



PROFESSIONAL EMPLOYER ORGANIZATION



**STREAMLINED HR, PAYROLL,
BENEFITS & COMPLIANCE WITH
A LOCAL, TRUSTED PARTNER**

THE GTM PEO DIFFERENCE

GTM's PEO solution is designed to address the most common challenges Capital Region businesses face when evaluating HR outsourcing, without the impersonal, one-size-fits-all model typical of large national PEOs. GTM emphasizes responsive, relationship-driven support.

Comprehensive, High-Touch HR Support

GTM provides end-to-end HR services, including payroll processing, benefits administration, workers' compensation management, and compliance guidance, while maintaining a consultative approach. Clients work with a dedicated account manager and HR professionals who are available for on-site support, in-person training at the client location, or at GTM headquarters. They provide ongoing strategic guidance, not ticketing systems or rotating call centers.

Local Expertise with Scalable Flexibility

GTM's HR consultants are based in the Capital Region and have deep knowledge of the area's workforce environment, benefit plans, HR practices, and regulatory landscape. This local insight, combined with a flexible and scalable PEO model, allows GTM to support organizations as they grow while adapting services, technology, and support levels to evolving business needs.

Compliance and Benefits You Can Trust

With deep expertise in federal, state, and local employment regulations, GTM helps reduce exposure to audits, penalties, and litigation. Health insurance is offered through CDPHP, providing clients access to a strong regional carrier and high-quality coverage aligned with the needs of Capital Region employers.

BUT DON'T TAKE OUR WORD FOR IT...

"Knowing I have GTM as an HR compliance resource allows me to use my time to better serve my staff." -- Chick-fil-A

"GTM's customer service makes everything easier and the communication is helpful and appreciated." -- R.J. Valente Companies

"Partnering with a local company is beneficial if they have the technology and service to meet your needs, and that's what we have with GTM." -- Tri-City ValleyCats

"Working with a local payroll provider with dedicated support has made things so much easier." -- Abele Tractor & Equipment



HR COMPLIANCE



Keeping up with today's complex employment regulations can be time-consuming and risky for any business. GTM's PEO helps simplify compliance by sharing employer responsibilities and providing the tools, expertise, and support you need to stay on track, so you can focus on running your business.

Our HR consultants leverage experience, knowledge, and tools to deliver value beyond expectations, freeing up your valuable time to focus on your core functions and empower your employees.



A TRUE CO-EMPLOYMENT PARTNERSHIP

GTM becomes a co-employer for administrative purposes, sharing responsibility for HR, payroll, benefits, and compliance, while you maintain full control over your day-to-day business operations and employee management.



COMPLIANCE, RISK, AND SAFETY MANAGEMENT

GTM provides guidance on employment regulations, workers' compensation, and EPLI coverage, along with safety training and claims support to help mitigate risk, improve safety, and support compliance across your organization.



PAYROLL & TAX ADMINISTRATION

GTM handles payroll processing, wage calculations, and required federal, state, and local tax filings on your behalf, ensuring employees are paid accurately and on time, while reducing exposure to penalties and compliance errors.



HR TECHNOLOGY & EXPERT SUPPORT

A centralized HRIS platform brings onboarding, time tracking, reporting, benefits administration, and compliance documentation together. Plus, you gain access to experienced HR professionals who can help interpret regulations, address employee issues, and support best practices.



TIME & ATTENDANCE MANAGEMENT

Modern time and attendance tools help you track hours accurately and maintain compliance with wage-and-hour laws. Our PEO solution includes time clocks, mobile punching, and employee scheduling tools that integrate directly with payroll for greater efficiency and fewer errors.



A BETTER EMPLOYEE EXPERIENCE

Our PEO enhances your employee experience from day one with new hire setup, digital onboarding, online and mobile self-service access, leave management, and structured offboarding. Employees gain easy access to their information, while you benefit from consistent, compliant processes.

EMPLOYEE BENEFITS

Health insurance premiums and benefit expenses continue to make it increasingly difficult for small and mid-sized businesses to remain competitive when recruiting and retaining top talent.

When you partner with GTM, your employees gain access to benefits typically reserved for large corporations, without the administrative hassle or expense. Our PEO makes it simple to attract and retain your best employees while controlling costs.



HOW OUR PEO LOWERS YOUR BENEFITS COST

Many employers are stuck between absorbing higher costs and cutting back on their offerings or employer contributions.

GTM has teamed up with CDPHP to offer competitive rates and deliver health benefits through a single, streamlined relationship, which means easier administration for businesses, greater stability for employees, and robust, long-term relationships with member organizations.

GTM can pool employees across many client companies. This aggregation gives the PEO the scale to provide better rates and broader plan designs that most small businesses could not get on their own. Employees of member organizations, who may not otherwise have these options, gain access to high-quality, affordable health coverage from a trusted provider.

GTM remains the sponsor and administrator of the health benefits plan and employer of record for benefits administration, while CDPHP underwrites the policies and delivers medical coverage, networks, and claims processing.



DID YOU KNOW?

GTM offers more than just health plans. Expand your benefits offerings with **voluntary benefits** such as disability, accident, pet, and hospital insurance. These enhance your employees' medical insurance and are paid directly to them, so they can use them where needed.

We don't believe in one-size-fits-all benefit plans, which can lead to employee disengagement and dissatisfaction, increased turnover rates, and difficulty attracting top talent. Instead, we craft customized plans that align with your needs and goals, which means happier, more productive workers.

TECHNOLOGY & HR SUPPORT TO MAKE LIFE MUCH EASIER

Automate your open enrollment, onboarding, and benefits administration to eliminate errors, simplify benefits for employees, and free up time for more pressing HR matters.

Direct integration into GTM's payroll and human capital management (HCM) platform means you'll enjoy an efficient, online process with access at any time, from any device.

HUMAN CAPITAL MANAGEMENT (HCM)

Accessible anywhere, anytime, in a completely secure environment, all your essential processes can be managed within one solution to increase your data accuracy, simplify your operations, and escalate your productivity.

You have complete control over everything from hiring to retirement in a single database, while your employees are empowered to manage their own information, freeing up your HR staff's time.

Integrating payroll, time, benefits, and HR data into a secure cloud-based system lowers costs and streamlines workflows.



PAYROLL

Payroll processing is easy, accurate, and efficient. Get alerts about potential errors and have access to all the reports you need before you process.

TIME

Collect, manage, and process employee time and attendance data more effectively. Track and monitor meals, breaks, and overtime.

APPLICANT TRACKING

Post to hundreds of job boards with a single click, attract better candidates, reduce time to hire, and improve the applicant experience.

BENEFITS ADMINISTRATION

Improve the way your employees enroll in benefits. Set up your benefit plans once to drive enrollment and deductions throughout the system.

ELECTRONIC ONBOARDING

Eliminate new hire paperwork and duplicate data entry, and allow new hires to complete all required forms online.

LEARNING MANAGEMENT SYSTEM

Create and track online training and assign courses and paths, all personalized for your business and delivered across your entire organization.

HR

Streamline your data, get insights into your workforce, identify trends, and drive performance.

EMPLOYEE ENGAGEMENT

Energize your company culture and connect to your teams through a personalized dashboard, lively feed wall, and tools for idea and knowledge sharing.

WORKERS' COMPENSATION INSURANCE

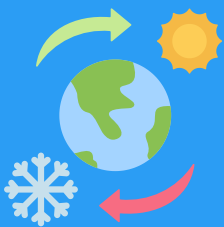
Workers' compensation insurance, a no-fault system that provides wage-replacement benefits and lifetime medical care for work-related injuries and illnesses, is mandatory for most New York State employers with one or more employees.



WHY CHOOSE GTM FOR YOUR WORKERS' COMP

The GTM Insurance Agency offers workers' compensation with a practical pay-as-you-go (PAYGO) solution to improve cash flow, simplify audits, reduce administrative burden, and ensure compliance.

- Our experienced insurance brokers work with a range of top carriers, including The Hartford, Travelers, Chubb, New York State Insurance Fund, and many others, to find appropriate coverage and competitive quotes that provide the best options for your business.
- GTM secures workers' compensation coverage, implements safety programs, and manages employee claims for our clients to help them reduce costs, improve productivity, and create efficiencies.
- We work with businesses of all sizes and across every industry, and we perform an initial assessment to determine the right policy coverage and proper classing for your employees to keep you fully protected.
- You'll pay your premiums each pay period as your payroll is processed, eliminating unexpected premium payments and providing better control over your cash flow.
- We can obtain coverage no matter where your employees are located and will provide exceptional service with unmatched personalized attention.



PAYGO can be especially beneficial for manufacturers, nonprofits, restaurants, seasonal businesses, and others whose payroll varies with the time of year.

INTEGRATE WORKERS' COMPENSATION WITH YOUR PAYROLL SERVICE

Through our PEO, you'll integrate your workers' compensation policy with payroll to lower the risk of large down payments, minimize financing fees, eliminate audit adjustment charges, reduce the possibility of missed payment deadlines, and help with more efficient reporting and right-classing of your employees.

Automated payments and reporting make it even easier than if you went through a broker not tied to your payroll. With PAYGO, your workers' compensation premiums adjust to your payroll changes.

BUSINESS INSURANCE

Whether you run a small business or a mid-size company, it's essential that you operate with the right insurance – and the right amount of insurance – for your needs.

The GTM Insurance Agency can customize a package of insurance products that will meet your needs and fit your budget, offering policies underwritten by major carriers.



INSURANCE COVERAGE TO FIT YOUR BUSINESS



WORKERS' COMPENSATION

Protects your business from lawsuits and keeps you compliant with state regulations.



DISABILITY

Provides partial income in the event an employee is prevented from working and earning an income because of a disability.



GENERAL LIABILITY

Protects your business from claims that may arise during normal business operations.



BUSINESS OWNERS POLICY (BOP)

Combines general liability insurance and property insurance into a single business insurance policy.



PAID FAMILY LEAVE (PFL)

Most private employers in New York State with one or more employees are required to obtain PFL insurance.



CYBER AND DATA BREACH LIABILITY

A cyber liability and data breach policy can help you prepare for and recover from technology-related risks.



EMPLOYMENT PRACTICE LIABILITY

Covers you against claims by workers that their legal rights as employees of the company have been violated.



COMMERCIAL PROPERTY INSURANCE

Protects your owned or rented building, as well as the tools and equipment used to run your business, as well as losses from fire, theft, flooding, natural disasters, and many other causes.



COMMERCIAL AUTO INSURANCE

Helps cover the costs of an automobile accident when an employee is using a company-owned car, truck, or van for business.

GTM[®]

PEO

Your best interests are at the heart of what we do.

With GTM, you can concentrate on what's important:
growing your business.

Learn more about how we can help you employ, enable, and empower your workforce today.



The GTM Executive Team

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