

The BestFit Guide: Everything You Need to Know About Choosing the Best PEO for Your Business

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CHAPTER 1:

What Is a PEO and How Does It Work?

A Professional Employer Organization (PEO) is a firm that provides comprehensive HR solutions for businesses. In simple terms, a PEO becomes a strategic HR partner for your company. When you partner with a PEO, you enter a co-employment relationship – a contractual arrangement where both your business and the PEO share employer responsibilities:

· YOUR COMPANY'S ROLE:

You retain full control over day-to-day operations and employees. You still hire, fire, set salaries, manage performance, and direct the work of your team.

· THE PEO'S ROLE

The PEO handles employment-related administrative tasks. This typically includes processing payroll, filing payroll taxes, administering employee benefits, managing workers' compensation, ensuring HR compliance, and providing HR guidance. The PEO essentially acts as the "HR department down the hall," but external to your company.

How Co-Employment Works

In the co-employment setup, employees are legally employed by both your company and the PEO for different purposes. Your employees still work for you (and look to you for direction), but for HR administration and legal purposes, they are also considered employees of the PEO. This allows the PEO to, for example, include your employees in their large group benefits plans and handle payroll taxes under their tax IDs. Importantly:



What Services PEOs Provide:

PAYROLL AND TAX ADMINISTRATION

Processing payroll on schedule

Withholding taxes

Filing payroll tax forms

Handling W-2s

EMPLOYEE BENEFITS

Access to health insurance, dental and vision plans, retirement plans (401k), life/disability insurance, etc., often at Fortune 500-level quality even for small businesses

PEOs leverage their larger pool of employees to negotiate better benefit rates and options.

COMPLIANCE AND RISK MANAGEMENT

Helping navigate federal and state employment laws (like OSHA, FMLA, wage and hour laws).

Handling workers' comp claims, unemployment insurance, and ensuring you stay compliant with regulations.

Reduces the risk of non-compliance penalties for your business.

HR MANAGEMENT

Assistance with recruiting, onboarding, drafting HR policies, managing employee handbooks, and advising on employee relations issues.

HR TECHNOLOGY

Options for cloud-based HR platform for things like time tracking, PTO requests, benefits enrollment, and HR records.

Giving you and your employees modern HR tech without having to buy it separately.

In summary, a PEO essentially steps into the HR role for your company, sharing employer responsibilities so you can offload administrative burdens. They allow a small or mid-sized business to operate like a larger company in terms of HR capabilities. By handling the paperwork, compliance, and benefits complexity, the PEO enables you and your team to focus on core business activities and strategic growth.

CHAPTER 2:

When Should You Consider a PEO?

How do you know if and when your business could benefit from a PEO? In my experience, there are a few common trigger points where owners start exploring PEO solutions. If one or more of these scenarios sounds familiar, it may be time to seriously consider partnering with a PEO:

-  Your HR workload is overwhelming you (or your team), and administrative busywork crowds out strategic work, stalling business growth.
-  You want to offer better benefits – that are currently out of reach for your small business – to attract and retain talent.
-  Rapid business growth or multi-state expansion is creating too much HR complexity.
-  You're spending too much on HR internally or aren't sure of HR costs.
-  You're worried about keeping up with compliance laws and HR risks.
-  You already have a PEO, but it doesn't feel like a great fit.

PEO SUCCESS STORIES

Grace Church

ORGANIZATION:

Church

CHALLENGE:

Grace Church is a growing Houston-area community church with five locations. The organization previously maintained a more than 10-year partnership with a PEO provider. However, over time, that partnership became too costly. The previous PEO also offered many services which did not match the church's needs.

RESULTS:

Based on these discussions about priorities and service options, BestFit PEO Solutions conducted extensive research and then provided Grace Church with four proposed PEO choices. The chosen PEO came with a significantly reduced cost, saving the church more than \$340,000 annually. One year after making a PEO change, the church is very pleased with their new HR partner, which offers solutions that are a much better match for their needs.

The full case study for Grace Church can be found in Case Studies.



In short, you should consider a PEO when HR duties become a bottleneck or a risk to your business's success. If you're spending too much time on HR instead of business strategy, struggling to provide competitive benefits, expanding rapidly, or feeling unsure about compliance, a PEO is worth a look. The key is recognizing those pain points early.

CHAPTER 3: PEO Pricing Models and Cost Considerations

When it comes to hiring a PEO, one of the first questions business owners ask is: “How much is it going to cost?” The good news is that PEO pricing is typically straightforward, and the cost is often offset by the savings and benefits gained. Most PEOs use one of two billing structures for their administrative fees:

- 1 FLAT FEE PER EMPLOYEE:**
You pay a fixed amount per employee, usually per month. For example, a PEO might charge \$100 per employee per month for their services. This flat rate covers the PEO’s admin and HR support for that employee (payroll, benefits admin, compliance, etc.). This model offers predictability: your PEO cost scales linearly with your headcount.
- 2 PERCENTAGE OF PAYROLL:**
You pay a percentage of your total gross payroll. For example, if a PEO charges 5% and your company’s monthly payroll is \$100,000, the fee would be \$5,000 for that month. This model ties the administrative fee directly to wages, so as your payroll grows, the dollar amount of the fee may increase accordingly.

On average, companies can expect to pay about \$70 to \$250 per employee per month for PEO services, or roughly 2% to 12% of payroll.

However, it’s important to note that these fees cover the PEO’s administrative and service costs only. You will also pay for the actual employment costs like wages, benefits premiums, and workers’ comp insurance – costs you would incur whether or not you use a PEO.

Always ask for clarity on what the fee includes.



ONE IMPORTANT NOTE:

If you plan to issue bonuses, commissions, or implement mid-year raises, it’s important to discuss these changes with your PEO ahead of time. Otherwise, you could unintentionally increase your monthly administrative fees.

The ROI of a PEO

Many small business owners might wonder “We don’t pay anything right now for a PEO, why add this cost?” But consider the efficiencies and savings a PEO can bring:



LOWER BENEFITS COSTS:

PEOs often secure health insurance rates that are significantly lower than what a small business could get on its own.



REDUCED HR OVERHEAD:

A leaner in-house HR team means lower payroll costs for you.



FEWER COSTLY MISTAKES:

A PEO’s expertise reduces the chance of expensive compliance mistakes, a form of insurance against catastrophic HR errors.



TIME SAVINGS:

If a PEO frees up 10 hours a week that you and your team can spend on sales or product development, what is that worth in dollars? Many business owners find that PEO support pays for itself by enabling higher revenue growth.



IMPROVED RETENTION:

By offering better benefits and HR support, PEOs help improve employee satisfaction and retention.

When evaluating costs and savings, do a holistic analysis. Look at your current HR costs (staff, software, lawyers, etc.), along with the “hidden” costs of HR tasks on your and your team’s time. In many cases, businesses discover that partnering with a PEO is cost-neutral or even cost-saving when everything is factored in.

CHAPTER 4:

Key Criteria for Evaluating and Choosing a PEO

There are over 500 PEOs in the United States and not all of them are equal. The 'right' PEO for a 15-person tech startup might be very different from the right PEO for a 200-person manufacturing firm. Here are some factors you should consider:

- **SERVICES & CAPABILITIES:**

Review the scope of services each PEO offers. At minimum, they should cover the core HR, payroll, benefits, and compliance functions. Specialized PEOs can provide services tailored to your needs, as simple or complex as they may be.

- **INDUSTRY EXPERTISE:**

Industry-specific PEOs can be a big plus. Many top PEOs specialize or have divisions for sectors like tech startups, nonprofits, construction, restaurants, etc.

- **GEOGRAPHIC COVERAGE:**

Ensure the PEO is licensed or operating in your state and if you have a multi-state workforce or plan to expand, confirm the PEO can handle all those locations.

- **TRACK RECORD:**

A reputable PEO should also be financially stable and ideally accredited. Look for certifications like IRS Certified Professional Employer Organization (CPEO) status or ESAC accreditation

- **TECHNOLOGY PLATFORM:**

Is the PEO's HR software/platform user-friendly, does it provide essential employee services like access to pay stubs, time off, benefits information, etc.?

- **COST TRANSPARENCY:**

The right provider will be upfront when it comes to costs: no surprises, and reasonable terms if you need to exit the relationship.

- **SUPPORT & HR EXPERTISE:**

Evaluate how much assistance and expertise you'll get. The best PEOs act like an extension of your team. You want prompt, knowledgeable support.

- **CULTURE AND SERVICE PHILOSOPHY:**

Does the PEO's approach to service align with your company culture and values?

- **FLEXIBILITY AND CUSTOMIZATION:**

Can you pick and choose services (a la carte) or must you take a standard bundle? The more a PEO is willing to customize, the better they can likely serve you.

ACCREDITATION & CERTIFICATION MATTERS

Not all PEOs are created equal — and credentials matter. While IRS certification and ESAC accreditation are not legally required, they're powerful indicators of a PEO's financial responsibility, tax compliance, and operational excellence.



IRS Certified PEO (CPEO)

The IRS Certified PEO (CPEO) designation, established under the Tax Increase Prevention Act of 2014, confirms that a PEO is compliant with strict federal employment tax rules and reporting standards. When a PEO achieves CPEO status:

1. TAX RELIABILITY:

The IRS officially treats the PEO — not you — as the employer for federal payroll tax purposes. This means the PEO is directly responsible for filing, withholding, and paying employment taxes under its own EIN.

2. SUCCESSOR EMPLOYER ADVANTAGE:

One of the most important benefits of IRS certification is that the PEO is considered a successor employer for wage base purposes. If you switch to a CPEO mid-year, your employees **don't restart their FICA, FUTA, or SUTA wage bases** — helping you avoid duplicate taxation on already-maxed-out limits.

This can lead to thousands of dollars in tax savings and simplifies the transition process significantly.



ESAC Accreditation — The Gold Standard

The Employer Services Assurance Corporation (ESAC) is the only independent, nonprofit accreditation agency for the PEO industry. ESAC monitors more than 40 rigorous standards covering financial reporting, operational integrity, and compliance.

Here's what ESAC-accredited PEOs must demonstrate:

- Verified payment of federal/state employment taxes
- Timely funding of health benefits, 401(k), and workers' comp insurance
- Adequate financial reserves for loss-sensitive insurance programs
- Full quarterly independent audits and ongoing compliance monitoring
- Bond-backed client protection (\$15 million in financial assistance)

Working with an ESAC-accredited PEO means your provider has been vetted for financial soundness, ethical conduct, and operational excellence.

BestFit's Recommendation

We recommend prioritizing PEOs that are both IRS certified and ESAC accredited. This dual status offers unmatched peace of mind — reducing tax liability, ensuring benefit portability, and confirming your provider is built to last.

It's not just about compliance. It's about choosing a PEO that meets the highest standards in the industry — so you can focus on growing your business.

• **CONTRACT TERMS:**

Many PEO agreements run year-to-year. Understand how much notice is required to terminate and if there are penalties for early termination.

• **ADDITIONAL VALUE-ADDS:**

Consider any extras that could tip the scales such as training offerings (leadership workshops, harassment prevention training), an employee discount program, or access to specialty services.

To assist further, BestFit PEO Solutions offers a **PEO checklist** on our website that highlights what to compare during your search.

THE RIGHT PEO

Expert HR guidance tailored to your industry and needs.

Seamless payroll and tax compliance

Competitive benefits that help attract & retain top talent

Reduced risk and stress over labor laws

Time freed up to focus on growing your business

THE WRONG PEO

Hidden fees and rigid contracts that lock you in and drive-up costs unexpectedly.

Lack of personalized support

Compliance mistakes if the PEO is not diligent, which could cost you in fines or liability.

Frustrated employees (e.g., payroll errors, poor support on benefit questions) and operational inefficiencies.

Wasted time sorting out problems

PEO SUCCESS STORIES

NorthCentral DI

ORGANIZATION: Insurance

CHALLENGE:

For years, North Central DI employees received their benefits through a previously established business partnership. Following structural changes within that partner company, North Central DI needed to locate a new HR provider within a period of months, to ensure a smooth benefits transition for employees.

RESULTS:

BestFit PEO Solutions was rapidly able to provide North Central DI with several PEO options that fit their needs. Following a smooth transition, where staff were able to maintain the same or better benefits at the same cost, NorthCentral DI is extremely pleased and thankful for the expertise and guidance provided by BestFit.

The full case study for NorthCentral DI can be found in Case Studies.



CHAPTER 5:

The BestFit Advantage – Why Work with a PEO Broker?

By now, you understand why choosing the right PEO is a critical decision – one that can yield big rewards if done right and headaches if done wrong. You might be thinking, “How do I navigate all these PEO options and find the perfect match for my business?” This is where a PEO broker comes in, and specifically how BestFit PEO Solutions can become your secret weapon in this process.

What is a PEO Broker?

A PEO broker (sometimes called a PEO consultant or advisor) is essentially a matchmaker and advocate for businesses in the PEO market. Instead of you having to research and approach dozens of PEOs, a broker does the legwork to identify the best candidates for your needs. As brokers, we have deep knowledge of the PEO landscape – we know the players, their specialties, their pricing tendencies, and their track records.

Notably, our services come at no direct cost to you. Brokers are typically compensated by the PEO that you ultimately choose (similar to how an insurance broker gets a commission from insurance carriers). You pay the same price for the PEO whether you use a broker or go direct, but with a broker you gain the expertise and support to ensure you’re making the best choice. At BestFit, we believe in being completely transparent about this: our goal is to find you the right PEO so that you become a long-term satisfied client. It’s a win-win arrangement.

PEO SUCCESS STORIES

K Harvey Brand Partners



ORGANIZATION:

Public relations

CHALLENGE:

K Harvey Brand Partners is a Texas-based marketing, public affairs and advertising firm with offices in San Antonio and Houston that had previously maintained a 20-year relationship with a PEO provider. The company reached out to BestFit PEO Solutions, recognizing their deep expertise in helping companies transition to new PEOs with better or comparable services and benefits at a lower cost. Officials at K Harvey also sought a PEO that provided increased transparency when it comes to the costs of benefits and included services. Additionally, they were looking for improved mobile access and better platform functionality for employees.

RESULTS:

After a two-month evaluation process, K Harvey successfully transitioned to a new PEO, one that offered benefits from respected, widely known healthcare providers, accompanied with cost savings for both the company and for its employees. The new HR partner featured a more user-friendly platform with enhanced mobile accessibility. The transition was much smoother than expected and K Harvey now enjoys improved ease of use for both administrators and employees, paired with greater transparency.

The full case study for K Harvey Brand Partners can be found in Case Studies

Advantages of Working with BestFit PEO Solutions (Broker Benefits):

1 UNBIASED MARKET EXPERTISE:

With over 100 years of combined PEO industry experience on our team, BestFit has insider knowledge that is hard to replicate. We maintain relationships with dozens of PEO providers nationwide. This means we can quickly narrow down which PEOs are best suited for a client. We know, for example, which PEOs excel in customer service, which ones have the best rates for white-collar firms, or which might be a fit for a specific industry like healthcare or construction. We constantly research and stay current on PEO offerings. As a result, we present you with only vetted, top options. This saves you time and significantly increases the likelihood of a successful match.

2 NEEDS ASSESSMENT & CUSTOM RECOMMENDATIONS:

At BestFit, we don't believe in one-size-fits-all. We start by taking time to understand your business deeply – your industry, growth plans, pain points, “must-haves” and “nice-to-haves” in a PEO, etc. We figure out which two of the three core elements (quality, efficiency, cost) are your top priority. With that clarity, we leverage our “three core elements of evaluation” framework, to target the ideal PEO model for you – whether that's a **Premium model** (Quality & Efficiency), **Standardized** (Efficiency & Cost), or **Value-Driven** (Cost & Quality). (See the Venn diagram on the right illustrating how we map PEOs to these models.)

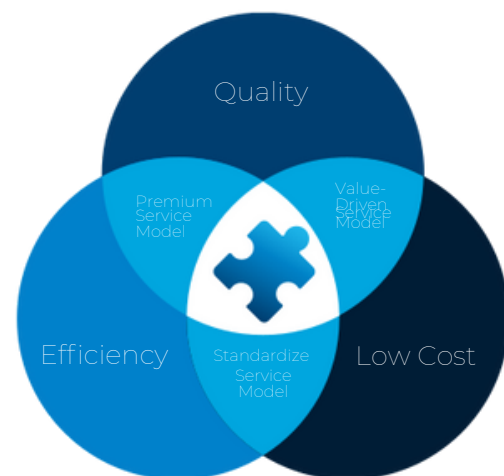


Figure: BestFit's PEO Evaluation Framework

After assessment, we typically bring 2-3 PEO options to the table for you to consider, each accompanied by a customized financial analysis and comparison.

Our analyses show side-by-side projections of costs, services, and potential savings or benefits for each PEO. This helps you make an informed decision confidently. We essentially act as your analytic team – crunching the numbers and checking the fine print.

3 TIME AND EFFORT SAVINGS:

Evaluating PEOs can be very time-intensive if you do it alone. It involves contacting multiple companies, going through lengthy sales presentations, and trying to compare apples-to-oranges offerings. We streamline that whole process. With us, you have one point of contact (BestFit) to manage all the moving parts. We coordinate meetings or demos with PEOs, gather all the proposals, and distill the information for you. This allows you to focus on running your business while we handle the due diligence. Our clients often tell us that we saved them weeks if not months of research and back-and-forth. And because we know what questions to ask PEOs, we ensure that no important detail is overlooked (like contract terms, hidden fees, or service exclusions).

4 NEGOTIATION POWER:

Since brokers bring business to PEOs, we often have a bit of extra leverage to negotiate on your behalf. PEOs want to put their best foot forward to win our recommended clients. We can sometimes secure better pricing or more favorable terms for you than you might on your own.

BestFit has saved it clients an average of over \$4,500 per employee per year.

For example, we might negotiate a rate reduction, a cap on annual increases, or inclusion of an extra service at no cost. While we can't guarantee discounts in every case, our knowledge of market rates ensures you're getting a fair deal. We can tell if a quote is out of line and push back. Think of us as your agent, ensuring you don't overpay or agree to subpar conditions. We ensure that no important detail is overlooked (like contract terms, hidden fees, or service exclusions).

5 SIMPLIFYING THE ONBOARDING:

Our job isn't done once you pick a PEO. BestFit assists in coordinating the onboarding process to make sure the transition is smooth. Switching payroll providers or benefits enrollment can feel daunting. We act as a project manager alongside the PEO's implementation team. We'll help you gather needed documentation, keep everyone on schedule, and troubleshoot any hiccups. Having guided many companies through PEO implementation, we can preempt common issues and answer your questions promptly. It's like having a seasoned Sherpa for your journey up the PEO mountain – we've been there before and know how to reach the summit safely.

6 EXTENSIVE FAQ AND HANDHOLDING:

Through BestFit, you also gain access to a wealth of resources – FAQs, checklists, and knowledge base articles about PEOs (much like this e-book). We believe in educating our clients. We'll answer any and every question you have about PEOs, no matter how small. Uncertain about how 401(k) transfers work? We'll explain. Wondering about how PTO policies transition? We've got you. We've seen most scenarios and can provide clarity, which reduces the uncertainty or fear of the unknown. Our goal is to make you feel comfortable and confident every step of the way.

7 NO COST AND NO BIAS AGAINST YOU:

As mentioned, our service doesn't add cost to your bottom line – PEOs allocate part of their sales budget to broker commissions. Importantly, using a broker does not increase the price you pay. PEOs have set broker-inclusive pricing. So you might as well utilize the expertise since you're paying for it indirectly anyway. Additionally, BestFit operates with integrity and unbiased advice. While we do get compensated by PEOs, we are partnered with a wide range of providers, not just one. Our reputation rides on making clients happy, not pushing a particular PEO.

In fact, we succeed only if you're satisfied and remain with the chosen PEO (otherwise, the PEO isn't happy either) so our incentives are aligned with yours: find the best possible fit. We are transparent about options and if we think a certain PEO isn't right, we won't force it. We also respect if a PEO recommends a solution that might involve staying with your current provider or waiting – our advice is centered on your best interest, even if it means not moving forward immediately.

8 ONGOING SUPPORT & ADVOCACY:

This is a major differentiator. Even after you're up and running with the chosen PEO, BestFit remains your advocate for the long term. If any issues arise with the PEO – maybe a service concern or a billing question – you can come to us and we will help resolve it. We maintain our relationship with you and periodically check in (quarterly or semi-annually) to ensure things are going well. If your needs change (say, you expand internationally or you're considering an acquisition), we can advise how that might interplay with your PEO arrangement. In essence, you gain a partner who has your back for as long as you're with a PEO. And if down the road you ever feel it's time to reassess or switch PEOs, we'll be there to facilitate. This ongoing support is something you won't get by just signing up directly with a PEO and never talking to a broker again. We pride ourselves on building lasting relationships, becoming a trusted extension of your team.

In summary, working with BestFit PEO Solutions means you're not alone in the PEO selection journey. You have a seasoned guide, advocate, and analyst on your side. We simplify complexity, prevent costly mistakes, and amplify the benefits you get from whichever PEO you choose. As our tagline suggests, our mission is to help you find the "best fit" PEO so you can reap the rewards we've discussed throughout this guide.

If you're considering a PEO, engaging a broker like BestFit is a smart, low-risk step. It's akin to having a knowledgeable consultant, except one who gets paid by the provider and only when you find a solution you love. In fact, even if you're just exploring, we encourage you to reach out – we offer a no-cost PEO analysis where we'll assess your situation and tell you frankly if a PEO makes sense or not. There's no obligation to proceed. Our vision is to see businesses of all sizes empowered with the right PEO solutions, and sometimes that means advising a business to wait or consider alternatives if that's better for them.

Working with a broker is about stacking the odds in your favor. The PEO selection process becomes faster, easier, and more effective. And given how significant the decision is, it's wise to use every advantage available.

CHAPTER 6: Transitioning Away from Your PEO

While the goal of any PEO partnership is to create a long-term, mutually beneficial relationship, business needs evolve. Sometimes what worked perfectly for your 20-employee startup no longer serves your 100-employee company. Perhaps your PEO's service quality has declined, costs have become unreasonable, or you've outgrown their capabilities. Whatever the reason, knowing how to exit a PEO relationship gracefully is just as important as knowing how to choose one.

Exiting a PEO relationship involves numerous complexities that can overwhelm business owners. You'll need to establish new payroll systems, secure workers' compensation coverage, set up new benefit plans, and ensure all tax filings remain current. Without proper planning, employees can experience payroll disruptions, benefit lapses, or confusion about their employment status.

How BestFit Simplifies Your PEO Transition

This is where BestFit's expertise becomes invaluable. Our transition management service treats your PEO exit as carefully as we do PEO selection. We begin by reviewing your current PEO contract to understand termination requirements, notice periods, and any potential penalties. Our team creates a detailed transition timeline that ensures all legal and administrative requirements are met without disrupting your business operations.

We coordinate directly with your current PEO to manage data transfers, final payroll runs, and benefit terminations.

Simultaneously, we work with your new provider (whether another PEO or internal systems) to ensure seamless onboarding. This dual coordination prevents the gaps and miscommunications that often plague DIY transitions.

Our advocacy extends beyond logistics. If your current PEO attempts to impose unexpected fees or creates obstacles to your departure, we leverage our industry relationships and knowledge to resolve these issues quickly.

CONCLUSION

As the author of this guide and President of BestFit, I want to emphasize one thing: my team's mission is to help businesses thrive by making smart HR decisions. Over the years, I've seen companies transformed by the right PEO partnership – and I've also been called in to rescue companies from a poor PEO choice or a stagnant HR status quo. Those experiences are what drive our commitment to clear, honest advising. Whether you end up using our brokerage services or not, I hope the information in this e-book has empowered you to approach the PEO decision with clarity and confidence.

Here are a few final actionable insights as you conclude this guide and contemplate next steps:

- **ASSESS YOUR READINESS:**

Take stock of your current HR situation. Where are the pain points? What do HR tasks currently cost you (in time, money, stress)? And importantly, is your business at a stage where a PEO would make a significant difference? If yes, then proceed to exploration. If not sure, perhaps seek a consultation (many brokers including BestFit offer free initial assessments).

- **ENGAGE KEY STAKEHOLDERS:**

If you have other partners, executives, or even employees that should have input bring them into the discussion early. Share this e-book with them. Getting buy-in is easier when everyone understands the concept and benefits of a PEO.

- **DO YOUR HOMEWORK (OR LET US DO IT):**

If you decide to investigate PEOs, you can start by listing what you must have. This will form your criteria. You can then research which PEOs meet those needs or save time by reaching out to BestFit and we'll quickly identify likely matches from our database.

- **COMPARE AND QUESTION:**

When evaluating options, don't hesitate to ask tough questions of PEO providers. Ask for client references, probe into how they'd handle scenarios specific to your business and have them walk you through a sample service issue resolution.

- **PLAN THE IMPLEMENTATION:**

If you choose a PEO, plan the rollout thoughtfully. Pick a start date. Inform your employees with a positive framing. Leverage the PEO's onboarding team – they've done this many times and lean on your broker for support.

- **MONITOR AND MAXIMIZE:**

After onboarding, keep an eye on the metrics that matter. Are payroll and HR tasks truly taking less internal time now? Are employees happier with benefits and support? Are you seeing cost savings or at least cost stability? And importantly, are you leveraging the PEO fully? If something is not meeting expectations, address it early – often it can be fixed with a conversation or additional training.

Thank you for reading “The BestFit Guide: Everything You Need to Know About Choosing the Right PEO for Your Business.” I wrote this to equip fellow business owners and operators with the insight needed to make a sound decision about PEOs. If you have any questions or would like personalized guidance, don’t hesitate to reach out. BestFit PEO Solutions is here to help, whether it’s answering a quick question or walking hand-in-hand with you through the entire process of choosing and implementing a PEO.

About the author:



Nate Olsen is President of BestFit PEO Solutions, bringing nearly three decades of PEO industry experience to his role. He has held leadership positions with Insperity, ADP TotalSource, and TriNet, and brings a global perspective through his experience with the international employer of record (EOR), Safeguard Global. Nate is recognized for creating, launching, and building the channel and broker program at Insperity—a model that continues to drive significant growth today.

Nate is an active member of the National Association of Professional Employer Organizations (NAPEO) and Professional Administrative Co-Employers (PACE). He holds an M.B.A. from Pepperdine University and a B.A. in Business Administration from California Lutheran University.

Beyond his professional contributions, Nate is dedicated to his family and community. He is a founding board member of Wheelchairs for Warriors, a nonprofit supporting injured veterans with mobility solutions, and has served on the boards of several other nonprofit organizations.

CASE STUDIES

CASE STUDY #1:

Grace Church



About Grace Church

Grace Church is a non-denominational church based in the Houston, Texas area, established nearly 60 years ago. The church maintains five locations in the region, offering both English and Spanish language religious services, with a total of 65 employees and thousands of members.

The Challenge

Over 10 years ago, the church established a PEO relationship to provide human resources services for employees. However, as the organization has grown, they recognized the need for additional HR assistance, including employee benefits and retirement. At the same time, leaders realized their current PEO's service offerings, such as training options, no longer meshed with the church's specific needs as a non-profit organization. They overpaid yet underutilized their previous PEO. Thankfully, church leaders recognized the need for a PEO broker right away and initiated the process of searching for a new HR partner.

The Solution

Church leaders liked BestFit's "à la carte approach" to locating a new PEO, working closely with company experts to identify what mattered most to the organization.

"BestFit was very knowledgeable. They worked with us to identify what we needed, but also what we did not."

Scott Jones, Lead Pastor, Grace Church

After assessing the situation, BestFit's experts conducted extensive research. They even performed a series of assessments to make sure employees would not have to change doctors under a healthcare network transition. With all the critical information in-hand, Grace Church was easily able to make an informed decision and initiate a PEO switch.

"The process was as seamless as possible. They even helped us communicate with our former PEO about our decision to make a change."

Scott Jones, Lead Pastor, Grace Church

The Result

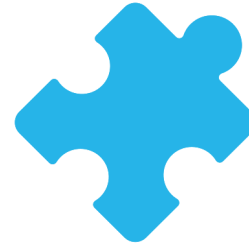
One year following their PEO change, Grace Church feels their HR provider is much better aligned with their needs as a growing organization, thanks in no small part to BestFit's knowledgeable staff and step-by-step assistance.

“We really appreciated BestFit's approach. They strive to connect you with the best service for your organization. The process was as painless and as seamless as it could be.”

Scott Jones, Lead Pastor, Grace Church

CASE STUDY #2:

North Central DI



About North Central DI

North Central DI is an individual disability insurance industry leader assisting financial professionals in developing the right income protection solutions for their clients.

The Challenge

For several years, the employees of North Central DI obtained their benefits through a previously established business partnership. Following structural changes within that partner company, North Central DI needed to locate a new HR provider within a period of months to ensure a seamless benefits transition for employees.

Company leaders decided to partner with a Professional Employer Organization for their benefits needs, but they didn't know where to start. After learning there are more than 500 PEOs in the United States, they were fearful of going through the process on their own. They worried they would fail to consider all the impacts on their company and employees or miss hidden costs when establishing a relationship with a PEO. Prior to partnering with BestFit, company leaders even reported trouble sleeping at night due to the stress of the daunting task ahead.

The Solution

The process began with a meeting between North Central DI and the experts at BestFit where company representatives shared their top needs: a PEO with good benefits, good service and a strong infrastructure to allow for rapid response to employee needs. North Central DI representatives say they felt at ease after that first meeting.

“Once we had the call with BestFit, my stress level went way, way down.”

Ben Nordman, Managing Partner

The BestFit team then quickly went to work. They located five candidate PEOs that precisely fit North Central DI's needs.

North Central DI then had a chance to conduct demos with their top three choices, resulting in a new partnership with a PEO that began in January 2025.

“When we went through the process we did not receive many questions from staff, which shows they were comfortable and well-informed and that BestFit had helped us effectively manage the transition.”

Tara Forbord, Director, Advanced Underwriting & Operations

The Result

Months later, North Central DI is very pleased with their PEO choice, which was greatly aided by BestFit's extensive research, knowledge and expert advice.

“BestFit helped us get our ducks-in-a-row,” Managing Partner Ben Nordman explained. “We were successfully able to take care of our team. We also have confidence that if we have any issues with our current PEO provider or need to make a change down the road, BestFit has us covered.”

Ben Nordman, Managing Partner

CASE STUDY #3:

K Harvey Brand Partners



About K Harvey Brand Partners

K Harvey Brand Partners is a marketing, public affairs and advertising firm with offices in San Antonio and Houston, Texas. Like many small businesses, the executive who manages HR also oversees other operational responsibilities including finances, making a comprehensive PEO search particularly challenging and time-consuming.

The Challenge

After two decades with the same PEO provider, K Harvey recognized several benefits to making a switch. Employees could obtain similar or better benefits at a significant cost savings. Also, their current PEO only provided general information about the cost of benefits and individual services, when executives preferred to have more details.

On top of that, the company also sought enhanced technology solutions, including improved mobile access with better functionality that is easier for both employees and administrators to use.

Despite receiving several calls and emails from potential PEOs over the years, company leadership was not entirely sure how to obtain a fully comprehensive comparison of benefits, services and fees across multiple PEO providers.

The Solution

K Harvey selected BestFit, based on their years of industry expertise to provide information and analysis that would be nearly impossible to obtain independently.

The process began with a meeting where K Harvey informed BestFit exactly what they were looking for in their next PEO provider. With those critical details in hand, BestFit conducted extensive research and then presented their 7 leading choices.

After testing out the websites and portals for several of the suggested HR providers, K Harvey's leadership team was easily able to pick their new PEO. Throughout this process, BestFit did nearly all the research and legwork, presenting everything in a very clear format that made the decision-making process easy.

The Result

After a two-month evaluation process, K Harvey made a successful and relatively pain-free PEO transition. The company maintains a rich benefits package including health insurance through well-known national providers offering coverage that closely matches previously offered plans.

K Harvey also gained access to an online portal that is much easier to navigate due to its user-friendly interface for both employees and administrators.

BestFit continued to provide support throughout the transition process, remaining highly responsive whenever K Harvey reached out for assistance. The team even shared mobile numbers and provided after-hours support when needed.

“I was very pleased with the level of care we received from BestFit. Everyone was very willing to step up - even after hours.”

Edith Ramirez, Partner, K Harvey Brand Partners

The company realized significant savings both from a company and employee perspective, with staff members also seeing savings in their insurance premiums.

