

What is Decent building?

A light PEO (Professional Employment Organization) with 35% cheaper health insurance plan premiums and a monthly admin fee of only \$25 per employee.

Why launch a PEO?

Our past experience with launching our health plans has positioned us to be the only PEO in the US to own and operate the health insurance plans we offer.

This model will enable us to expand eligibility for our health insurance plans to all companies in Texas and, since we view the PEO as a way to bring our health plans to market, we don't have to rely heavily on admin fees.

Traditional PEO structure necessitates growing admin fees

Traditional PEO



Master plan provided by a legacy health insurance carrier

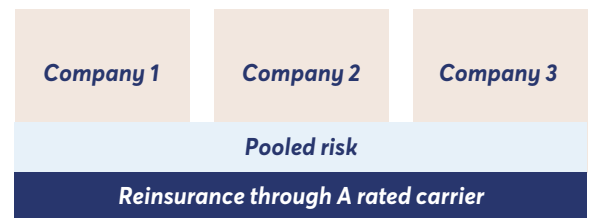


Decent's integrated PEO

Decent's PEO



Decent's health insurance plans



What can you write and when:

We're starting with some specific industries while working our way towards being able to accept every company in Texas as quickly as we can. In the meantime, here's what to expect when:

Now:

Technology*
Energy (oil and gas)*
Healthcare*
Food & Beverage*
Consulting*

Soon:

All industries

What else do you need to consider when writing policies for Decent:

Obviously the industry qualifier is important, here are some answers to the other questions we tend to receive from our brokers:

- 1.) **Geography:** With very limited exceptions, we will only be accepting companies with all of their employees based in Texas in the near term.
- 2.) **Size requirements:** Our minimum size is two salaried employees who are not spouses.
- 3.) **Participation and Contribution:** We require a 40% employee participation rate (excluding employees with valid waivers) and a 50% contribution rate

*Want more help figuring out if your client fits into a certain industry?
Ask for a quick qualifier at brokers@decent.com