



REPLAFI CONSULTING SERVICES · CLIENT SUMMARY

Client: Senior Living Operator

CLIENTDEMOGRAPHICS					
INDUSTRY	EMPLOYEES	HQ STATE	GROSS PAYROLL	INCUMBENT	SCENARIO
Senior Living / Healthcare	96 Employees	Texas	\$5,280,000 / year	National PEO (Incumbent)	PEO Switch (Incumbent → New Provider) Replacator Engagement

COST COMPARISON - Annual Per-Employee / Total Cost Basis		
PRODUCT / SERVICE	CURRENT / INCUMBENT COST	NEW PROVIDER COST
Payroll Processing & Tax Filing	\$14,400 / yr (\$150/ee)	\$9,600 / yr (\$100/ee)
HRIS Platform & Self-Service Portal	\$9,600 / yr (\$100/ee)	\$4,800 / yr (\$50/ee)
HR Administration & Compliance Support	\$11,520 / yr (\$120/ee)	\$7,680 / yr (\$80/ee)
Workers Compensation (admin only)	\$7,680 / yr (\$80/ee)	\$5,760 / yr (\$60/ee)
Group Health Benefits (admin only)	\$19,200 / yr (\$200/ee)	\$14,400 / yr (\$150/ee)
Dental & Vision (admin only)	\$4,800 / yr (\$50/ee)	\$2,880 / yr (\$30/ee)
401(k) Plan (admin only)	\$4,800 / yr (\$50/ee)	\$2,880 / yr (\$30/ee)
FSA / HSA (admin only)	\$2,880 / yr (\$30/ee)	\$1,920 / yr (\$20/ee)
ACA Compliance Reporting	\$3,840 / yr (\$40/ee)	\$1,920 / yr (\$20/ee)
Onboarding & Offboarding Tools	\$2,880 / yr (\$30/ee)	\$960 / yr (\$10/ee)
Miscellaneous Admin & Add-On Fees	\$4,800 / yr	\$960 / yr
TOTAL ANNUAL COST	\$86,400 / year	\$54,960 / year
Group Health Benefits (All) - Plans	\$796,756 / year	\$728,154 / year
Savings / Investment		\$68,602 current
Workers Compensation - Coverage	\$146,365 / year	\$141,481 / year
Savings / Investment		\$4,884 current

\$104,926

ANNUAL SAVINGS

Savings of 36% on admin fees +

Benefits & WC Savings

OUTCOME & IMPACT

This client had been with the same national PEO for four years and assumed their rates were competitive. Our audit revealed a 36% gap between what they were paying and current market benchmarks for a group their size. Following a full RFP across five qualified providers, we negotiated a new contract that reduced per-employee administrative costs by over \$320 annually while improving the benefits package at reduced cost — including a richer dental plan and lower employee contributions on health. The client saved \$104,926 in year one and secured better terms for employees at no additional cost.

This summary has been prepared by Replafi Consulting Services. Client identifying information has been anonymized. Savings figures represent first-year realized or projected savings based on negotiated contract terms, employee count and enrollments. Results may vary. Replafi is not a licensed insurance broker. replafi.com