



FullHR, Inc, a North Carolina Corporation, was formed as HR Carolina July 17, 2001 to provide commercial group benefits and comprehensive Human Resource services for organizations domiciled in the Carolinas, Virginia, Tennessee, Georgia, Florida, Minnesota or Illinois. Corporate offices are located on the First Floor of 3901 Rose Lake Drive in Charlotte, NC 28217. The organization develops unique systematic processes for each client to meet the mission and milestones through collaboration with the leadership for each client.

Unique enterprise solutions generating bottom-line results

"From Recruitment to Retirement."

An integrated team is designated to each FullHR client, comprised of one to four Product / Service Group's Specialists

(Comprehensive Benefits Group) HR Carolina, based at the corporate office in Charlotte, NC, is appointed & licensed to provide individual or national group benefits & retirement plans for organizations with headquarters in North Carolina, South Carolina Virginia, Tennessee, Georgia and Florida. Appointments include authorization by sixty-three insurance carriers: fully & self-insured, small & large group including AETNA, Assurant, BCBS, Blue Choice Health Plan, Carolina Care Plan, Celtic, CIGNA, Colonial, Companion Life, Coventry Healthcare, Fortis, Humana, John Alden, Kansas City Life, Lincoln Financial Group, Ohio National, Standard Insurance, StarMark, TrustMark, Unimerica, United Healthcare, VSP, Wellpath. FullHR Benefit Specialists; as well as many Workers' Compensation and Payroll professionals, are licensed to provide group Life and Health Insurance. **FullHR Retirement** professionals' have achieved one or more of the following designations as a Certified Financial Planner, and or Securities Compliance Training and License(s) Series 6 & 7, 63, 65, 66

(Workers' Compensation Group) FullHR Worker's Compensation Specialists are based in the Greensboro, NC office providing Workers' Compensation Insurance that is integrated with FullHR client's per cycle payroll; accurately charging W/C Rates for each employee as earned, or may be paid traditionally annually or quarterly in advance with a year-end audit. A large book of existing insurance allows unique discounts, reducing the premium and W/C modified experience rate in many organizations. On-site FullHR or Insurance Carrier Safety Training Specialist, in conjunction with the Human Resource team allows Risk Mitigation resulting in more stable premiums for long-term clients. FullHR Workers' Compensation Specialists have earned Property and Casualty Insurance License with coverage across the United States for all FullHR clients utilizing integrated Payroll Services.

(Human Resources Group) FullHR Human Resource Specialists are based on-site, in virtual offices and at the corporate office providing client services including employee & supervisor training, new hire orientation, employee handbooks and procedures, government compliance, strategic planning for organizations from 2 – 9,000 employees. The designated team provides specific contracted services for each client's employees offering guidance on Human Resources, Training, Performance Management, Compensation, Unemployment Claims & Audit Management, COBRA administration, Employer Liability Management, Safety Policy Development, Drug Testing Administration and other business services.

A customized Employee Portal provides employees with 24 hour service, 7 days per week. The Employee Portal is linked to the client's daily calendar of events, Group Benefits; with plan design and coverage, Workers' Compensation Insurance Carrier, Payroll, Time Clock and Human Resource Information System. The Employee Portal empowers employees to instantly change address, deductions, audit Flexible Savings Account Balance, Request Paid Time Off or Sick Time. Integration of the Human Resource Information System with FullHR benefits, worker's compensation and payroll, permits unique automation & systematic process designed by your HR professional team. Shared high-tech automation allows time, infrastructure & net profit savings for FullHR's clients. Most FullHR Human Resource Specialists earn designations of Senior Professional in Human Resources and others; Professional in Human Resources.

(Payroll Group) (SSAE 16 Certification Approved) FullHR Payroll Specialists are based in the Summerville, SC offices providing Payroll Consulting, Preparation, Distribution, Direct Deposits, Garnishments using flexible, customizable, high-tech payroll services, customer care and maintaining the integrated on-line back office Human Resource Information System. Payroll report integration of client's General Ledger Account software permits instant error free cost-accounting eliminating typographical and duplication errors. The group designates a Payroll Specialist and FPC Manager to the FullHR client team assisting in hands on continuity with each payroll. This allows the same Payroll Specialist to note unique payroll changes directly to the client's financial contact delivering the highest accuracy. All payrolls are sent to the client's financial contact for review and approval prior to completion of payroll. A payroll bond of \$500,000 for all payrolls is maintained from Hartford Insurance protecting each payroll process of each client. Payroll services including administration and payment of employer taxes, payroll, check printing, compliance with all federal and state taxes and garnishment. The Payroll Group is certified as follows:



- a. 2 Licensed Accountants
- b. 1 IRS Enrolled Agent certified to practice
- c. 1 Certified Payroll Professional - CPP
- d. 4 Fundamental Payroll Professionals - FPC
- e. 100% of the Payroll Group have passed the pre & post-test FPC certification test for enrollment in the course