

Client Questionnaire

Referred by:

Company Name _____ Effective Date _____

DBA Name _____

First Name _____ Last name _____

Address _____ City _____ State _____ Zip _____

Phone _____ Email _____

Business Entity Type ☐ Sole Proprietor ☐ Partnership ☐ S Corporation ☐ LLC ☐ Other _____

Is your business entity domiciled in Colorado? ☐ Yes ☐ No Who owns the Business entity? _____

Do you have an office outside of Colorado? ☐ Yes ☐ No SIC: _____ Job Description: _____

Do you have out-of-state employees? ☐ Yes ☐ No If Yes: _____ Employees in _____

Do you have Common Ownership in any other business entities? ☐ Yes ☐ No

Does the business have W2 employees other than the owner and spouse? ☐ Yes ☐ No How long has payroll been run? _____

How many employees working 30+ hours did you have on payroll in the last 12 months? # _____

How many employees currently on payroll work 30+ hours per week? # _____

How many employees currently on payroll work less than 30 hours per week? # _____

How many seasonal (less than 120 non-consecutive days per calendar year) do you have? # _____

What is your current probationary period for a new hire to be eligible for coverage? Start date will be First of Month following:
☐ 0 days ☐ 30 days ☐ 60 days ☐ 90 days ☐ Other _____

Do you have an orientation period? ☐ Yes ☐ No If you do, what is it? _____

What is the number of hours worked to be eligible? # _____

What is your definition of a full-time employee? _____

Do you currently determine eligibility based on class of employee? ☐ Yes ☐ No

If yes, what class division do you use? (e.g., management v. non-management, hourly v. salary) _____

Do you have terminated employees currently on COBRA /State Continuation? ☐ Yes ☐ No

Do you have any 1099 /contract employees? ☐ Yes ☐ No

How much do you contribute towards your employee's benefits? \$ _____ or % _____

Do you contribute towards dependents? ☐ Yes ☐ No If you do, how much? \$ _____ or % _____

How often do you run payroll? _____

26 How often would you want withholdings done? _____

Do you use a payroll company? ☐ Yes ☐ No: _____ If yes, which company? _____



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What benefit(s) are you currently offering to your employees? (check all that apply)

☐ Medical ☐ Dental ☐ Vision ☐ Life ☐ LTD ☐ STD ☐ Voluntary

What is most important to you about your benefits program?

☐ Network ☐ Copay plan ☐ Prescriptions ☐ Cost of premium ☐ Other _____

Please include plan information, if possible: _____

Are you interested in Ancillary coverage? ☐ Yes ☐ No

Would you like to see how adding voluntary benefits, at no cost to you, can complement your existing medical plan and help offset rising healthcare costs? ☐ Yes ☐ No

Do you do pre-tax withholdings of employee contributions? ☐ Yes ☐ No

Do you have a Premium Only Plan (POP) for pre-tax treatment of employee contributions? ☐ Yes ☐ No

Are you ERISA compliant? ☐ Yes ☐ No

The Employee Retirement Income Security Act of 1974 (ERISA) is a federal law that sets minimum standards for most voluntarily established pension and health plans in private industry to provide protection for individuals in these plans and the employers who provide them. ERISA applies to private employers that offer employer-sponsored health insurance coverage and certain other benefits to 2+ employees. The ERISA requirements are enforced by the Department of Labor via audits and the penalties are collected by the IRS. One of the biggest complications to an ERISA audit is that it opens a door for a Department of Labor audit and the penalties can open the door for an IRS audit.

Are you interested in looking at level-funded plans? ☐ Yes ☐ No

Level funding offers the freedom of a self-funded plan but provides a little more certainty for budgeting concerns. Employers pay a set amount each month to a carrier; this amount typically includes the cost of administrative and other fees and the maximum amount of expected claims based on underwriting projections, as well as embedded stop-loss insurance to protect the employer from an unexpected large claim.

Are you interested in exploring the offerings that a PEO could provide to your company? ☐ Yes ☐ No

Professional Employer Organizations (PEOs) partner with companies to provide comprehensive HR outsourcing to help manage a company's human resources, employee benefits, regulatory compliance, and payroll outsourcing. A PEO works through a co-employment arrangement, which means the PEO contractually shares certain employer responsibilities with the company.

Completed by: _____ Date: _____