



REPLAFI CONSULTING SERVICES · CLIENT SUMMARY

# Client: Technology / SaaS Company

CLIENTDEMOGRAPHICS					
INDUSTRY	EMPLOYEES	HQ STATE	GROSS PAYROLL	INCUMBENT	SCENARIO
Technology / SaaS	112 Employees	California	\$13,440,000 / year	National PEO (Retained)	PEO Contract Renegotiation (No Switch) Saver Engagement

COST COMPARISON - Annual Per-Employee / Total Cost Basis		
PRODUCT / SERVICE	CURRENT / INCUMBENT COST	NEW PROVIDER COST
Payroll Processing & Tax Filing	\$22,400 / yr (\$200/ee)	\$13,440 / yr (\$120/ee)
HRIS Platform & Analytics	\$16,800 / yr (\$150/ee)	\$8,960 / yr (\$80/ee)
HR Administration & Compliance (CA)	\$22,400 / yr (\$200/ee)	\$14,560 / yr (\$130/ee)
Workers Compensation (admin only)	\$11,200 / yr (\$100/ee)	\$7,840 / yr (\$70/ee)
Group Health Benefits (admin only)	\$28,000 / yr (\$250/ee)	\$22,400 / yr (\$200/ee)
Dental & Vision (admin only)	\$5,600 / yr (\$50/ee)	\$3,360 / yr (\$30/ee)
401(k) Plan (admin only)	\$6,720 / yr (\$60/ee)	\$4,480 / yr (\$40/ee)
FSA / HSA (admin only)	\$3,360 / yr (\$30/ee)	\$2,240 / yr (\$20/ee)
CA-Specific Compliance (CPRA, SB 553)	\$8,960 / yr (\$80/ee)	\$4,480 / yr (\$40/ee)
Paid Leave & Disability Admin (CA)	\$5,600 / yr (\$50/ee)	\$3,360 / yr (\$30/ee)
ACA Reporting	\$3,360 / yr (\$30/ee)	\$1,120 / yr (\$10/ee)
Miscellaneous Admin & Add-On Fees	\$18,200 / yr	\$4,480 / yr
<b>TOTAL ANNUAL COST</b>	<b>\$152,600 / year</b>	<b>\$90,720 / year</b>
<b>Group Health Benefits (All) - Plans</b>	<b>\$1,881,600 / year</b>	<b>\$1,881,599 / year</b>
<b>Savings / Investment</b>		<b>\$1 current</b>
<b>Workers Compensation - Coverage</b>	<b>\$268,800 / year</b>	<b>\$261,749 / year</b>
<b>Savings / Investment</b>		<b>\$7,051 current</b>

**\$68,932**

ANNUAL SAVINGS

Savings of 41% on admin fees +

Benefits & WC Savings — No Switch

**OUTCOME & IMPACT**

This fast-growing SaaS company had been with the same national PEO for two years approaching their second renewal. Our audit revealed \$61,880 in excess admin fees — including an \$18,200 miscellaneous charge line and California compliance fees double the market rate. We negotiated directly with the incumbent using competitive benchmarks. No provider change, no system disruption, no employee impact. Adding workers compensation savings (\$7,051), total first-year savings reached \$68,932.

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