductible: Family	\$2,000	\$4,000	\$10,000
Co-Insurance	60%	60%	60%
Out-of-Pocket Limit: Single	\$12,700	\$12,700	\$12,700
Out-of-Pocket Limit: Family	\$25,400	\$25,400	\$25,400
Monthly Premiums			
Employee Only	\$856.81	\$805.11	\$721.31
Employee + 1	\$2,056.33	\$1,932.27	\$1,731.13
Family	\$2,570.42	\$2,415.32	\$2,163.91

The Health Plans



Plan Specs	Plan 4	Plan 5	Plan 6
Carrier	BlueCross BlueShield of Michigan	BlueCross BlueShield of Michigan	BlueCross BlueShield of Michigan
Plan Name	Simply Blue \$3,000	Simply Blue <u>HSA \$3,200</u>	Simply Blue <u>HSA \$6,350</u>
Plan Type	PPO	PPO / HDHP	PPO / HDHP
Network	Simply Blue PPO	Simply Blue PPO	PPO / HDHP
In Network			
Deductible: Single	\$3,000	\$3,200	\$6,350
Deductible: Family	\$6,000	\$6,400	\$12,700
Co-Insurance	80%	100%	100%
Out-of-Pocket Limit: Single	\$8,150	\$6,900	\$6,350
Out-of-Pocket Limit: Family	\$16,300	\$13,800	\$12,700
Inpatient Facility	80% coinsurance	No Charge After Deductible	No Charge After Deductible
Outpatient Surgery	80% coinsurance	No Charge After Deductible	No Charge After Deductible
Copays			
PCP	\$40	No Charge After Deductible	No Charge After Deductible
Specialist	\$60	No Charge After Deductible	No Charge After Deductible
Urgent Care	\$60	No Charge After Deductible	No Charge After Deductible
ER	\$250	No Charge After Deductible	No Charge After Deductible
Other Services			
Diagnostic Lab / X-Ray	80% coinsurance	No Charge After Deductible	No Charge After Deductible
MRI & CT Scan	80% coinsurance	No Charge After Deductible	No Charge After Deductible
Telemedicine	-	-	-
Prescription Drugs			
Individual Prescription Deductible	N/A	N/A	N/A
Family Prescription Deductible	N/A	N/A	N/A
Generic / Preferred / Non Preferred / Specialty	\$10/\$40/\$80	\$10/\$40/\$80	No Charge After Deductible
Out of Network			
Deductible: Single	\$6,000	\$6,400	\$12,700
Deductible: Family	\$12,000	\$12,800	\$25,400
Co-Insurance	60%	80%	80%
Out-of-Pocket Limit: Single	\$16,300	\$13,800	\$15,000
Out-of-Pocket Limit: Family	\$32,600	\$27,600	\$30,000
Monthly Premiums			
Employee Only	\$685.66	\$655.06	\$548.70
Employee + 1	\$1,645.57	\$1,572.15	\$1,316.85
Family	\$2,056.97	\$1,965.20	\$1,646.07

Dental



Summary of Dental Benefits

Employer Sponsored Dental				
Class Description	High Plan		Mid Plan - MAC	
	In-Network	Out-of-Network*	In-Network	Out-of-Network*
Reimbursement	Negotiated Fee Schedule	R&C 80th Percentile	Negotiated Fee Schedule	Negotiated Fee Schedule
Type A – Preventive	100%	100%	100%	100%
Type B – Basic	80%	80%	80%	80%
Type C – Major	50%	50%	50%	50%
Calendar Year Deductible applies to:	B & C	B & C	B & C	B & C
▪ Individual	\$50	\$50	\$50	\$75
▪ Family	\$150	\$150	\$150	\$225
	Aggregate	Aggregate	Aggregate	Aggregate
Calendar Year Maximum (applies to A,B,C services)	\$1,500	\$1,500	\$1,000	\$1,000
Orthodontia	50%	50%	50%	50%
Orthodontia Lifetime Maximum	\$1,500*	\$1,500*	\$1,000*	\$1,000*
EMPLOYEE ONLY	High Plan	\$43.87	Mid Plan	\$29.36
EMPLOYEE + ONE	High Plan	\$80.00	Mid Plan	\$54.36
EMPLOYEE + FAMILY	High Plan	\$144.88	Mid Plan	\$96.79



Thank You!

