



Human Resources Consultants,
Employee Cost Solutions

If you would like to receive
information on future seminars
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Phone: 504.486.3445 | Fax: 504.486.3458

-- VALUE PROPOSITIONS --

[401\(K\) Admin](#) | [Employee Management](#) | [Medical Plan Actuarial Analysis](#)
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Whether you need Human Resources consulting expertise or HR outsourcing services, experienced HR technology implementation and management, cost effective employee management strategies, or Human Resource regulatory advice, Harper Resources can help.

Our services are comprehensive and affordable, from simple needs as small as providing up to date human resource forms to more complex areas including retirement plan and 401(k) Plan assistance, health care plan analysis and total outsourcing of payroll services; Harper Resources delivers cost effective, outsource Human Resources people, processes and technology.

Harper Resources can assist your company to:

- Offload your HR department's administrative / employee service functions.
 - Eliminate high level HR management's clerical & administrative duties.
 - Develop new process efficiencies.
 - Automate reoccurring tasks and processes.
 - Implement and manage affordable HRIS technology.
 - Lower employee costs & improve employee management information
 - Improve your Return on Employee Investment.
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VALUE PROPOSITION - HR TECHNOLOGY



Harper Resources maintains value added - vendor alliance agreements with the following quality consultants, software, and service providers:



Harper Resources, LLC delivers **Employee Cost Solutions** to small and mid-sized businesses from 75 to 5000 employees **designed to save you money and increase your return on employee investment** by reducing employee administration and management costs through:

- **The application** of HR automation technology, tailored to your individual needs.
- **Outsourcing** critical, but non-core functions to seasoned HR and Benefits professionals.
- **Implementing** nationally recognized best practices in HR Management & Benefits cost control.

Harper Resources' strategic vendor alliances with major HR technology providers offers you access to superior **Human Resources Technology** that could otherwise be expensive and time consuming to implement and maintain. **Harper Resources** saves you money by providing:

- **WEB enabled** transaction engines to replace manual tasks.
- **Payroll and HR Administration** systems, fully integrated with Employee Time & Attendance Systems.
- **Employee and manager access** to employee benefits information over the Internet, with security levels designed by you.
- **Purchasing power** for HR technology acquisition.
- **Compressed HR technology** implementation time and lower conversion costs.
- **HR professionals** with broad experience across the entire spectrum of HR, including Internet implementation, delivered when needed.

Employers save money when transactional processes are automated **through the application of HR automation technology**. Transactional processes easily automated include:

- Scheduling and gathering employee time and attendance data
- Importing time data to payroll and payroll processing
- Gathering management and regulatory reporting data
- Employee performance evaluation and tracking
- License and accreditation requirements tracking
- Employee benefits - WEB enrollment and administration



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VALUE PROPOSITION - EMPLOYEE MANAGEMENT



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Harper Resources offers you lower cost alternatives to employee administration and management and can assist in the design and administration of all phases of the employment lifecycle.

Hiring Employees (Where your liability begins)

- Position Control and Authorizations
- Recruiting on an Hourly Fee Basis @ <12% of wages / salary
- Hire Process Design & Implementation
- HR Policy Development, Handbook Development
- Orientation and sign-up of new employees
- Compliance Assistance - COBRA, HIPAA, FCRA, IRS, FLSA, EEOC, OFCC

Management of Employees

- HR Compliance Audits
- Salary Administration, structure design & salary surveys,.
- Performance Management, Performance Appraisal Design and Implementation
- Manager Training
- Sexual Harassment Policy Design and Training
- Benefit Plan Design and Marketing, Self Insurance Feasibility
- Employee Cost Management Strategies
- Retirement Plan Administration Assistance
- Benefits Cost Analysis and Management
- Paid Leave Banks Design
- Section 125 Plan Design and Management
- COBRA, HIPAA, FLSA, EEOC, Affirmative Action Compliance

Terminating Employees

- Employee Discipline and Termination Planning
- Supervisor / Manager discipline / Termination Coaching



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VALUE PROPOSITION - MEDICAL PLAN ACTUARIAL ANALYSIS



Harper Resources, LLC delivers **Employee Cost Solutions** to small and mid-sized businesses from 75 to 5000 employees **designed to save you money and increase your return on employee investment.**

Our Strategic Vendor Alliance with Milliman USA, consultants to 45 of the 50 largest health carriers in the U.S., offers you access to actuarial expertise generally unaffordable to small and mid-sized companies.

Medical Actuaries are the highest level of expertise available in the area of medical plan design and cost control, and are generally affordable to only the very largest companies.

Our unique arrangement with Milliman makes these sophisticated actuarial services available to your company at costs comparable to those you are currently paying your Broker /Insurer.

Milliman's actuarial consultants can accurately and reliably calculate specific employee health care plan risk, based on their extensive health data on more than 13 million lives, and the specific census data of your employee population.

Brokers and Insurers price plans for their profitability, not your employee cost control.

Incorrectly priced plans promote adverse selection resulting in higher plan costs to employers.

Plan sponsors rely on insurers to calculate IBNR reserves.

Our actuarial consultants calculate IBNR reserves for your renewal and expense booking purposes. You get unparalleled expertise in accurately calculating IBNR expenses for budgeting and inclusion with your financial statements.

Most companies pay for excessive stop loss coverage.

- Actuarial plan analysis is based on your unique employee population, with its own unique health risk profile.
- Actuarial plan analysis calculates your specific probabilities of loss, taking the guesswork out of stop loss calculations.
- Actuarial plan analysis also calculates the probability of your actual use of specific and aggregate stop loss coverage.
- Understanding actual probability of risk can significantly lower your stop loss premiums, saving you money!
- You only pay for the stop loss coverage you actually need.

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VALUE PROPOSITION - OUTSOURCING HR



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We provide lower cost alternatives to employee administration and management by providing experienced HR outsourcing channels and affordable HR technology solutions.

Employers save money by outsourcing critical, non-core processes to seasoned HR professionals:

- Benefit Plan Design & Administration
- HR - Information Management
- Payroll Administration
- Employee Time Keeping
- Health Care Plan Risk Analysis by Medical Actuarial Consultants
- As needed HR Consulting - low cost alternative to high legal fees

Employers save money when transactional processes are automated **through the application of affordable HR automation technology** including:

- Scheduling and gathering employee time and attendance data
- Importing time data to payroll and payroll processing
- Gathering management and regulatory reporting data
- Employee performance evaluation and tracking
- License and accreditation requirements tracking
- Employee benefits - WEB enrollment and administration
- Remote management approvals

Employers save money by offloading burdensome administrative tasks including:

- COBRA & HIPAA Compliance
- EEO Form 1 Preparation & Filing
- Retirement & Healthcare Benefits Plan Administration
- Benefits "Answer Line" for employees
- Open Enrollment supplemental staffing
- Insurance premium bill processing
- State New Hire Filing
- Recruiting (Average Cost is less than 12% of Salary)



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VALUE PROPOSITION - 401(K) ADMINISTRATION



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Harper Resources, LLC delivers **Employee Cost Solutions** to small and mid-sized businesses from 75 to 5000 employees **designed to save you money and increase your return on employee investment.**

We provide effective 401(k) plan design, and administration; through our combination of three principal elements of effective plan administration:

1. An experienced 401 (k) record keeper with a broad investment platform - hundreds of funds available without limitation.

Limited investment options and restrictions by many fund managers restrict your investment advisors ability to offer highly valuable funds.

2. State of the art technology to provide management reports and monitor employee participation.

Technology can reduce the manual steps in a process and reduce the amount of internal HR hours an employee must spend on 401(k) administrations tasks.

3. Experienced employee benefits professionals, that know the plan sponsor AND the record keeper, to ensure compliance.

Often, internal HR staff does not possess the time or knowledge to ensure that the TPA has needed information to meet IRS and DOL compliance requirements. Harper Resources completely removes your the 401(k) burden of responsibility.

Harper Resources provides experienced Plan Administration professionals, quarterly investment monitoring reports, targeted employee participation communications, and practical advice to employees considering retirement or other life events. In addition, **Harper Resources:**

- processes and enrolls your new employees,
- processes contributions & maintains eligibility records,
- processes loan applications and makes necessary distributions,
- answers your employee's questions with confidence,
- manages and administers the compliance testing process,
- reduces your exposure to compliance losses, and
- reduces operating costs by reducing internal HR time commitment.