



Kreative  
Employer  
Solutions, Inc.

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125 West Lamar Street

4<sup>th</sup> Floor, Suite 1

Americus, GA 31709

Phone: 229-924-0476

Fax: 229-924-0477

[www.KEShr.com](http://www.KEShr.com)

## **The Programs**

We have two programs at Kreative Employer Services to ensure we are providing the best possible solutions for our clients. We offer PEO and ASO services.

### **PEO**

Under the PEO arrangement KES will become a co-employer with the client. This arrangement enables the client to cost-effectively outsource the management of human resources, employee benefits, payroll and workers compensation. This allows the client to focus on their business and maintain and grow their bottom line.

Once a client company contracts with KES, we will then co-employ the client's worksite employees. KES and the client company share and allocate responsibilities and liabilities. KES assumes much of the responsibility and liability for the business of employment, such as risk management, human resource management, and payroll and employee tax compliance. The client company retains responsibility for and manages product development and production, business operations, marketing, sales, and service. KES and the client will share certain responsibilities for employment law compliance.

KES will assume responsibility and liability for payment of wages and compliance with the rules and regulations governing the reporting and payment of federal and state taxes on wages paid to employees. KES is recognized as the employer-of-record for payroll taxes, workers compensation, employment law compliance and employee benefit program administration. This arrangement relieves the client of payroll responsibilities excluding reporting hours worked by their employees.

### **ASO**

Under the ASO arrangement KES can offer the client the services listed above on an individual basis. With the ASO arrangement KES does not enter into a co-employer relationship with the client. All payroll and taxes are filed using the clients tax ID number. Under the ASO KES can manage it all for the client; HR, Payroll, Forms, Risk and Safety, Compliance, Benefits, Workers Compensation coverage, Work comp payment and reporting and much more.

Outsourcing can enable your client to focus on their business and free up their time and resources. We do what we do best. You do what you do best. The client is free to choose the services that their needs. Our most popular combination is payroll and workers compensation. Under this arrangement KES will process the payroll for the client company using the client's tax ID number and provide workers compensation coverage. Payments for workers compensation is automatically calculated and payment is automatically transferred to KES for workers compensation coverage. A true "pay as you go" system that is based on actual payroll dollars reported each payroll period. No more high yearly estimates paid up front. Payments are calculated and paid based on your actual payroll each pay period.



## Payroll Services:

Payroll services are provided through our partnership with E-chx. PEO clients payroll is processed and filed using KES Tax ID number.

- Online reports
  - Online reports allow you to obtain current and historical payroll data. It includes Payroll register with YTD totals, Check Register, Payroll tax summary, Direct deposit report, labor distribution, workers compensation report, check reconciliation, and more.
  - Easy-to-read reports
- One touch
  - You will have one dedicated hands-on payroll services specialist assigned to your account, providing unparalleled payroll service.
- 24/7 online access
- Direct Deposit
- Quarterly tax filing
- Vacation, Holiday and Sick Time Reporting
- Payroll updates, deductions, advances and garnishments
- W-2 filing and W-4 preparation
- Ability to process payroll and make employee maintenance changes directly over the internet.
- E-chx assumes **100% tax liability** for the timely and accurate remittance and filing of all payroll taxes.
- Full tax preparation responsibility applies to all Federal and state withholdings.
- We electronically file 941, state withholding, W-3, 940, and unemployment.
- Your data is always protected by 128-bit SSL secure sessions that are verified by VeriSign's Global Site Certificate technology.
- We use multiple firewalls and intrusion prevention systems that protect data integrity from outside intrusions and virus attacks.
- \$2,000,000 of liability insurance per customer for errors and omissions

# Workers Compensation Insurance, Safety and Risk Management:

Budgeting workers compensation premiums can be a problem. The KES pay as you go program offers convenient, budgeted, automatic, electronic payments based on actual payrolls that provide worry-free recordkeeping and smooth cash flow.

- Second largest Georgia payroll only Carrier
- Eliminate workers compensation audit and audit premium from a carrier
- Real Risk Engineering and safety inspections
- Report and document accidents
- Efficient claims administration
- Fraudulent claims investigation
- Safety Training
- Assist in OSHA Compliance
- Coordination of a return to work program
- Implementation of a light duty program
- On going communication with injured employees until they return to work
- Safety program implementation and support
- Use of a conformed panel (only need to list 800 number to our MCO instead of a list of doctors)
- Dedicated nurse case manager assigned to every claim
- Best Hiring Practices paperwork

Our workers compensation insurance is provided by the best (in our view) workers comp carrier in the State of Georgia. Our workers compensation program is designed to work seamlessly with our payroll services. Automatic calculation and payment based on actual payroll makes work comp payment headaches a thing of the past. No more carrier audits!

# Human Resources:

- Provide and update standard employee handbooks, workplace policies and procedures to ensure governmental compliance
- Define specific human resource policies and procedures
- Federal and state regulatory compliance
- Employment forms designed to ensure compliance with applicable procedures
- Unemployment claims administration
- Americans with disabilities act
- Fair labor standards act
- EEOC
- FMLA
- Hiring and firing practices
- Title VII (Civil Rights Act)
- Poster requirements
- Background checks
- Drug testing kits
- Drug free workplace administration
- Advise on employee classifications
- and much more

Kreative Employer Solutions, Inc. Functions as your off-site Human Resources Department, KES provides all the tools necessary to comply with the ever-changing employment law. We make sure your information is up to date and that your employees understand the importance of proper procedures and documentation