

# Partner compensation program

How partnering with PeopleKeep can benefit you and your clients



PeopleKeep  
powered by remodel health

As a local broker or agent, you need every advantage to maintain strong client relationships and grow your book of business. At PeopleKeep, we value our partnerships with agents and brokers. That's why we've created a partner compensation program to reward you for connecting your clients with the personalized health benefits that best fit their needs.



## Why partner with PeopleKeep?

Your clients rely on your expertise to find creative solutions to their unique needs. By partnering with PeopleKeep, you get access to a modern health benefits solution many other brokers and agents aren't aware of. We'll help you become an expert in HRAs and health stipends so you can help your clients provide benefits their employees love.

### As a partner, you'll...

- ✓ Remain agent of record
- ✓ Save your clients time and money on health benefits
- ✓ Earn commissions

## Here's what you can expect:

### For every client who chooses PeopleKeep:

- You'll earn compensation for your role in making the connection.
- We'll waive your client's \$150 sign-up fee.

### Maintain your role as agent of record:

With PeopleKeep, there's no need to worry about losing the relationship you've built with your clients. You can remain the agent of record of your clients' employees. This enables you to continue selling individual and ancillary policies, ensuring your clients' employees have access to the coverage they need.

### Enhance your portfolio:

With PeopleKeep's HRA and health stipend solutions, you can provide more value to your clients. These customizable and personalized options are a perfect fit for organizations looking to better manage their benefits budget while giving employees the flexibility they deserve.

## Start partnering today!

Take the next step in delivering tailored benefits to your clients while earning compensation for your efforts. Reach out to learn more about our partner compensation program and how we can work together.



**Reach out to [BD@PeopleKeep.com](mailto:BD@PeopleKeep.com)**

**[PeopleKeep.com/Refer](https://PeopleKeep.com/Refer)**

# What health benefits can I offer my clients through PeopleKeep?

## WorkPerks

WorkPerks is a taxable health stipend administration platform. This allows your clients to reimburse their employees for their individual health insurance and ancillary policy premiums. A health stipend is a perfect option for organizations with employees who receive premium tax credits, as it doesn't impact their eligibility for those credits.

## Individual coverage HRA (ICHRA)

The ICHRA is a tax-free health benefit available to organizations of all sizes. It allows employers to reimburse employees tax-free for qualifying medical expenses, including individual health insurance premiums. Your clients can customize their benefit by differing allowances and benefit eligibility with employee classes, such as full-time or part-time. Employees must have qualifying individual health insurance policies to participate. Eligible employees are provided the opportunity to opt in or opt out.

## Qualified small employer HRA (QSEHRA)

Like the ICHRA, the QSEHRA can reimburse employees tax-free for qualified medical expenses, including individual health insurance premiums. However, the IRS caps annual allowances. Employees must have minimum essential coverage (MEC) to participate. Eligible employees aren't provided the opportunity to opt out. At minimum, all full-time W-2 employees must be offered the benefit. Part-time employees can be included if the employer chooses.

## Group coverage HRA (GCHRA)

A GCHRA supplements a group health insurance plan by reimbursing employees tax-free for out-of-pocket medical expenses. This includes deductibles, coinsurance, and copayments. Employees must opt-in to the employer's group health plan to participate in a GCHRA. Eligible employees aren't provided the opportunity to opt out. At minimum, all full-time W-2 employees participating in the group health plan must be offered the benefit. Other classes of employees can be included if the employer chooses.