



Introduction to Dovetail Group and Why We May Be Able to Help Your Practice

Dovetail Group LLC exists to bring together the employees of multiple financial practices into a single group for purposes of providing payroll and benefits. Dovetail Group and ADP have a co-employment relationship (PEO).

What does that mean?

- Anyone joining the Dovetail Group will be employed by Dovetail Group and ADP.
- The W2 received by participants will be co-branded ADP and Dovetail Group.
- We have a single set of benefits, policies and payroll processes that apply to all participants.

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Breakdown of roles:

- Your Role:
 - Provide day to day work direction to employees
 - Collaborate with Dovetail/ADP when hiring/onboarding a new person or terminating an employment relationship.
 - Conduct regular performance reviews and management
 - Oversee workplace conduct
 - Respond promptly to inquiries from Dovetail Group

- Ensure swift responses to Dovetail Group inquiries
- Provide necessary bi-weekly funding to cover costs of employees working in your practice.
- Dovetail Groups Role:
 - Review, approve and submit payroll for processing
 - Collect funds for payroll and provide quarterly accounting of projections to actuals
 - Process bonuses and pay increases as requested by practices
 - Answer questions from participants and serve as director to additional resources at ADP
 - Process I-9s and work with ADP to onboard new hires
 - Proactively communicate with participating practices
 - Support onboarding and offboarding of employees on the ADP platform
 - Conduct annual survey with participants to review satisfaction with benefits
 - Conduct annual review with ADP to seek out new trends and norms in benefits space
 - Maintain the Dovetail Group Employee Manual
- ADP
 - Process Payroll and Bonus's
 - Coordinate garnishments/child support
 - Coordinate workers comp payroll reporting
 - Complete tax filings and remittance and annual tax statements to participants
 - Systematically transfer 401k withholdings & matches to Voya
 - Coordinate monthly insurance payments to providers for premiums
 - Coordinate COBRA benefits, Paid Family and or Paid Medical Leave Acts in states that have implemented these programs
 - Provide MyLife Advisor support to answer employee questions.

Who can participate:

- Employees of Sole Prop Advisors
- Employees of Advisors structured as an LLC taxed as a partnership
- Advisors AND their employees structured as an LLC taxed as a subchapter s
- Advisor AND their employees structured as a Corporation and taxed as a subchapter s

Note: if you are a subchapter S we suggest a brief conversation with your accountant to ensure they are comfortable with the structure. As a subchapter S your entity would normally be listed as the employer of the owners and employees, in this instance you are using a PEO so the documentation could warrant some explanation.

What are the benefits: (for 6/1/2026-5/31/27)

Note: Benefits commence on the first day of the month following the month in which the employee was hired/onboarded.

Medical – UnitedHealthcare

- High Deductible Health Plan – \$6000 deductible/100% co-insurance and Health Savings Account eligibility
- High Deductible Health Plan – \$3400 deductible /100% co-insurance and Health Savings Account eligibility
- High Deductible Health Plan – \$4000 deductible /100% co-insurance and Health Savings Account eligibility
- Point of Service– \$3000 deductible /80% co-insurance /\$25 copay and Flexible Savings Account eligibility
- Point of Service – \$1500 deductible /20% co-insurance/\$25 copay and Flexible Savings Account eligibility

Dental – Delta Dental

- Preferred Provider Organization \$2000 deductible
- Preferred Provider Organization \$1000 deductible

Vision – Vision Service Plan

Additional Benefits

- 401(k) at Voya - 4% match dollar for dollar
- Flexible Spending Account (FSA) with Optum Bank
- Health Savings Account (HSA) with Optum Bank

- Long Term Disability, Short Term Disability, Life/Accidental Death & Dismemberment (with buy-up options)
- Commuter benefits
- Employee Assistance Program (EAP) – up to 8 free therapy sessions per year
- Wellness programs via UHC (including gym discounts)
- Real estate services discount program
- Health Advocate & MyLife Advisors support
- Telehealth
- Voluntary insurance options: Hospital indemnity, Critical illness, Accident
- Group legal services
- Auto & home insurance
- Pet insurance
- Identity Theft Premier Plus

What Are the Paid Time Off Policies

Dovetail Group provides paid time off (PTO) for all regular full-time employees who have worked at least three months. Paid time off can be used as vacation or for personal or family needs, including illness.

Employees working fewer than 30 hours per week are not eligible for our PTO program but may have sick time awarded based on the rules of their state.

PTO begins to accrue immediately; however it completion of three months of service at Dovetail Group is expected before submitted PTO requests.

Length of Service	PTO Days Earned	Hours Per Pay Period Earned
Less than 1 full year	10 Days	3.08 hours
1 Full Calendar Year	15 Days	4.62 hours
2 Full Calendar Year	16 Days	4.92 hours
3 Full Calendar Years	17 Days	5.23 hours
4 Full Calendar Years	18 Days	5.54 hours
5 Full Calendar Years	19 Days	5.85 hours
6 Full Calendar Years	20 Days	6.16 hours
7 Full Calendar Years	21 Days	6.46 hours
8 Full Calendar Years	22 Days	6.77 hours
9 Full Calendar Years	23 Days	7.08 hours
10 Full Calendar Years	24 Days	7.38 hours
11 + Full Calendar Years	25 Days	7.70 hours

The Dovetail Group recognizes 7 paid Holidays:

1. New Year's Day (January 1)
2. Memorial Day (last Monday in May)
3. Juneteenth (June 19th)
4. Independence Day (July 4)
5. Labor Day (first Monday in September)
6. Thanksgiving (fourth Thursday in November)
7. Christmas Day (December 25)

How does this add value to my business?

- Payroll processing is executed by the Dovetail Group, saving you time and energy.
- Benefit questions are answered by ADP, taking you out as the middle person
- Participants get access to a robust set of employee benefits not often affordable for small groups

How much is it?

The cost will depend on multiple factors, but typically includes:

- Cost of your actual payroll and employer paid taxes
- 401k match based on participating employees – Match is currently 4% dollar for dollar
- Employer contribution of \$525 per month per employee enrolled in medical benefits
- \$8.28 per month to cover LTD with \$1000 a month coverage and Group Life of \$50,000 per employee
- \$56 per participant per employee per payroll that covers: workers compensation, benefits administration, payroll processing, ADP HR Support and platform access. A small % is directed to Dovetail Group for oversight of benefits, payroll review and submission, quarterly financial reconciliation, onboarding and termination administration.

How do I fund my bi-weekly payroll obligations?

- Payroll funds must be received by Tuesday at 3:00 p.m. the week of payroll.
- All participants must have a recurring payment structure in place that can include any of the following: scheduled recurring payment from your bank account to Dovetails (free), ACH pull by Dovetail bank account from yours (\$25 fee), or by Credit Card (3% fee)
- If you are paying bonuses, funds must be received in advance of Dovetail Group submitting to ADP for processing.

How do I know if this is the right fit for my business?

This type of PEO relationship is not suitable for all practices. If you have any of the following situations you may want to explore other options.

1. You want sole control over your plan design
2. You are not comfortable with the Paid Time Off policy, 401k match or cost of benefits/administration.
3. You currently pay a W2 AFA GDC Based Comp through an approved 3rd party vendor AND also pay them a salary. Note: withholding will be based on payroll at each provider and not combined. 401k savings and match can only be based on salary paid at ADP.

Are there any states where you are not offering services?

Currently we are delaying any rollout to practices located in California or those with remote employees working in California. We will revisit this in 2027.

If you have questions or need help please contact Kelly Hart at dovetailgroupbenefits@gmail.com or call at 651.756.0063.