In Partnership with ADP, NCIL Presents: Beyond Payroll - Optimizing Your Organization’s Financial Processes

April 4, 2024

Live captioning by Ai-Media   
  
  
  
JENNY SICHEL:   
Hello everyone that is joining, we will give it a couple of seconds to let the attendee field populate and we will get started. Looks like it is still going up so we will give it another second or two. Awesome, so we're going to get started.   
  
My name is Jenny Sichel, I am the operations Director at the National Council on Independent Living, and I am here today with ADP and Jessica Pinero from ADP. Jessica, you want to say hi? I will let you do an intro in a little bit.   
  
JESSICA PINERO:   
Sure, hey everybody, thanks for having me today!   
  
JENNY SICHEL:   
Awesome. Before Jessica gets her intro, I'm just going to do quick housekeeping. I don't want to take up too much time. Captions and ASL are both available. You can find captions at the link in the chat, or you can also put them on your Zoom directly. The link on the chat, you can enlarge them, change the color and font, to help you out. We do have chat closed, but if you have any troubleshooting questions or anything like that feel free to throw it in the chat and we have Selena from NCIL on the backend will be amazing and help you out with any technical concerns.   
  
Leslie I want to touch on in housekeeping as we will have time for questions halfway through, then at the end. Feel free though to submit your questions at any time and we will try to answer them as we can come up but yeah, you can either use a Q&A tab at the bottom of the zoom bar, you can type your questions in an email to selena@ncil.org, that is sylena, at NCIL.org and Selena will put her email in the chat as well or if you call you can push star six and we can unmute you. If you do have a voice question, keep in 30 seconds or less, around there, we want to make sure we have time for everyone.   
  
So as you may have read, this webinar is in partnership with ADP, and I introduced her before but Jessica, can you just give a brief intro on yourself and your background?   
  
JESSICA PINERO:   
Yes, absolutely. My name is Jessica Pinero, I've been with ADP for actually going on around seven years now this year. Just past my six year mark a couple years ago. I work specifically now with franchises and accountants, so a little bit of realm into both of those and that's how me and Jenni got to know each other. So I'm really really excited for this. I know things have been in the works with us for quite a few months now, if not about a year I think, and we're just really excited to get to know everybody and see, you know, how we can help you guys with streamlining all of your human resources and payroll.   
  
JENNY SICHEL:   
And just for those of you who don't know, NCIL does use ADP. We started using it, I feel like we've had a relationship before and then really started using it in an a little more in depth last year. So that's been awesome.   
  
But today we are just here to chat and give tips and tricks about beyond payroll. Because everyone knows about payroll-- everyone knows you have to pay your employees as a nonprofit, so Jessica, can you define, from your perspective, what you see as payroll, and sort of, I know from what I've seen there are differences with salaried employees, hourly employees, the kind of thing.   
  
JESSICA PINERO:   
Absolutely. I think payroll in general is a very rural last part of the business, right? Usually, especially for small businesses, it is someone like the owner that kind of takes it on, and there is so much that goes into payroll that somebody might not know. And I think that is really what ADP is here to streamline and make easy for people to understand exactly what's going on.   
  
You know, whether it be minimum-wage requirements, whether it is hourly, salary and the minimum requirement you have to pay if you're on salary, 1099s requirements and misclassifying 1099s, now there's like mandates going on so there's a certain amount of full-time W-2 employees on payroll you might have to have retirement, right? Or in the state you live in you might need to have workers comp.   
  
There's a lot of things that go into it and a lot of compliance related topics that go into payroll, even garnishments, right? As an employer you are required to make sure those garnishments are paid whether they are tax levies whatever they may be and I think being able to break that down for the business owner or whoever is handling the HR within the company is something that can really help the business be successful because if they are tied down in all of the realm of that than it is taking their time, who is running the business? Who is growing the business? Who is making things happen?   
  
So yeah, that's kind of what I think of when I think of getting your payroll and human resources taking care of.   
  
JENNY SICHEL:   
So I will say 100% different than what I thought payroll as. For me, I see payroll, even though as an operations rector I see payroll is paying the employees, the kind of thing and I think Jessica just gave your really good brief of what we are going to just chat about today a little bit, and different topics we are going to touch upon. Because it is a different sort of beast in and of itself, especially in the nonprofit world.   
  
And I think a lot of the people that are joining us today are from Centers for Independent Living or SILCs or other nonprofit organizations and that's going to be our focus today. You mentioned a lot of things in that one sentence you just said, but I think let's start out with sort of beyond payroll, timekeeping.   
  
I kind of want to get an idea from your perspective what you've seen of why do nonprofits use timekeeping for salaried employees?   
  
JESSICA PINERO:   
Yeah, so I think there's a lot of different reasons here. First and foremost let's take a payroll provider such as ADP out of it will stop who's keeping track of those hours, right? Whose tracking when they clock in and clock out? Are they clocking in from home when they shouldn't be? Are they clocking out after they get home when they shouldn't be, are they actually supposed to be paid for drivetime or are they supposed to be only paid for the time they are in the office?   
  
There's a lot of things like that that goes into it, or say you are using a timecard system, just Ã  la cart whatever from whatever company you might be using, say somebody forgets to clock out. Now they are being paid for several more hours than they should be. Who is auditing that when it comes to payroll time? Who is looking at the timekeeping and the hours that are going in? I think that that's a big thing people think, oh, it's just logging their hours, and I think there's actually a lot more intricate if you think about it and a lot more that goes into it. That somebody needs to be paying attention to.   
  
JENNY SICHEL:   
Yeah, and I know from our perspective it NCIL at least in the lot of CILs, this is for everybody on the call, a lot of CILs timekeeping they put in this time at this point, or even salaried employee making sure they check-in and checkout at the right time but I know from what we do and what we've seen, also a lot of it is about grants, and being in compliance with grants, and having that ability to sort of be able to show your grantor that we are putting allocated time towards these grants.   
  
And I don't know sort of what you've seen from your side, but have you heard of that from different organizations?   
  
JESSICA PINERO:   
Yeah, not specifically just grants like you explained, but I think there's a whole department section of timekeeping. I think it's really important that if you do have something like that and you need to have a report that is specifying where these hours are going and what they are going towards, like for example global hours, that's with a kind of makes me think of, I see that a lot and a lot of different professions and a lot of different industries.   
  
And timekeeping will help you do that. And that's even more so when you want to step away from the manual timeclock, people just coming in and typing their own card or maybe punching it themselves, because you are wanting this to be reported. If you are doing that manually, who is putting that into a system then now to fill those hours to whichever grantor department they need to go to?   
  
So, it's a good path, circling back to what we are going to go into.   
  
JENNY SICHEL:   
Totally, and I'm sure as far as NCIL and what we've done in the past from an internal perspective is, I mean, we've historically done timekeeping in an Excel spreadsheet. And then had our supervisor put their stamp on it and call it a day. And while that does work, I think the main reason we switched over to a platform was because we wanted to make it more professional. We wanted to make it more ready for an audit or something like that. So I think that is definitely one of the things that we've done to kind of address our timekeeping and our organizational structures, that sort of stuff.   
  
So I think it is super crucial, and if anybody that's listening and has any questions on any of this, feel free to send it to us, raise your hand, whatever you want to do but we will just kind of keep moving on with his conversation then kind of answer questions as they come up.   
  
So, timekeeping is definitely one of the biggest things an organization does, and a way that ADP helps professionalize it, that sort of thing. There are other benefits that nonprofits often have to address in the beyond payroll perspective.   
  
One thing you mentioned before was Workmen's Comp., workers comp, can you just give everybody â€“ I don't know if everyone knows what that is, that kind of thing but can you give everyone just a quick brief on what is Worker's Compensation and wall organizations have to provide workers comp? How does that all work?   
  
JESSICA PINERO:   
Absolutely, this is one my favorite topics especially because of the way ADP handles that. Worker's Compensation is essentially an insurance, it's an insurance that the company has two where if an employee gets hurts, there is money that can take care of the injury if they file workers compensation claim, OK?   
  
Now, for example say I'm running a business, I have three employees, one of my employees gets hurt and I don't have workers comp, I am responsible to pay that out-of-pocket. There is no Worker's Compensation claim of insurance to be made. Kind of like having insurance on your car, if I get into an accident out on the street and I don't have car insurance, I am paying for that out-of-pocket. But if I have insurance I can call my insurance company and say hey, guess what this happened. They pretty much take care of her there may just be a deductible.   
  
So with that being said instead of a deductible is typically a premium that you pay for workers compensation. So, what typical companies do, and then it will kind of exclude the difference between ADP, is companies do workers compensation directly through a broker, could be Hartford or whoever will stop they take the amount, they estimate payroll annually, so what do you think you're going to pay out to all of your employees for payroll wages this year, then there's a premium. You have to pay that upfront and it can be a hefty amount.   
  
At the end of the period of the contract, you are audited. You have to go through an audit and through that audit they decide, this premium covered it full stop maybe you get some money back. I will say that doesn't normally happen, or you go over because the estimation might've been off a little bit and the reason I would say it's usually off, which is a good reason is that companies grow.   
  
We don't want to see a company, you know, losing their employees. That's when they would get it back. That wouldn't be a good thing.   
  
JENNY SICHEL:   
So, just to stop you there really quick just want to confirm what I just heard. So a lot of times this is done you will pay a premium upfront, then that is based on the estimate of your salary for the year?   
  
JESSICA PINERO:   
Payroll wages paid out.   
  
JENNY SICHEL:   
Then based on what you actually, with at the end of the year decides whether or not that premium was enough. Kind of thing.   
  
JESSICA PINERO:   
Exactly.   
  
JENNY SICHEL:   
Did I get that right?   
  
JESSICA PINERO:   
100% on the T, that's when the audit comes out, and then they say oh you only $100,000 more than you actually paid, you actually owe this because your payroll wages were higher than we estimated in the beginning of the contract period. And so, the way ADP does it, to give you a little difference there is on a pay by pay basis, is what we call it. What that means is you do not have any premium up front at all whatsoever, ADP, because you are processing payroll throughout the year through our system, we have those exact numbers and we are reporting those. So say you are processing payroll biweekly and this is your check date, we are going to take the workers compensation based on the pay this being paid outcome almost a tax that's being paid out of this period. So you are paying it throughout the year which breaks it up to where it's not that lump sum premium.   
  
And then essentially, there's no estimation now, so at the end of the year, that audit is going to be zeroed out. So there's going to be nothing owed, everything is paid, up-to-date, accurate, which is really nice. People love that about our workers compensation.   
  
JENNY SICHEL:   
Gotcha, interesting. I haven't heard of that kind of style before, for lack of a better way to say it. But it is definitely an interesting way to do it. So, cool. So I guess you kind of answered my question, do all organizations have to provide workers comp?   
  
JESSICA PINERO:   
It is. Now there are requirements for the states, right? I have a list I can go into and send collateral on this, but for example, for Virginia where I am if you have three employees you have to have workers compensation coverage, by law you are out of compliance if you don't. Each state has their own am a I want to say some of them, the northern states, are just one, so it's important to pay attention to that. Not only that, but even if you don't reach the requirement, but I like to tell my clients is what is the harm in getting it? I recommend it to everybody if you have one employee that is not just owner, just husband and wife you're probably not going to take a claim out on each other but if you have one employee--   
  
JENNY SICHEL:   
You never know.   
  
JESSICA PINERO:   
You never know. But also, they might need for wages if they are hurt so actually it could happen, so if you have one employee that's not related or even related, it's important to have that just to protect yourself because you never know what's gonna happen especially if you're in a high risk injury type of industry.   
  
JENNY SICHEL:   
So on that same insurance theme what about health insurance? Health benefits? That type of thing. Can you talk a little bit about that? Who gets health benefits? Is that a state thing, is that a national thing? How does that work?   
  
JESSICA PINERO:   
So as far as health insurance goes under the business, what's another fun fact a lot of people don't know, speaking to the theme of ADP is more than payroll, we have ADP IA which is ADP's own insurance agency which means we actually act as a broker which is why we are able to do pay by pay, Worker's Compensation insurance, where we are able to offer group health plans and ancillary lines of coverage like dental, vision, life, all of the above. Because we have that and we are a preferred platinum broker as well so the rate we have access to a lot of times can be beneficial for the company to take a look at.   
  
So yes, health and benefits typically what ADP sets up as a group health plan for the business, there's a lot of perks to the business owners with this. One being health insurance deductions are typically pretax, so now you are saving taxable income on the employee and the employer, right? Because you're paying less on the employees because there's an employer tax they have to pay on them as well.   
  
And then the employees are saving money also because they are paying that for their checks or cash, so it's less they are paying to the IRS throughout the year. And it is something that, the way a group plan is designed is the more people you have participating in it the more affordable it is for the employer. So you have to have at least two minimum participants to set up a group health plan that are not related, not dependence of each other, and then ADP can help get the plan set up.   
  
It's an insurance, you can do just health, health and dental, health dental and vision, packages where you want as long as you do health first. Then ADP sets it up all through payroll through our insurance tab that is right in the portal that they use for payroll.   
  
JENNY SICHEL:   
So who â€“ like, an organization at a CIL, who has to get health benefits? Is it required for a company to provide health benefits?   
  
JESSICA PINERO:   
It is not required for all small businesses to require health insurance. I do know depending on specific platforms you do have to have it, like for example our PEO, you have to have at least 50% of employees on a health plan to get those types of rates. Plots if you do have over 50 full-time employees, that is when ACA comes into compliance which is the Affordable Care Act where you are required to offer a health plan to your employees and that goes along with Cobra as well, there are Cobra laws once you're past the 50 mark which puts a requirement around terminating employees, and when you terminate an employee, when can you actually terminate them from benefits as well? Because a lot of the times it's not simultaneous.   
  
See you are really going to get into the requirement on the health side when you're looking at 50 full-time employees.   
  
JENNY SICHEL:   
OK, interesting. So I don't have any more questions on health, kind of benefits and every thing, if anyone else out there does put them in the Q&A, email Selena, put them in the chat even, fine by me. But we would love to kind of answer questions and if nobody has questions, we're going to keep chatting and giving you information. We will keep moving on and if I see any questions I will bring them up as we go.   
  
But I think this sort of next topic I want to touch upon are, I mean, I guess health benefits aren't required, so my guess is on the next topic, retirement benefits. I know with NCIL we do have retirement plans, but is it necessarily the same as retirement benefits?   
  
JESSICA PINERO:   
Well, ADP actually offers â€“ we have retirement services within ADP as well. So we have a couple different that we offer. We offer 401(k)s, we offer a simple IRA and we offer set IRAs. Those are things I can go into more detail on, I can send more collateral on of course if you guys need me to essentially â€“   
  
JENNY SICHEL:   
Can you give a brief on what those are, or the different types of retirement? A quick brief on each may be so that able who are watching can listen in.   
  
JESSICA PINERO:   
So it is kind of tiered, that's how I like to describe it, you will start the 401(k), that's going to be your more robust, a little more pricey as far as a monthly fee goes for the employer but it is a lot â€“ it can be considered to be a better option for a lot of employees, it might be, you know, more of an eyecatcher to them if their company offers a 401(k) over the other ones.   
  
It also gives the employer a lot more flexibility when it comes to company matching. Everything like that. You can also put in more to a 401(k) then you can the other ones as well. Which is really nice. So, 401(k) is going to be the top tier, top-of-the-line retirement plan. Next up we are going to have the simple IRA, is going to be a little more simple on the employer level and a lot more basic. There's three different simple IRA plans you can have. Whereas a 401(k) you can really play around with the profiles and customization of a 401(k) plan, whereas a simple IRA you are going to get an essential, auto enrollment or flexible plan and that's pretty much it.   
  
Essential is where to flat 3% match, all employees can contribute that they don't have to, right? 3% company match that is, then you're going to have your flexible option where you can make it a little bit customize, it's kind of trying to tie in the idea of a 401(k) on a baby 401(k) version. But you can set it to where it's a one, two, or 3% on the company side as long as you do get the 3%, the first at least three out of the first five years it is in place, then you can put some requirements around who can contribute.   
  
So I can say this employee needs to make at least $5000 a year to even be able to be considered for it. So it knocks out a lot of those seasonal, maybe over the summer employees to not be able to participate in a plan. Then you have auto enrollment as well were just 3%, everybody is automatically enrolled.   
  
That one is not the most popular because there are tax credits for this as well, it which is a thing most people think about when they set this up but you get a $500 tax credit when you set up for auto enroll, there are other types of safe harbor credits you can also get back, like right now I think it is you get up to $1000 in company matches per employee, so it's the structure and details and everything that there is so much we could go into.   
  
But offering these things are benefits to not only the employee but the employer. I think that's the main thing to note there. Because there are ways that it benefits the employer as well, besides just, you know, making their employees happy.   
  
JENNY SICHEL:   
Awesome. I am operations Director of NCIL and finding out new stuff every day. It's great. But I think what I want to do is open it up, if people have questions, anything like that, we will give a couple seconds for people to sort of enter them. We are going to move on to HR next. And so, I just want to kind of closeout the beyond payroll if people have questions, so feel free, again, put them in the Q&A box, put them in the chat box and email Selena, or if you are dialing in you can push star nine to raise your hand.   
  
So I will open up the floor, does anyone have any questions? And it is all good if nobody has questions, that means we are covering everything. No. But, we can also â€“ you can shoot me any mail afterwards if something comes up, if you have questions about anything that was said, and Selena will throw my email into the chat so you can send me email questions later on too.   
  
So, I don't see any questions right now, but let's keep moving on. So the next sort of topics are the human resources. Do you need HR at your nonprofit, CIL, other organization.   
  
JESSICA PINERO:   
That was a question directed towards me, right? Absolutely, you do. And there are so many reasons why, right? HR can go into so many different compliance things within it, and a lot of people don't understand that either. So I will kind of just start from the top, if that's OK, and I will go into the very first main topic that really ties in the compliance piece which is going to be the employee handbook.   
  
This is the top most important part of an HR role in my opinion to make sure you have an employee handbook in place. Nine times out of 10, if there is a lawsuit filed against the company, it's because they don't have a handbook to be able to protect themselves, or the handbook wasn't updated and whatever happened, there was no clause or policy or procedure in the handbook to protect them. This is huge.   
  
ADP has an electronic handbook in our payroll bundles, were kind of helps you develop those policies and procedures, all electronically, and what it does is it becomes a part of the onboarding process. So it is email to every single employee that you bring on board, that way nobody can say "I didn't see it" or "it's not up-to-date". It is and they sign off on it on their own boarding process.   
  
This is big because I've had a lot of companies that had issues with this prior to ADP and it changed their world so to speak in the business aspect.   
  
JENNY SICHEL:   
I note â€“ sorry. From my perspective, NCIL actually, we just redid our employee handbook this past year because we were just â€“ it was so outdated with different language and things like that, and we also, I mean, other parts of HR, nonprofit bylaws, standard operating procedures, things like that. We were still using an abacus in our SOP's. Just kidding, we actually weren't, but there was so much that needed to be updated in its.   
  
NCIL, internally, does not have an HR internal person. We had an external person we use for HR, so I was just wondering if you could kind of speak to that a little bit, as an organization need to have someone on staff that is solely for HR?   
  
JESSICA PINERO:   
I think so, I really do. I think it is something that is preferred, right? And there's other realms of bundles, and it's interesting because it's like if you start at the base bundle, right? You are a smaller business. Yes, you need to have somebody that handles HR, because if not who's going to be in charge of compliance cannot know as you grow and start to go under different more robust platforms like I mentioned earlier, like a PEO or a comprehensive services model, there are options where you get HR business partners assigned to you. And that person is kind of your assigned HR person. But here's the kicker. Who are they going to be working with, right?   
  
Do they always need to be certified HR professionals? No. But if they are not, they are going to need somebody like ADP to help them with it. And if you do have somebody that is dedicated to it it's going to make it a lot easier.   
  
JENNY SICHEL:   
And I will say I'm going to backup my words a little bit, we do have someone on staff that handles our basic HR, like compliance, like on boarding, like the employee handbook, that kind of thing, but they also do other things as well, and we contract with an outside HR person for any major updates, any major issues that might arise.   
  
And so I think that kind of sounds something like what you're talking about, where you have someone that is like the professional aspect of it that then works with somebody at NCIL on that.   
  
JESSICA PINERO:   
Yes, exactly. We would be like that third party contractor coming in to help all the behind the scenes. And make sure the compliance is there. Because it is not very often that a company â€“ a certified HR person that is focuses on HR if you look it up on a recruiting website the salaries are pretty big, right? It costs a lot of money to have somebody that is just doing that. So when you have somebody that might dabble and do a couple different buckets but they are also doing HR but they have the support on the backend to help them with everything, it gives them the ability to be able to do that too, so I think that's a huge benefit on the business level too and could potentially save you money and salary wages.   
  
JENNY SICHEL:   
Interesting. So can you talk a little bit about some of the different areas of HR that are recommended for nonprofit to function sort of its best. Not just compliance, but what are the different areas of HR that really help a nonprofit accel?   
  
JESSICA PINERO:   
The first one I would speak to his onboarding. HR person is usually in charge of finding good talent and retaining that good talent so then there's so much that goes into that, right? Are you marketing it? Are you putting it on websites like indeed or zip recruiter, if you are doing that and you find a good top candidate, how are you making sure that what you are getting is true and accurate, you know?   
  
It's unfortunate to save you can't trust everyone. So do you have a background check system in place? Are you actually checking to make sure that these people are one of them who they say they are, two, as good as they say they are. And it can be from the littlest smallest thing to the biggest thing. Whether they could just lie about who they are, or maybe they had a charge back in the day that they didn't want to notice or bring to your attention. The crime side of things.   
  
But regardless, it's so important to really make sure you are finding those good candidates, and again this goes into protecting the business because if not, what's going to happen, right? If you're hiring somebody that could be someone who's not who they say they are, what's that bring to your business and who's at fault?   
  
So zip recruiter is something ADP actually has that we partner with them, it's actually a really cool partnership because you can access their portal right through our portal so you don't have two separate logins, it is literally all in one, streamlined, and we have a background check system that can work hand-in-hand with it. It's a really cool background check, all electronic, one thing I will say about anything I'm talking about here is if I'm not mentioning it each time is that one, everything is user-friendly and two everything is streamlined through payroll. So it makes having 10 times easier.   
  
If you like it can sound like a whole bunch of everything, but it's not once you see it altogether. But yeah, how the background checks work is you electronically just put in all the information it tells you exactly what they need, you submit it, you get the responses as soon the background check is done. For you to go in and review.   
  
So it's really nice and I always tell people, you know, use those hand in hand. The more, as our payroll bundles are as you going to HR, the more zip recruiters slots you get the more background checks you get, right? Because you want to make sure you're kind of using them together.   
  
JENNY SICHEL:   
And I will just let everybody know out there, it does happen where you hire someone, I think a major part of HR's hiring, on boarding and background check because I've seen it at different organizations where you hire someone and they are often not who they say they are. And have different pseudonyms.   
  
It's really like, it's out there and it does happen. So definitely a massive part of HR is that initial process of bringing in employees. And then what about an employee leaving? How does HR play into that? We talked about bringing in unemployed, what about an employee leaving? You mentioned a little, can you elaborate on that?   
  
JESSICA PINERO:   
So there's a lot of things that go into it when it comes to terminating an employee. One, the handbook is the first thing I will point out because you want to make sure that whatever their reason for leaving, if you are the one terminating that you are protected in their. Wrongful termination cases are probably the most popular. And then, two, their HR forms and documents included in our bundle. You think it seems so easy you could maybe just google them, that's not a was the case, right?   
  
Having access to those types of forms that you need are very important. So, a termination form for example. It is what legally binds you to terminating them accurately. And within that you can have a situation like Cobra.   
  
With Cobra, depending which carrier you are using for insurance there could be like a 30 day period or 60 day period that you have to wait to terminate them from benefits after you terminate them from their job, because they need to be able to have that amount of time to find a new job that offers benefits.   
  
So, certain things like that, you have to be aware of because if you just terminate them, guess what, now that is wrongful termination. You might not have even thought about it because it's not a topic typically in a handbook, but it is a law. It's a Cobra policy law in place.   
  
JENNY SICHEL:   
And so I know that we've kind of talked about, like, if you have an HR person on staff or if you have someone that does basic HR on staff, but I know that a lot of centers and SILCs, other orgs are very much strapped for money, for finances, that sort of thing and maybe can't hire someone full-time or even part-time on staff.   
  
Can you maybe talk about are there any â€“ I know ADP has a couple, are there any other sort of Avenues for someone? To go to streamline HR or HR issues.   
  
JESSICA PINERO:   
Do you mean within a system?   
  
JENNY SICHEL:   
Within a system and maybe without if someone maybe is already in a different system or not able to do a fully in ADP system. I can talk about NCIL where we give a case by case within HR, you don't have someone that is contracted with us, it is more of case by case like...   
  
JESSICA PINERO:   
In situations like that, and that's where even more so a provider comes into play, an external third-party provider, because a lot of times there's dedicated HR teams. Were dedicated HR contacts, right? You can call in and ask any type of HR question that you need to be answered and it's an AHR certified person that will answer the question. Isn't something you are paying for on-site or paying for a subscription, it is something, like in our payroll bundles that is included. It is a service line, basically, that you call and it is a support team of HR individuals that can be there to help and answer any questions someone may have, especially if they are maybe newer on the business side or they are growing a bunch and they are coming into all these different things with growth of a business that they didn't know before. Like maybe getting to 50+ employees, right?   
  
Having a dedicated HR team to be able to call into and just ask questions is huge. I always say this, I wish there was just a number in life you could just call whenever we were like, I have a question about this, how do I get through this, right?   
  
JENNY SICHEL:   
Of 411 for HR.   
  
JESSICA PINERO:   
100%, exactly. Yeah, no, exactly. That's what this is, that's going to be that for 11, the 911 nonemergency or emergency on the business level to be able to answer. It could be as simple as hey, I just hired an employee, what's next? All the way to hey, my employee just sued me for wrongful termination, it could be so little to so big and we handle a wide array of things we can advise them through.   
  
JENNY SICHEL:   
So we do have a question for you, and this is "our Cobra considerations only if an employee is terminated or if they resign?" Can you talk about that and what Cobra looks like?   
  
JESSICA PINERO:   
That's going to be carrier based, anything insurance related I will tell you is going to be carrier based, so it's not going to be like a flat out answer, now if you were with a certain provider like anthem and we knew that and we knew the waiting period and we know all the details, there would be a clean-cut answer. I will say it is more so typically-- it's both, it's really both.   
  
It's one employee is terminated regardless of what that reason is, there are Cobra deadlines. But you have to abide by so it gives them a chance to find another one. Now other one-off situations where you had to terminate someone because of something awful and yes, there may be one offs there dependent on what's going on, but if somebody is just like hey, I'm not happy here, or I found another job, or I'm relocating, you wouldn't be able to just terminate them in a lot of scenarios. Off the health insurance that is.   
  
JENNY SICHEL:   
Gotcha, good clarification there.   
  
JESSICA PINERO:   
Yeah, absolutely.   
  
JENNY SICHEL:   
Cool. So I think that's probably like â€“ we covered I feel like so much today, so I do want to open up the floor one more time if people have any other questions, anything that sicko can answer at this point, and if not you can always email me Peter and I will follow up with Jessica on it.   
  
But I want to just check in, see if anybody else has any questions. Feel free to use the raise hand feature, put it in the chat, anything like that, I will give it a couple seconds and if not we will probably wrap this up a little bit early, and yeah, if we want to do another webinar on something more specific, shoot me an email and if you are like "hey, I would love you would just go has to say about this", maybe we can make it happen.   
  
So, yeah.   
  
JESSICA PINERO:   
I do have another quick add if you don't mind, Jenny. I talked a lot about workers comp, 3+ employees is required, and in some states it's one plus and 50+4 COBRA, but I don't think I went to the mandate that's been going on for retirement plans. So I do want to just dabble into that a little bit. There's a whole mandate as being put in place across the country.   
  
So for Virginia I know it's called the VA path, it is 25+ full-time employees, you are required to offer them a retirement plan. And if you don't, they are going to be automatically put on the retirement, like, through the state. Which it's not a bad plan, you don't get to look into it, you don't get to really customize it in any way it's just a flat standard plan. So there's a bunch of mandates for all other states as well. So I would keep that in mind as depending where you are at because that is something to be aware of for sure.   
  
JENNY SICHEL:   
Absolutely. I think that is 100%, and that is interesting. It sounds like that was more recent an update too?   
  
JESSICA PINERO:   
Yes it was more recent. I want to say it went into effect in Virginia this year, the first of this year, don't quote me on that. We've been talking about it as a payroll company for a year trying to prepare companies before this year started to get them on it, so you know when we say at started it's different because we want people to be ahead of it. We tell them when it is actually, by law, but when they should start considering it.   
  
But yeah it is fairly recent, and I do foresee the states that haven't, they are going to start. And I can even for see them again, this is my own assumption, but them even lowering the requirements. To require one. Exactly.   
  
JENNY SICHEL:   
You have it there folks, a prediction for the future! Just kidding.   
  
JESSICA PINERO:   
Said it here first.   
  
JENNY SICHEL:   
Said it here first, called dibs! I haven't seen any more questions pop up, so I just want to say thank you so much, just cover joining full stop thank you to everyone who joined the call and we will make a recording of this available and looking forward to potentially hopping on more chats with you.   
  
JESSICA PINERO:   
Thank you so much, I appreciate you guys having me here and same, Jenny, if anybody comes you with questions let me know and I'm happy to answer those.   
  
JENNY SICHEL:   
Great, thank you all and have a great rest of your day!   
  
JESSICA PINERO:   
Thank you, you as well!   
  
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