



Services Proposal

Payroll Services

Enrollment & Administration

Human Resource Information Systems

Third-Party Administration

You have enough to worry about without spending all of your effort on business services

You know that running a business is about much more than simply selling your product or service. You're called upon daily to be the brains of your operation, the face of your business, the idea person and the problem solver - sometimes all at once. You also have employees to manage, and that means you or someone else has to spend valuable time managing the services they need. You're already short on time and, with insurance costs skyrocketing, you're looking for ways to save money.

If you're like many business owners, you work with a multitude of vendors providing different services such as health insurance, human resources, payroll, benefit plans and enrollment. Unfortunately, tracking, maintaining and paying for these services takes valuable time and focus away from growing your business. Your payroll service software may not communicate with the software supplied by your insurance company, benefits provider or HR service. Hours can be wasted logging into multiple systems, registering the same employee data across several platforms, manually aggregating reports, sorting through enrollment forms, paying multiple vendors and digging yourself out of mountains of paperwork.

Some "big box" payroll companies have begun offering coordinated business and personnel services, but often the start-up costs are exorbitant and the freedom to choose outside vendors is lost. Working with such a large company can also mean increased layers of red tape when you need answers, inexperienced representatives, services that aren't quite as integrated as promised and the feeling that you are just a number.



The **OneTouch Platform** is an online solution offering streamlined, single-point data access and automation of business and personnel functions. **OneTouch Services** can provide these functions for you, work with your existing vendors or integrate combinations of both.

HR Information Systems

- » Applicant tracking
- » Performance management
- » Wellness programs tracking
- » Employee surveys
- » Asset tracking
- » Employee portal
- » Workflow management

Payroll Services

- » Check signing and sealing
- » Unlimited earnings and deductions codes
- » Unlimited direct deposit
- » Tax filing and compliance
- » Unlimited time off accrual
- » GL interface
- » Time and attendance
- » New hire reporting
- » Benefit deductions
- » Labor and job cost reporting



Enrollment & Administration

- » Employee self-service
- » Carrier data feeds
- » Payroll integration
- » Advanced reporting
- » Carrier and billing reconciliation
- » Benefit statements
- » HR workflow

Third-Party Administration

- » Health Savings Accounts (HSA)
- » Flexible Savings Accounts (FSA)
- » Health Reimbursement Arrangements (HRA)
- » COBRA
- » Section 132 Transportation and Parking Accounts

Simplify your business while saving time and money with **OneTouch™**

The *OneTouch Platform* offers your business automated personnel services that integrate with each other and with data from your insurance carriers, all from a single point of access. You enjoy:

- Simplified enrollment for you and your employees
- Automated aggregate reporting
- Automated billing reconciliation
- No start-up costs for software or hardware
- The flexibility to use any combination of *OneTouch Services* and the services of others
- Expert support specialists who know you by name rather than a number





Payroll Services

With *OneTouch*, you get more than an exceptionally fast and consistently accurate payroll service. You benefit from our years of experience serving companies of all sizes in a wide range of industries. *OneTouch* can free you from the burden of producing your own payroll by handling check delivery, direct deposit, benefit deductions, time off tracking, tax filing, compliance and more. Our robust system makes it easy to track every aspect of your finances with detailed, informative reporting.

Payroll Processing

ReadyPay Online

OneTouch ReadyPay Online is a web-based payroll solution with payroll and HR management functionality. Built-in tools such as pre-process registers, error busting, paycheck calculations, notifications, cross-company reporting and more, assist in making your payroll easy, accurate and complete. *ReadyPay* allows you to have secure access anywhere in the world via the internet. Since *ReadyPay* requires no software to be installed on your computer, you automatically have access to the latest versions and the most up-to-date tax tables.

SecurePay*

All funds are electronically transferred from your designated account to a trust account. Payroll checks and/or tax payments, agency checks and direct deposits are drafted against the *SecurePay* trust accounts. All checks and direct deposit advices are printed with your organization's name and logo. *SecurePay* eliminates the risk of check fraud and *OneTouch* manages and reconciles the account.

Payroll Tax and Compliance

OneTouch's tax and compliance services are designed to relieve you of the administrative responsibilities and cumbersome paperwork involved with filings, payments and complex government regulations. Dedicated teams of tax professionals ensure that filings and payments are timely, reconciliations are performed and agency inquiries are handled in an efficient and professional manner.

Payroll Tax Services

Eliminate the burden of handling payroll taxes. *OneTouch* compounds all tax obligations as the payroll is produced and pays them on behalf of the customer when due. We take care of the entire process. All federal, state and local tax forms, including the local services tax, are completed and filed by *OneTouch*. And in the unlikely event we make an error, we pay the penalty.

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| » Calculate, file, and deposit federal, state and local payroll taxes | » Keep abreast of current tax regulations to ensure compliance with calculations and filings |
| » Prepare and submit payroll tax returns, W2's and 1099's | » Serve as your agent in responding to inquiries from tax agencies |

New Hire Reporting Services

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| » Produce new hire information to stay in compliance with federal and state regulations | » File new hire reports with agencies |
| | » Respond to agency inquiries on your behalf |

Wage Garnishment Services

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| » Review orders for appropriate calculation setup | » Submit payments to appropriate ordering agencies |
| » Perform calculations required for various garnishment types | » Keep abreast of changing legislation affecting wage garnishments |

* May not be available in all areas.



Employee Self-Service

Employees have secured access via the internet at any time to their key information including:

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| » Their most recent and previous payroll check stubs, including check detail | » Tax and withholding status details | » Demographic information |
| » Wage report based on user-defined date ranges | » Paid-time-off used and available balance | » Company forms, holiday schedule, contact information, employee personal manual or other company policies and procedures |
| » Voluntary payroll deduction details | » Time-off request | |
| | » Direct deposit information | |

Time & Attendance

OneTouch offers a complete, internet-based time and attendance solution. With *OneTouch* there is no software to buy and no upfront investments in licenses, servers or hardware. Powerful time and attendance management features are easy to navigate whenever or wherever employees, supervisors, or managers need to track and manage your workforce.

Our time-keeping solution can handle both simple and more advanced account features. In fact, your employees' time cards may contain a variety of labor data or simply display an employee's IN and OUT times.

Time-Keeping Solutions

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| » Automatic lunch deduction | » Labor distribution | » Daily, auto e-mail module for administrators |
| » Supervisor login access / restrictions | » Online viewing, editing, and reporting | » Custom labor categories |
| » Holiday pay functionality | » Overtime pay automation | » Add/edit by dollar amount, punch times, hour blocks |
| » Job cost reporting | » Scheduling | » Track punch activity by location |
| » Shift differential pay rates | » Departmental / categorical / employee rounding functionality | |
| » Multiple pay rate assignment | » Quick and flexible reporting options | |
| » Move between departments | » Simple payroll file export | |
| » Numeric / categorical data collection at clock | | |

Punch Entry Options

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| » Time clock with badge swipe and/or PIN/SSN entry | » Biometric finger print reader | » Voice clock |
| | » Web clock via desktop PC | » Telephone punch |

Time Clock Interfaces*

This integrated import functionality allows you to expedite the entire payroll process by effortlessly loading the current pay information into the payroll system. Once this data is loaded, our software generates an audit report to verify the accuracy of the data imported. We also offer two-way interfaces to eliminate double entry with your time clock as well as the ability to display time clock punches on employees' pay stubs.

* Time clock import functionality may also work with other third-party time and attendance services.



Enrollment & Administration

OneTouch can provide you and your employees with online enrollment options for available insurance plans, benefits options and other HR-related information. Once enrolled, employees can be given the power to generate their own benefits statements, access their personal information or make other changes.



Automated Enrollment & Administration

Powered by *Infinity HR*, our extraordinarily complete and secure web-based benefits system provides extensive automation of all your activities. *OneTouch* provides a comprehensive, affordable solution and comes standard with numerous features to meet your every need.



Web Benefits Enrollment and Administration

- » Can be implemented quickly and does not require investment in any hardware or software.
- » Centralizes all your benefit data into a single system and gives you powerful reporting/exporting capabilities.
- » Lets your employees enroll in and change their benefits information on their own, reducing the amount of time you spend gathering data.
- » Allows you to manage benefits and all other relevant HR information in one convenient, centralized location.
- » Automatically delivers benefits information to each carrier and payroll provider, eliminating the need to manage multiple forms and manually enter data into multiple systems.
- » Increases the accuracy of your data and significantly reduces the amount of time you spend managing and communicating information.
- » Three optional modules: Paid Time Off (PTO), Time & Attendance (T&A) and Applicant Tracking (AppTrac).
- » Survey and wellness module available at no cost with enrollment.

Employee Portal

An employee portal makes it convenient for your employees to manage their benefits and other HR-related information in real-time through one central, web-based system that can be accessed from anywhere.

- » Helps employees better understand the benefit and HR processes, make well-informed benefits decisions and fully appreciate their benefits.
- » Greatly increases the accuracy of benefits and other HR-related information.
- » Lets employees easily enroll in or change all aspects of their benefits and other HR-related information, and allows them to compare, analyze and check costs prior to benefits enrollment.
- » Allows employees to view plans from different benefit providers, and provides them with a consolidated benefits summary report that includes the coverage they selected and the associated costs.
- » Is easily configurable to include the features and content most relevant to your company.

Benefits Management

A benefits management feature lets you manage all aspects of employee benefits:

- » Increases efficiency, accuracy, and reduces workload for you and your employees.
- » Allows your employees to enroll in and administer their benefits information in one central system.
- » Allows you to approve and manage employee benefit information online.
- » Makes it easy for you to reconcile premium bills.
- » Automatically exports benefits data to your carriers.
- » Automatically sends benefit deductions to payroll.



Human Resource Information System (HRIS)

Our fully integrated HRIS module is designed to eliminate the double-keying that is associated with working in multiple systems. Payroll and HR staff access the system through the same database, allowing for secure, easily-accessible, password-protected information. Our online interface makes that same information accessible from anywhere.



HRIS Management Package

OneTouch's comprehensive *HRIS Management Package* management package tracks employee events from initial application through retirement. This complete HR solution streamlines administrative tasks, improves communication, reduces costs, and provides instant reports and analysis.

Our human resources system augments our standard database with powerful, flexible, and user-friendly fully-integrated personnel information tracking. Everything you currently track in a spreadsheet or in a file can now be tracked with *HRIS Management Package*. Human resources information is literally stored in the same database that your payroll information is stored in. This speeds up the access time to that data and eliminates double entry and potential errors.

HRIS Functions

- » Employee data history tracking and change log
- » Employee notifications and alerts
- » Pay grades and steps
- » Employee warnings, disciplinary actions and grievances
- » Employee training and license tracking
- » OSHA illness and injury tracking
- » Advanced reporting and query capabilities
- » Document, form and file management
- » Expiration and renewal alerts
- » Comprehensive employee demographics
- » FMLA and leave of absence tracking
- » Employee reviews and performance
- » Extensive standard and custom reporting
- » Company-issued equipment and assets
- » EEO reporting
- » I-9 verification
- » Employee insurance and benefit tracking
- » Employee emergency contacts
- » Event tracking
- » Skills tracking
- » Position and job titles
- » Salary history
- » Previous employment and education

Tired of calling more than one person for payroll and HR support? Let *OneTouch* help you consolidate into one system today! No more tracking of employee data in a separate file or data base and it is completely integrated with payroll!





Third-Party Administration

OneTouch Third-Party Administrative Services is committed to finding solutions for the rising costs of health care and at the same time maintain a status quo for benefits. This is accomplished through the use of High Deductible Health Plan (HDHP) and a combination of spending accounts. Using a portfolio of in-house administrated services, we enable businesses and consumers to choose programs that best fit their unique circumstances and budget.

Administrative Services

Section 125 Cafeteria Plans (FSA)

Give yourself and your employees a tax break! Governed under Section 125 of the Internal Revenue Code, Cafeteria Plans help you and your employees save money by using tax-free dollars to pay for group health insurance premiums, out-of-pocket medical expenses, the cost of dependent care and more. Much like a cafeteria offers a variety of dining choices, Cafeteria Plans offer employees the option to participate in any or all of several available options - and how much they want to contribute to each. Paying for benefit premiums before taxes are computed decreases an employee's Federal, State and FICA taxes, and increases net take-home pay! It also decreases an employer's FICA and payroll obligations when employees pay for medical and dependent care expenses with pre-tax dollars.



Health Reimbursement Arrangement (HRA)

An HRA is a type of Medical Reimbursement Plan (MRP) that enables employers to fund portions of their employees' health plan deductibles on a tax-free basis. The employer decides exactly how much money will be available to employees and how and when it will be disbursed. HRAs are typically combined with a High Deductible Health Plan (HDHP), which reduces employer expenses by lowering the amount they spend on health insurance premiums. Spending less money on insurance premiums, employers can put more money back into their employees' pockets in the form of HRA contributions. Spend less on health insurance and save on premium dollars!

Healthy Rewards HRA

With health care costs continuing to escalate, employers have found short-term fixes by implementing higher deductibles, copayments and employee contributions. Unfortunately, these temporary fixes don't resolve the root of the problem; the poor lifestyle choices of unhealthy individuals. Inadequate diet, lack of exercise, smoking, obesity and stress are prime factors in 80% of chronic health problems and a major contributor to rising health care costs.

Fortunately, these costs can be significantly controlled when individuals take charge of their own well-being. *Healthy Rewards* is a new kind of Health Reimbursement Arrangement (HRA) that works in conjunction with a High-Deductible Health Plan (HDHP). Best for employer groups of 50 or more, *Healthy Rewards* motivates participants to get healthy by rewarding them with lower deductibles as they decrease their personal health risk in five critical categories:

- » Body mass index (BMI)
- » Blood pressure
- » Cholesterol
- » Smoker/non-smoker
- » Blood sugar

Healthy Rewards
HEALTH REIMBURSEMENT ARRANGEMENT



Defined Contribution HRA

Build your benefit plan based upon the budget you can afford – not the cost of insurance plans. You simply provide each employee with a "benefit credit" or "benefit voucher" that then can be utilized for the reimbursement of individually purchased plans that make the most sense for each of them respectively. Unspent balances from the budgeted amount can then be utilized for unfunded medical, dental or vision expenses.

Health Savings Account (HSA)

An HSA is a tax-exempt savings account with investment options that is owned by an employee. Contributions may be used for the payment of qualified medical expenses on a tax-free basis. HSAs allow employees to make their own health care decisions. Employees understand their needs better than anyone, so it stands to reason that they - not an insurance company - should decide how to spend their money. HSAs are "Triple-Taxed Advantage"—contributions are tax-exempt, withdrawals are tax-free on qualified expenses and earnings on interest are tax-exempt.

COBRA

OneTouch can relieve the burdens of COBRA administration and ensure your business is compliant with the latest regulations. Our software automatically monitors all COBRA-related events, tracks all COBRA-related time frames and creates reports documenting your company's compliance with the law. We concentrate on making the employer's job easier and alleviating the stress that COBRA administration can cause.

Parking and Transit

Allow your employees to use tax-free dollars to pay for their qualified parking expenses, transit passes, and van pooling expenses. Employers also enjoy reduced FICA and payroll obligations when their employees utilize pre-tax dollars.



The *OneTouch Platform*: Conversion and Implementation

The beauty of the *OneTouch Platform* is in its flexibility. The fully automated, online portal provides single-point access to any combination of insurance carriers and service providers, including payroll, human resource management, enrollment and third-party administration. *OneTouch* can provide your business with any or all of these services, but it can also be configured for use with many existing in-house service software packages.



Payroll Conversion Process

Our experience shows a smooth conversion is the foundation to a mutually beneficial, long-term business relationship. With this in mind, *OneTouch* has established a system to ensure precise and timely conversions. Our implementation procedure is the result of our continuous-improvement approach to quality service. Generally, we recommend starting the conversion process 30 days prior to the first payroll, but we can be prepared to process payroll in as little as 2 weeks.

- » Hold client conversion meeting to gather all necessary company demographic and initial set-up data.
- » Set up the company database and enter all employee master file information.
- » Record all employee quarter-to-date and year-to-date wage details.
- » Audit company and employee set-up.
- » Reconcile and balance all employee wage and tax information.
- » Provide client with a set of conversion reports, including employee master file data and detailed earnings information for review and approval.
- » Test and verify any file import or export processes.
- » Perform training, coaching, and support for your first payroll. Registration prior to processing enables preview of results prior to submission for processing.
- » Assist in preparing termination notice to prior provider if necessary.
- » Assume full responsibility for all quarterly and annual reconciliations and tax filings including producing employee W-2s.

Online Enrollment Implementation

We have a long history in the online enrollment business. Implementing online enrollment is not as complicated as you might think and will not require very much effort on your part – we do the heavy lifting. Although we can implement any time of year, we prefer to complete your implementation at least 2 months before the start of your next plan year open enrollment. An implementation usually takes 6 to 10 weeks depending on complexity and carrier cooperation.

- » Hold client conversion meeting to gather all necessary company demographic and initial set-up data.
- » Collect the benefit plan information and carrier contacts from your broker.
- » Gather carrier data interchange requirements from the carrier.
- » Configure your benefit enrollment portal.
- » Test the enrollment portal for eligibility rules, plan costs and employee payroll deductions.
- » Load census and carrier enrollment information.
- » Test data interchange with carriers.
- » Train your personnel on the system.
- » Catch up any transactions since the census was generated.
- » Go live.



Meet and Collect Info



Add Personnel Information
and Establish Data Feeds



Train Employees and Go Live

Focus on your business. *OneTouch* will handle the rest.



About *OneTouch*

OneTouch is the result of a ground-breaking partnership between three experts in the fields of payroll management, human resource services, third-party benefit services and business software development. With almost 60 years of experience between them, each is an industry leader recognized for their commitment to customer service and a passion for technology-based business solutions.

We understand that our success depends on meeting our customers' needs and expectations. We treat each customer as a business partner. Starting from the first day of our agreement, we design our system around your requirements rather than asking you to fit your company into a "package". It is vital to the growth of our company that each of our clients speak well of the product and the service we provide. We will not accept anything less.



General Information

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