

THE MOST EFFECTIVE AND AFFORDABLE SMALL BUSINESS BENEFITS

Improve attraction and retention and enhance your workplace culture

INFINIUM
PAYROLL AND HR SOLUTIONS

AGENDA

- Introduction
- Essential Low-Cost Core Benefits
- Alternative and Local Wellness
- Perks That Cost Little But Mean a Lot
- Pretax Savings for Qualified Benefits
- Financial Wellness
- Retirement Options that Beat CalSavers
- Building an Effective Benefits Strategy

A blue-tinted background image featuring a laptop keyboard on the left and a line graph with an upward-pointing arrow on the right. The word 'WEBINAR' is centered in a large, white, sans-serif font, enclosed within a white rectangular frame that has a small gap at the bottom.

WEBINAR

Introduction

Why Benefits and Perks Matter



- **Salary alone isn't enough**

Benefits and perks are essential for attracting and retaining great talent

- **Levels the Playing Field**

Can help your small business compete with larger employers

- **Increases Job satisfaction**

Job satisfaction can increase productivity and reduce turnover

- **Doesn't Have to Break the Bank**

Smart, affordable benefits are within reach for most small businesses. Maximum bang for the buck!

What Employees Value Most



- **Flexibility**

Remote or hybrid options, flexible hours, and paid time off

- **Affordable Benefits**

Voluntary benefits like dental, vision, life insurance, supplemental insurance or discount program

- **Low-cost, high-impact perks**

Employee appreciation, recognition programs, birthday rewards, and mental health support

- **Health and Wellness**

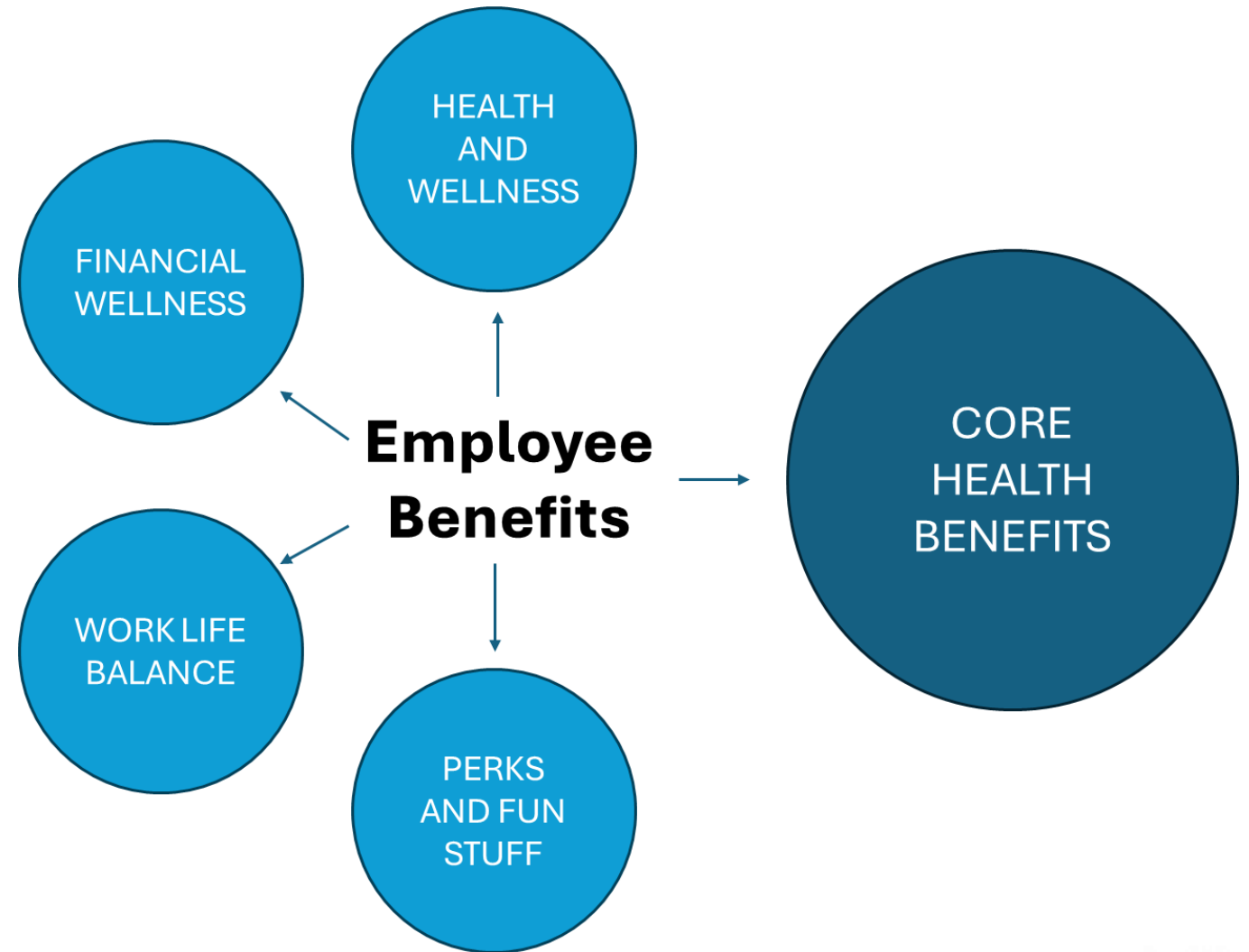
Opportunities to affordably improve their physical and mental well being

Wheel...Of...Fortune

78% of employees said they are more likely to stay with a company if its benefits program matches what they value.

Gallup data: **51%** of U.S. workers are either actively job seeking or watching for opportunities.

In SHRM's 2025 survey, 88% of employers say health-related benefits are "very important."





Essential Low-Cost Core Benefits

Dental and Vision



- Offer bundled dental and vision plans at group rates
- Highly valued by employees, lower cost than major medical.
- Plans as low as \$50 per month.
- Using a Section 125 Plan, employee benefit deductions are pretax
- Carriers like Delta Dental, Anthem Blue Cross Dental, and VSP Vision can be bundled together through plans like Choice Builder



Life Insurance



- Set levels between \$10,000–\$50,000
- Affordable and shows that you care
- Plans start as low as \$2 a month
- Voluntary buy-up options for additional coverage/family
- Not typically pretax
- Available as a bundle with Choice Builder



Supplemental Insurance



- Accident, cancer critical illness, and short-term disability
- Can help pay for preventive care
- \$0 employer cost
- Pre-tax payroll deductions
- Real value when employees have tough times
- Colonial Life and Aflac have local brokers available





Alternative & Local Healthcare Options

Health and Wellness



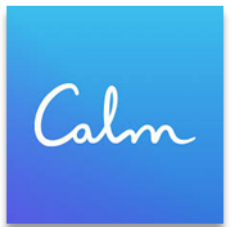
- Local Direct Primary Care (DPC)
- Corporate Wellness Plans - Local Med Spas
- Local Gym Memberships
- Monthly Wellness Stipends (not pretax)
- Wellness and Nutritional Consulting Plans



Alternative Insurance and Cost Sharing Plans



- Pet Insurance
- Employee Assistance Programs
- Medical Cost Sharing Plans
- Telehealth Services
- Legal and Identity Theft
- Wellness stipends and subscriptions (Calm/Classpass)





Perks That Cost Little But Mean a Lot

Little Big Benefits and Perks



- Workplace flexibility (remote/hybrid/scheduling)
- Birthday perks like days off or out early
- Floating Holidays
- Bereavement Leave
- Employee recognition and rewards programs
- Monthly lunch, team outings
- Gas or commute assistance
- Paid volunteer time



Pretax Savings for Qualified Benefits

Pretax Savings and Reimbursement Plans



- **Health Savings Account (HSA):** Employees contribute pre-tax dollars to an HSA account. Funds can be used for qualified medical expenses. (Must have a HDHP in place)
- **Flexible Spending Account (FSA):** Employees contribute pre-tax dollars for qualified medical, dental, or vision expenses. Use-it-or-lose-it rule. Employer perks: Employers can also contribute.
- **Dependent Care FSA:** Employees can set aside pre-tax dollars for Daycare, preschool, after-school care, and adult daycare.
- **Section 125 (POP):** Employees pay their portion of health insurance premiums with pre-tax income. (Bonus – Use a Section 125 +HSA to include DCP reimbursements)
- **Health Reimbursement Arrangement (HRA):** Employers reimburse employees tax-free for qualified medical expenses up to a set limit. Types: Standard HRA, ICHRA and QSEHRA

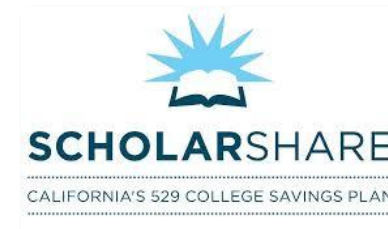


Financial Wellness and Education

Affordable Financial Assistance



- Financial Education Workshops
- Access to a Financial Coach or Planner
- Emergency Savings Program
- On-Demand Pay (Earned Wage Access)
- Student Loan Assistance or Guidance
- Tuition Reimbursement
- 529 College Savings Plans



A blue-tinted photograph of several interlocking puzzle pieces. Two pieces in the center are clearly visible, with the word 'RETIRE' on the left piece and 'PLAN' on the right piece. The background shows other puzzle pieces and hands holding some of them, all under a blue overlay.

RETIRE PLAN

Retirement Plans that Beat CalSavers

ICON Savings Plan



- Simple Paycheck Deduction IRA - Employer Contributions Possible
- 360 Payroll Integration - No Administration to Worry About
- Portable & Employee Owned - Account belongs to the employee
- No Employer Fiduciary Risk - Considered a savings plan, not a 401k
- Affordable & Compliant - Compliant with CalSavers without the cost and complexity of setting up a 401(k).



Under \$100 per month up to 25 employees



How to Build a Benefits Strategy That Works

How to Set Up a Benefit Plan that Works



- Survey your employees to find out what matters most before adding new options.
- Decide what your budget will be.
- Start small with voluntary benefits, minimal employer cost, but high perceived value.
- Add employer contributions when you're ready.
- Benchmark against your competitors

Remember, it's easier to give more in the future as opposed to taking something away

FINAL THOUGHTS

Why Offer Benefits - Even Without Big Budgets?



- **Attract & Retain Talent:** Even modest benefits can help you compete for great employees in a tight labor market.
- **Boost Morale & Engagement:** Employees who feel cared for are more likely to stay productive and committed.
- **Improve Workplace Culture:** Perks like flexibility, recognition, and wellness support reinforce a positive environment.
- **Enhance Reputation:** Offering creative benefits signals that you value your people - this builds loyalty and strengthens your brand.
- **Reduce Turnover Costs:** Happy employees stick around, saving you time and money on rehiring and retraining.





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Performance Improvement Plans - How to Create a PIP That Works

Wednesday October 22 2025 9:00 AM

In this webinar, we'll explore how to use structured PIPs not just as a disciplinary tool, but as a collaborative roadmap to help employees succeed. You'll learn:

- ✓ Why Performance Improvement Plans are not just a formality.
- ✓ How to structure a PIP that's clear, supportive, and legally compliant.
- ✓ When and how to implement a plan that benefits everyone.
- ✓ How to document and follow through to reduce risk.

Whether you're a business owner, manager, or HR leader, this webinar will equip you with practical tools to handle underperformance constructively and professionally, while protecting your company and promoting a positive culture.

Let's turn awkward conversations into actionable outcomes.

www.infiniumhr.com/hr-events



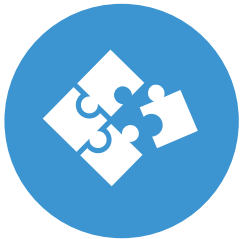
Infinium HR – Your Partner in Payroll, HR, and Compliance

At Infinium HR, we understand the complexities of California wage and hour compliance and the challenges HR professionals face. Since 2014, we've been a locally owned and operated firm dedicated to helping businesses navigate payroll, HR automation, and compliance with confidence.



Payroll and HR Solutions

Simplify payroll, automate compliance, and scale your business with integrated HR



HR Solutions


Flexible, scalable HR support tailored for small businesses without the overhead.



Outsourced Recruiting

Professional recruiting services that help you hire smarter without the high cost of agencies

Contact Mike Hayden for more information

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THANK YOU