PrestigePEO™

RENEWAL PORTAL USER GUIDE

CLIENT MANAGER

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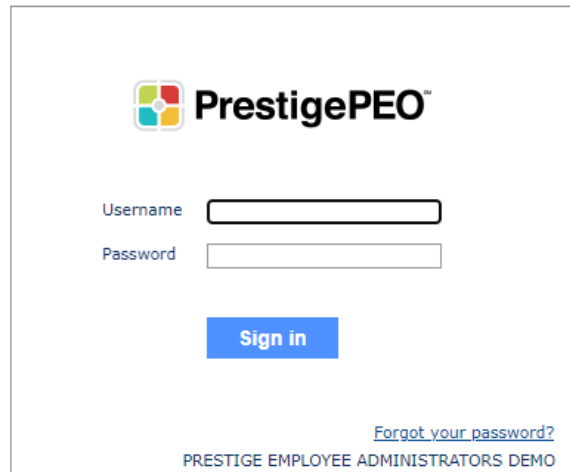PrestigePEO™

Open Enrollment season is here!

The PrestigePEO Renewal Portal showcases enhanced features for this Open Enrollment season.

This step-by-step user guide will show you how to create, compare, and share contribution models, to find the best plans for your business.
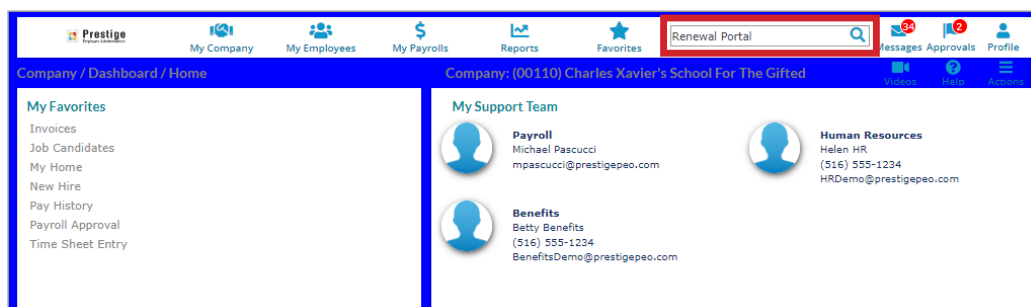
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Getting Started

Log in to PrestigePRO with your username and password.
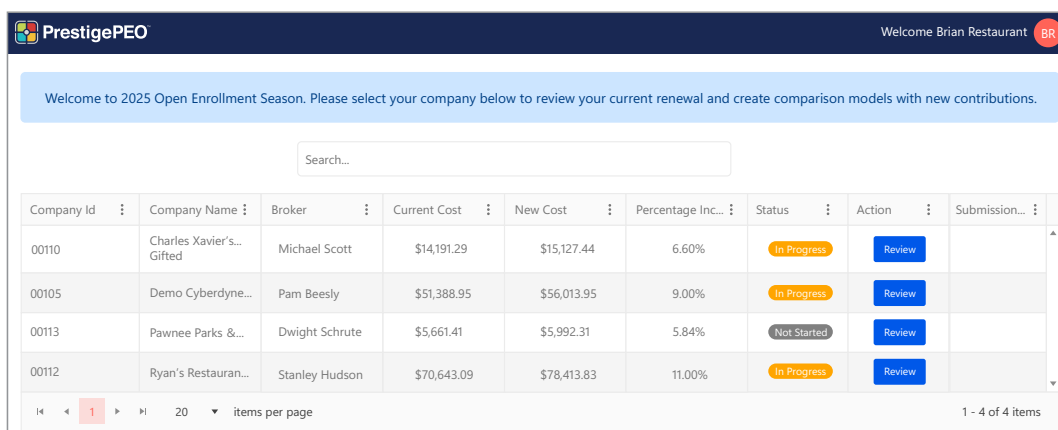
In the search box in the upper right corner, type the words "**Renewal Portal**" and click enter.

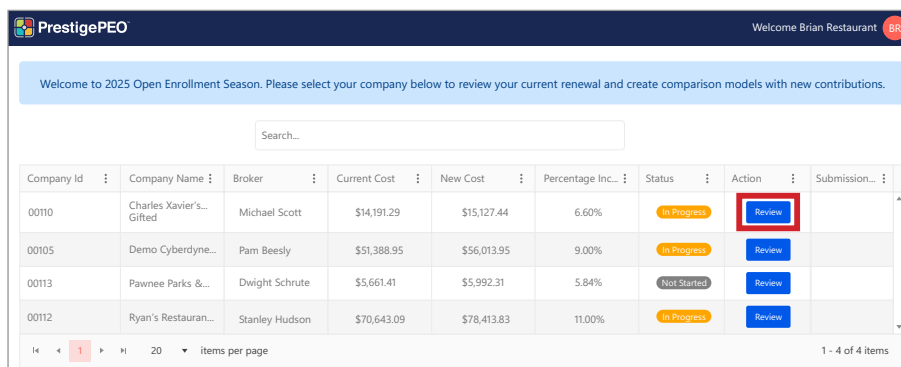
This will bring you to your Renewal Portal homepage, where you'll find a list of all your company's entities with PrestigePEO.

To review and change contributions for a specific entity, click the "**Review**" button in that entity's row. You can also use the search bar to enter the name of a company or entity rather than scrolling through the list.

Clicking "**Review**" will pull up your selected entity's dashboard.

If you are responsible for multiple entities, you will need to perform the same process for each. There are two ways to return to your client list on the homepage:
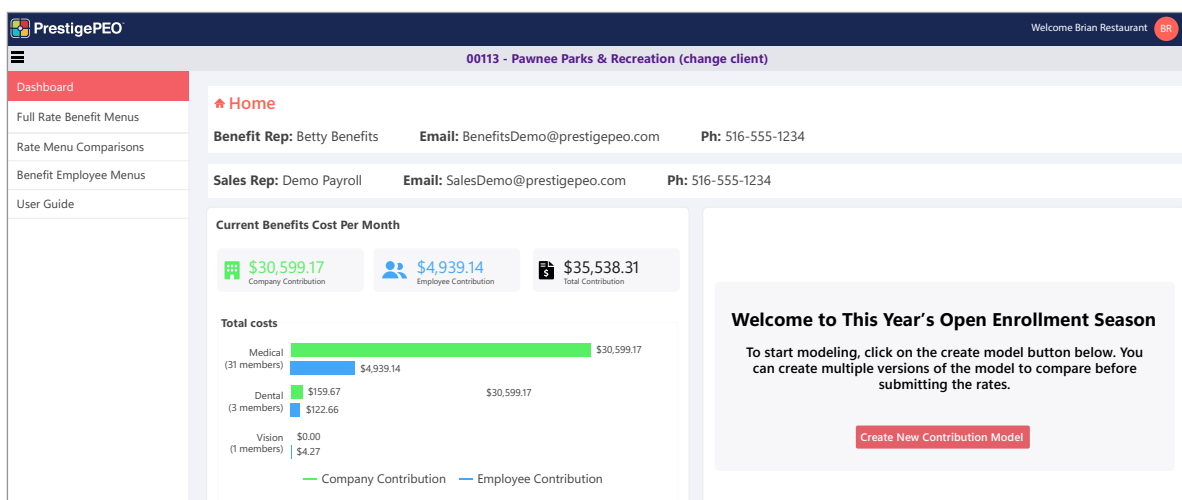
1. Click the PrestigePEO logo at the top left corner of your screen.
2. Click your business' name on the "**Change Client**" hyperlink at the top of your screen.

Don't forget to save your work before navigating back to the Renewal Portal's homepage.

Note: There is no disruption in the model if a broker or client logs in before the other.

Your Dashboard

You have now reached your dashboard where you can see your current contribution model, as well as create and compare up to three new contribution models before you finalize next year's benefits plans. If you have questions or any issues while navigating the portal, you can easily access your benefit specialist and sales representative's contact information at the top of your screen.

Full Rate Benefits Menus

Before you begin building your first contribution model, take a moment to review the current year's Full Rate Benefit Menus.

To get started, click "Full Rate Benefit Menus" from the menu on the left side of your screen.
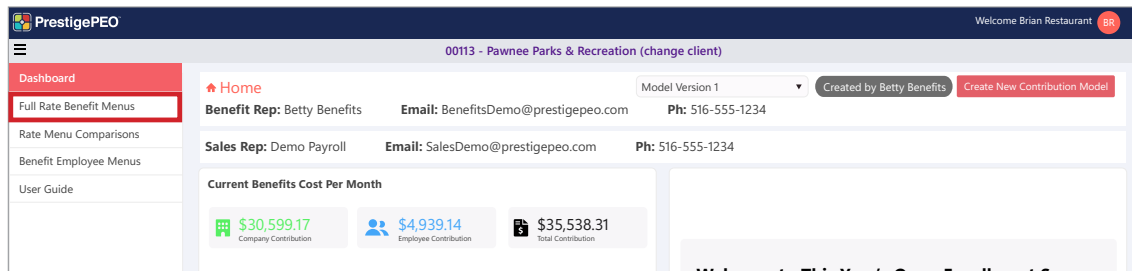
Once on the Full Rate Benefit Menus page, you'll find detailed information for each available plan. You can download all plans or choose the plans you want to see side-by-side. This tool will help you review the Full Rate Benefit Menus and make informed decisions about your benefits offerings.
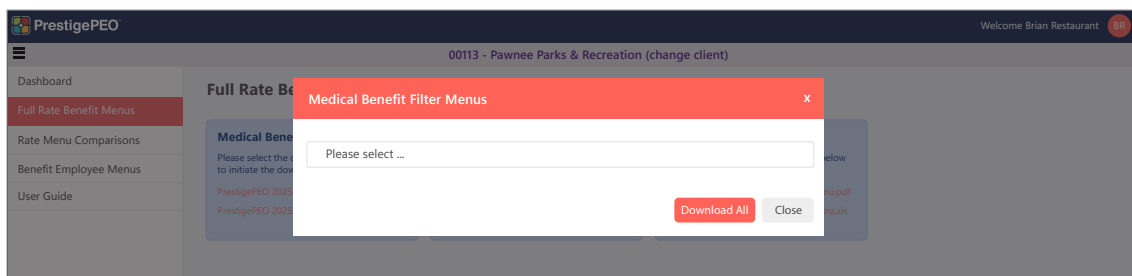
Note: Plans can be exported as PDFs or Excel files, allowing you to easily view the differences between them and assess which ones best meet your needs.

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NEW Rate Menu Comparisons

The PrestigePEO Renewal Portal now includes a new Rate Menu Comparisons feature, enabling you to select one current plan with enrollment and compare alternative plans back to it showing the calculation of monthly and annual cost.

Select the desired Benefit Menu for comparison. A pop-up window will appear prompting you to designate the primary plan for comparison and to select one or more plans to compare it against.

You have the option to download the Benefit Menu in Excel or PDF format.

Benefits	Plan 04 Oxford Freedom Direct NY	Plan 03 Oxford Freedom EPO NY	Plan 09 Oxford Freedom EPO NY	Plan 15 Oxford Freedom Direct NY
	In-Network	In-Network	In-Network	In-Network
Preventative / Primary Care / Specialist	$0 / $25 / $50	$0 / $30 / $60	$0 / $30 / $60	$0 / $25 / $50
Deductible (Invididual / Family)	$500 / $1,000	N/A / N/A	$1,000 / $2,000	$750 / $1,500
Co-Insurance Percent	10%	N/A	10%	10%
Maximum OOP (Individual / Family)	$3,000 / $4,000	$4,000 / $5,000	$4,000 / $5,000	$5,000 / $10,000
Hospital Semi-Private Room	Deductible & Co-insurance	$500 Copay	Deductible & Co-insurance	Deductible & Co-insurance
Hospital Emergency Room	$400 (Waived if Admitted)	$400 (Waived if Admitted)	$400 (Waived if Admitted)	$400 (Waived if Admitted)
Outpatient Surgery	Deductible & Co-insurance	$250 Copay	Deductible & Co-insurance	Deductible & Co-insurance
Laboratory Services	PL: $0 / NPL: Deductible & Co-insurance	PL: $0 / NPL: Deductible & Co-insurance	PL: $0 / NPL: Deductible & Co-insurance	PL: $0 / NPL: Deductible & Co-insurance
MRI, MRA, PET, Ultrasound	Deductible & Co-insurance	Hosp: Co-insurance / FS: $0	Deductible & Co-insurance	Deductible & Co-insurance
Urgent Care	$100 Copay	$100 Copay	$100 Copay	$100 Copay
	Out-of-Network	Out-of-Network	Out-of-Network	Out-of-Network
Deductible (Invididual / Family)	$1,000 / $2,000	N/A / N/A	N/A / N/A	$2,500 / $5,000
Maximum OOP (Individual / Family)	$4,500 / $7,000	N/A / N/A	N/A / N/A	$8,000 / $16,000
Co-Insurance Percent	30%	N/A	N/A	30%
	Prescriptions	Prescriptions	Prescriptions	Prescriptions
Deductible	$100 Deductible Tier 2 & 3	$100 Deductible Tier 2 & 3	$100 Deductible Tier 2 & 3	$100 Deductible Tier 2 & 3
Co-Pays	$15 / $35 / $75	$15 / $35 / $75	$15 / $35 / $75	$15 / $35 / $75
Coverage Tiers	Monthly Cost	Monthly Cost	Monthly Cost	Monthly Cost
Employee	1 enrolled @ $1,914.15	$1,750.30	$1,449.31	$1,699.96
Employee + Spouse	1 enrolled @ $3,923.96	$3,588.13	$2,971.08	$3,447.96
Employee + Child(ren)	1 enrolled @ $3,303.80	$3,021.05	$2,501.51	$2,902.27
Employee + Family	1 enrolled @ $5,773.04	$5,278.86	$4,371.10	$5,071.37
Totals				
Monthly Premium	$14,914.95	$13,638.34	$11,293.00	$13,120.56
		$0.00	$0.00	$0.00
Annualized Premium	$178,979.40	$163,660.08	$135,516.00	$157,446.72
		$0.00	$0.00	$0.00

Please Note: All co-payments, deductibles, and co-insurance (medical & prescription) paid for In-Network Covered Services contribute to the In-Network out-of-pocket maximum. Information above is for illustration purposes. Refer to the Summary Plan Description for full details and plan provisions. For detailed summaries contact your Benefit Specialist.

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Benefit Employee Menus

The Benefit Employee Menu, which features the plans offered in each benefit class, with the employee cost only at the bottom. New Benefit Employee Menus will be available after the client submits their final decisions for Open Enrollment contributions.


User Guide

The PrestigePEO Renewal Portal Client Manager Guide is your comprehensive, step-by-step resource for navigating the enhanced Renewal Portal this Open Enrollment season. Designed with your business needs in mind, this guide walks you through how to create, compare, and share contribution models—empowering you to evaluate benefit plans and make informed decisions.

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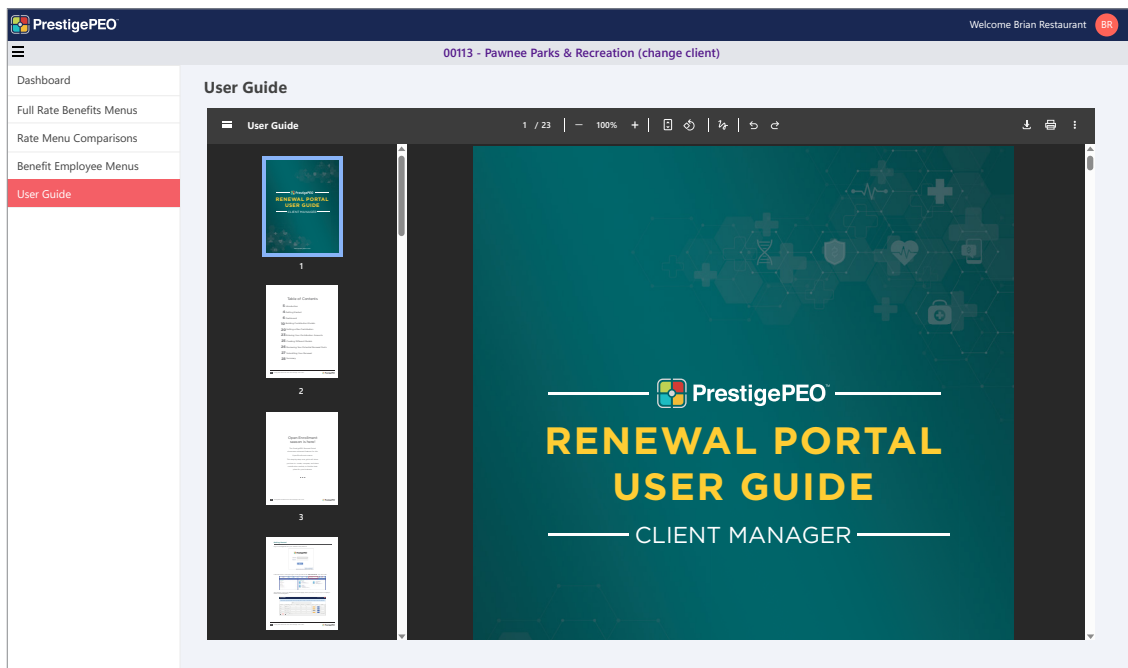
The Dashboard is split into four separate sections.
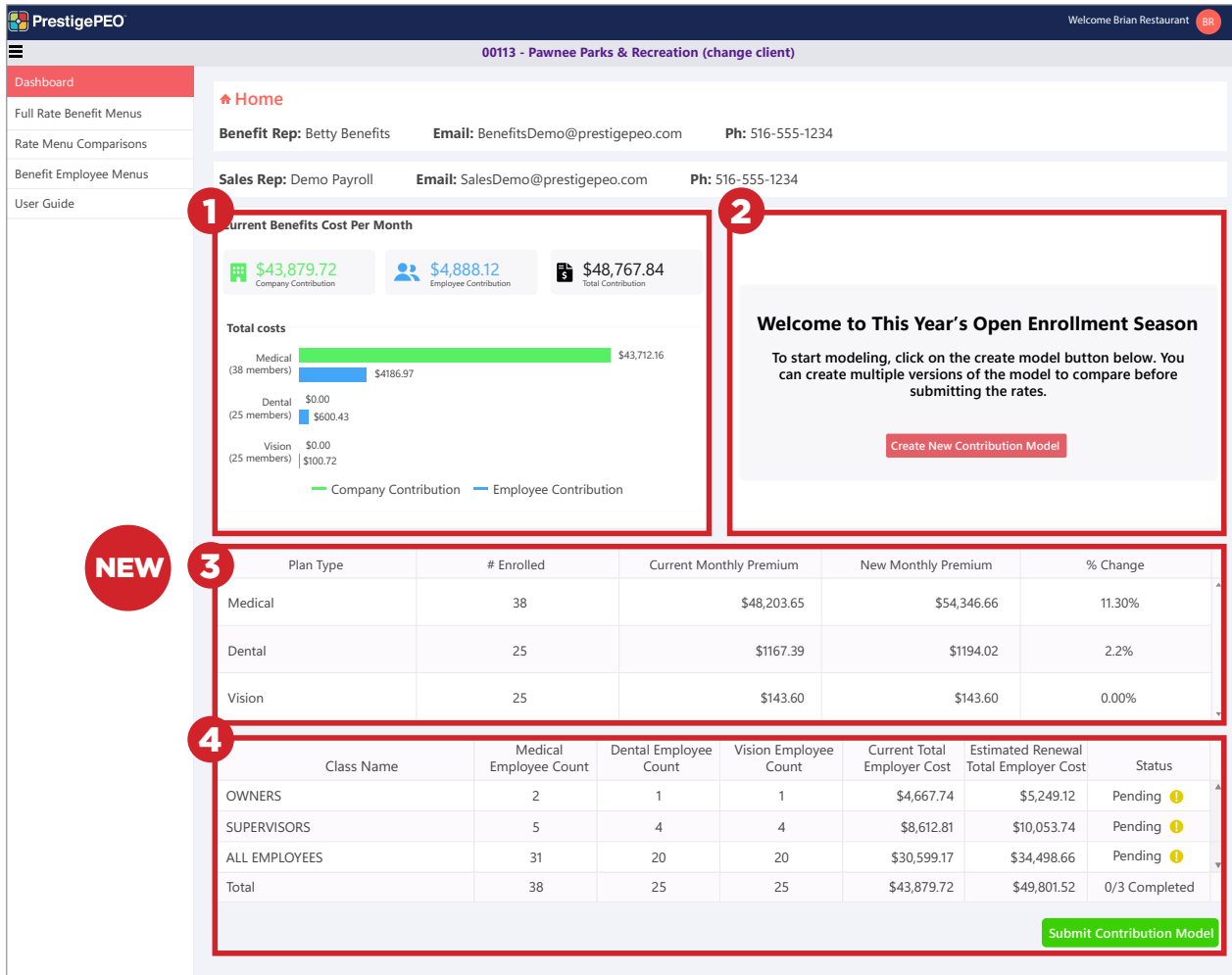
1. The left section shows your current benefit costs per month.

2. The right section is where you can create up to three contribution models for the upcoming year's benefits plans.

3. The newly added middle section provides a side-by-side view of the current and new Monthly Total Premiums for ease of comparison.

4. The bottom section of the dashboard displays a breakdown of your Benefit Classes, along with estimated monthly employer cost based on the current year's contribution model and the new one you create.

Note: A contribution model can be edited after it's built. You can also rename it by simply clicking the pencil tool right next to current model name.

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Click the hamburger menu icon at the top left corner of your screen to collapse the menu panel and allow more visibility for your dashboard. To reopen the panel, simply click the hamburger menu icon again.

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Welcome Brian Restaurant BR

00113 - Pawnee Parks & Recreation (change client)

Dashboard	
Full Rate Benefit Menus	
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User Guide	

🏠 **Home**

Benefit Rep: Betty Benefits   **Email:** BenefitsDemo@prestigepeo.com   **Ph:** 516-555-1234

Sales Rep: Demo Payroll   **Email:** SalesDemo@prestigepeo.com   **Ph:** 516-555-1234

Current Benefits Cost Per Month

🏢 $43,879.72 Company Contribution   👥 $4,888.12 Employee Contribution   🧾 $48,767.84 Total Contribution

Total costs

Medical (38 members) — $43,712.16 / $4186.97
Dental (25 members) — $0.00 / $600.43
Vision (25 members) — $0.00 / $100.72

— Company Contribution — Employee Contribution

Welcome to This Year's Open Enrollment Season

To start modeling, click on the create model button below. You can create multiple versions of the model to compare before submitting the rates.

Create New Contribution Model

Plan Type	# Enrolled	Current Monthly Premium	New Monthly Premium	% Change
Medical	38	$48,203.65	$54,346.66	11.30%
Dental	25	$1167.39	$1194.02	2.2%

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Welcome Brian Restaurant BR

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🏠 **Home**

Benefit Rep: Betty Benefits   **Email:** BenefitsDemo@prestigepeo.com   **Ph:** 516-555-1234

Sales Rep: Demo Payroll   **Email:** SalesDemo@prestigepeo.com   **Ph:** 516-555-1234

Current Benefits Cost Per Month

🏢 $30,599.17 Company Contribution   👥 $4,939.14 Employee Contribution   🧾 $35,538.31 Total Contribution

Total costs

Medical (31 members) — $30,599.17 / $4,939.14
Dental (3 members) — $159.67 / $122.66
Vision (1 members) — $0.00 / $4.27

— Company Contribution — Employee Contribution

Welcome to This Year's Open Enrollment Season

To start modeling, click on the create model button below. You can create multiple versions of the model to compare before submitting the rates.

Create New Contribution Model

Class Name	Medical Employee Count	Dental Employee Count	Vision Employee Count	Current Total Employer Cost	Estimated Renewal Total Employer Cost	Status
			No records available			
Total	**0**	**0**	**0**	**$0.00**	**$0.00**	**0/0 Completed**

Group Name	Plan Name	Plan Type	# Enrolled	Current Monthly Premium	New Monthly Premium	% Change
OWNERS - BENEFITS	Plan 04 Oxford Freedom Direct NY	Single	0	$0.00	$0.00	0.00%

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Building Contribution Models

To begin, click the "Create New Contribution Model" button.

This will open a pop-up window that prompts you to name your contribution model. Be sure to use a naming convention to quickly distinguish one model from another. Example: Model Version 1, MV1, OE Model 1, Option 1).

By clicking the "Create New Contribution Model" button, you can begin creating different potential contribution models that will allow you to select plans while viewing different contribution options.

Click "Create" to save the model's name and to begin building the model.

Summary Page

When the model opens, you will be brought to the Summary page, where you are able to view by Class, your eligibility count (medical, dental, vision), current total employer costs and, once your new contribution model is built, estimated renewal total employer cost, and the status of the contributions within the model.

At this point, you have the option to export your renewal grid in Excel format. This will allow you to share detailed model plans between decision-makers.

Your renewal grid will download as an Excel workbook. The first tab will show a summary page and each Benefit Class on the following tabs.

Note: You cannot click the "Submit Contribution Model" button until all the classes and plans have been entered.

On the left panel you will be able to click on different Benefit Classes to view the details of the plan offering, both current and projected. This will allow you to view the model and different contribution settings by specific Benefit Class.

Note: You cannot change or update Classes through the PrestigePEO Renewal Portal. You will need to contact your benefits specialist to make any Class changes.

Once you choose a Class to begin working with, you will see the Class details which will show all plans offered to the specific Class, broken down into last year's rates and next year's rates with a potential to edit based on employer contribution levels.

Based on the plan and the tier, the column on the far right of the chart will indicate the change in premium rates as a percent, displayed in red or green. If there is a year-over-year increase in premium costs, the percent will appear in red. If there is a year-over-year decrease in premium costs, the percent will display in green. Percentages will be calculated and shown for each contact type (single, couple, single parent, or family) and each plan.

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🏠 Home › Model Version 1 ✏️

Summary
OWNERS
SUPERVISORS
ALL EMPLOYEES

Class:3 - ALL EMPLOYEES

[Add or Terminate Plans] [Set Max Medical Plan Contribution] [Contribution Shortcuts] [Save Draft]

Tier	Rate	Monthly Contributions %	Final Contribution Employer	Final Contribution Employee	Employee Count	Total	Rate Effective 11/1/2025	Monthly Contributions %	Monthly Contributions $	Final Contribution Employer	Final Contribution Employee	Rate Change %
Plan 03 Oxford Freedom EPO NY												
Single	$1,192.06	82.00%	$987.07	$204.99	2	$1,343.98	$1,343.98					▲ 12.74%
Couple	$2,443.73	40.00%	$987.07	$1,456.66	0	$2,755.17	$2,755.17					▲ 12.74%
Single Parent	$2,057.52	47.00%	$987.07	$1,070.45	1	$2,319.74	$2,319.74					▲ 12.74%
Family	$3,595.24	27.00%	$987.07	$2,608.17	0	$4,053.41	$4,053.41					▲ 12.74%
Plan 04 Oxford Freedom Direct NY												
Single	$1,303.66	75.00%	$987.07	$316.59	0	$1,469.79	$1,469.79					▲ 12.74%
Couple	$2,672.47	36.00%	$987.07	$1,685.40	0	$3,013.04	$3,013.04					▲ 12.74%
Single Parent	$2,250.09	43.00%	$987.07	$1,263.02	0	$2,536.85	$2,536.85					▲ 12.74%
Family	$3,931.80	25.00%	$987.07	$2,944.73	0	$4,432.87	$4,432.87					▲ 12.74%
Plan 09 Oxford Freedom EPO NY												
Single	$987.07	100.00%	$987.07	$0.00	26	$1,112.86	$1,112.86					▲ 12.74%
Couple	$2,023.50	48.00%	$987.07	$1,036.43	0	$2,281.36	$2,281.36					▲ 12.74%
Single Parent	$1,703.69	57.00%	$987.07	$716.62	1	$1,920.79	$1,920.79					▲ 12.74%
Family	$2,976.99	33.00%	$987.07	$1,989.92	1	$3,356.37	$3,356.37					▲ 12.74%
Metlife Dental DHMO												
Single	$12.75	0.00%	0.00%	$12.75	2	$12.75	$12.75					0.00%
Couple	$24.17	0.00%	0.00%	$24.17	0	$24.17	$24.17					0.00%
Single Parent	$25.52	0.00%	0.00%	$25.52	1	$25.52	$25.52					0.00%
Family	$36.34	0.00%	0.00%	$36.34	0	$36.34	$36.34					0.00%
Metlife Dental Enhanced												
Single	$72.69	0.00%	0.00%	$72.69	0	$77.78	$77.78					▲ 7.00%
Couple	$133.18	0.00%	0.00%	$133.18	0	$142.50	$142.50					▲ 7.00%
Single Parent	$159.67	0.00%	0.00%	$159.67	0	$170.85	$170.85					▲ 7.00%
Family	$228.77	0.00%	0.00%	$228.77	0	$244.78	$244.78					▲ 7.00%
Metlife Dental Premium												
Single	$49.97	0.00%	0.00%	$49.97	1	$52.47	$52.47					▲ 5.00%
Couple	$91.55	0.00%	0.00%	$91.55	0	$96.13	$96.13					▲ 5.00%
Single Parent	$109.77	0.00%	0.00%	$109.77	0	$115.26	$115.26					▲ 5.00%
Family	$157.29	0.00%	0.00%	$157.29	0	$165.15	$165.15					▲ 5.00%
Metlife Dental Standard												
Single	$28.61	0.00%	0.00%	$28.61	14	$28.61	$28.61					0.00%
Couple	$52.24	0.00%	0.00%	$52.24	1	$52.24	$52.24					0.00%
Single Parent	$70.12	0.00%	0.00%	$70.12	0	$70.12	$70.12					0.00%
Family	$97.68	0.00%	0.00%	$97.68	1	$97.68	$97.68					0.00%

Note: Last Year Rate columns span Tier through Rate Effective 11/1/2025; Next Year Rate columns span the Monthly Contributions and Final Contribution fields.

NEW

Employee Census Report

The Census Report provides clients with a quick view of the benefit plan each employee is currently enrolled in. It outlines key details to support accurate contribution modeling, including: Employee Name, Benefit Group, Plan ID and Description, Coverage Status, Plan Type, Premium Amount, Company and Employee Contributions, and Employee State.

Use this information to analyze plan selections, cost distribution, and state-based eligibility.

The report is accessible within the Renewal Portal and can also be exported by selecting the "Export to Excel" option.

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NEW

Employer HSA Match Form (Optional)

If you create a model and the offering includes a high deductible health plan, then you will see the Employer HSA Match form below. This form allows the employer to inform Prestige when they want to provide a contribution to employee's HSA accounts. This is optional and not all employers choose to make a contribution.

If "Yes" is selected, a series of additional selections will pop-up.

Employer HSA Match Form (Optional)

Please fill out the form below to provide employer match details for HSA contributions.

Do you want to provide an employer match for HSA?

Yes

Employer Annual Election Amount (USD) for Employee Only Coverage

Enter amount

Employer Annual Election Amount (USD) for Employee+Spouse Coverage

Enter amount

Employer Annual Election Amount (USD) for Employee+Child(ren) Coverage

Enter amount

Employer Annual Election Amount (USD) for Family Coverage

Enter amount

What is the timing of the employer contribution?

Select timing...

Should the employer contribution be pro-rated for enrollments later in the year?

Select...

Submit

1. **Employer Annual Election Amount (USD) for Employee Only Coverage**
   Enter the total annual dollar amount the employer will contribute to an employee's HSA when the employee is enrolled in self-only coverage.

2. **Employer Annual Election Amount (USD) for Employee+Spouse Coverage**
   Enter the total annual dollar amount the employer will contribute to an employee's HSA when enrolled in a plan that covers the employee and their spouse.

3. **Employer Annual Election Amount (USD) for Employee+Child(ren) Coverage**
   Enter the total annual dollar amount the employer will contribute to an employee's HSA when enrolled in a plan that covers the employee and their child or children.

4. **Employer Annual Election Amount (USD) for Family Coverage**
   Enter the total annual dollar amount the employer will contribute to an employee's HSA when enrolled in a family coverage plan (employee, spouse, and child(ren)).

5. **What is the timing of the employer contribution?**
   Select when employer HSA contributions will be distributed to employees. Options include:
   - **Once a year in January**: The full employer contribution is deposited at the beginning of the calendar year.
   - **Monthly on the first or second pay period of the month**: Contributions are distributed monthly, either during the first or second payroll cycle of each month.
   - **Per Pay period throughout the year**: Contributions are divided evenly and made each pay period throughout the year.

6. **Should the employer contribution be pro-rated for enrollments later in the year?**
   Indicate whether employees who enroll in an HSA mid-year (due to new hire, qualifying life event, etc.) will receive a prorated contribution amount based on their remaining months of coverage in the plan year.

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Building Contribution Models Menu

There are three features that represent actions which can be taken as you begin to build models.

1. **Add or Terminate Plans button**
   This feature allows you to add or remove plans from the current model.

2. **Set Max Medical Plan Contribution**
   This will allow the you to select a defined contribution across all plans and categories.

3. **The Contribution Shortcuts**
   This is a feature for those who have a simple strategy and are not looking to make any changes to the plans offered to employees.

There are four options under this feature, keep same percentage, keep same dollar amount, split the increase 50/50 between employee and employer, and Assign 100% of increase to employer.

Choosing any of these options will populate the full grid for the chosen Benefit Class including medical, dental, and vision. This will also override anything previously populated in the renewal grid.

Add or Terminate Plans Feature

Once you click on "Add or Terminate Plans," the "Manage Plans" pop-up screen will appear. This is where you can view all available medical, dental, and vision plans.

*Note: Plans should be added or terminated before contributions are completed.

To switch between plan types, click the labeled tabs at the top of the page.

If you do not currently offer dental or vision through PrestigePEO but would like to add them this year to the plans offered to your employees, you can do that here.

The plans that are highlighted, and have a check box, will reflect the plans that you already offer.

To add a plan to your offering, click the check box next to the plan name.

To remove a plan from your offering, uncheck the check box next to the plan name.

If you choose to terminate a plan that your employees are currently enrolled in from the past enrollment year, you will see another pop-up box that will prompt you to choose a plan to move those employees to. This is necessary to estimate costs and continue to include the current employee count.

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Once you have chosen the plans that you would like to include in the model, click the "Save Changes" button.

The updated plans will now be reflected on the Class Details page.

Setting a Max Contribution
(Max Contributions can only be entered for Medical Plans.)

If the dollar amount you would like to contribute will remain the same across all plans, refer to the following instructions for using the "Set Max Medical Plan Contribution" button. This will allow you to select a defined contribution across all plans and categories. If a max contribution is selected, then the portal will automatically populate the correlating monthly contributions.

Begin by clicking the "Set Max Medical Plan Contribution" button.

										00113 - Pawnee Parks & Recreation (change client)				

Home › Model Version 1 ✎

Summary
OWNERS
SUPERVISORS
ALL EMPLOYEES

Class:3 - ALL EMPLOYEES   [Add or Terminate Plans] [Set Max Medical Plan Contribution] [Contribution Shortcuts] [Save Draft]

			Last Year Rate						Next Year Rate					
		Monthly Contributions	Final Contribution						Monthly Contributions		Final Contribution			
Tier	Rate	%	Employer	Employee	Employee Count	Total	Rate Effective 11/1/2025		%	$	Employer	Employee	Rate Change %
Plan 03 Oxford Freedom EPO NY														
Single	$1,192.06	82.00%	$987.07	$204.99	2	$1,343.98	$1,343.98						▲ 12.74%
Couple	$2,443.73	40.00%	$987.07	$1,456.66	0	$2,755.17	$2,755.17						▲ 12.74%
Single Parent	$2,057.52	47.00%	$987.07	$1,070.45	1	$2,319.74	$2,319.74						▲ 12.74%
Family	$3,595.24	27.00%	$987.07	$2,608.17	0	$4,053.41	$4,053.41						▲ 12.74%
Plan 04 Oxford Freedom Direct NY														
Single	$1,303.66	75.00%	$987.07	$316.59	0	$1,469.79	$1,469.79						▲ 12.74%
Couple	$2,672.47	36.00%	$987.07	$1,685.40	0	$3,013.04	$3,013.04						▲ 12.74%
Single Parent	$2,250.09	43.00%	$987.07	$1,263.02	0	$2,536.85	$2,536.85						▲ 12.74%
Family	$3,931.80	25.00%	$987.07	$2,944.73	0	$4,432.87	$4,432.87						▲ 12.74%
Plan 09 Oxford Freedom EPO NY														
Single	$987.07	100.00%	$987.07	$0.00	26	$1,112.86	$1,112.86						▲ 12.74%
Couple	$2,023.50	48.00%	$987.07	$1,036.43	0	$2,281.36	$2,281.36						▲ 12.74%
Single Parent	$1,703.69	57.00%	$987.07	$716.62	1	$1,920.79	$1,920.79						▲ 12.74%
Family	$2,976.99	33.00%	$987.07	$1,989.92	1	$3,356.37	$3,356.37						▲ 12.74%
Metlife Dental DHMO														
Single	$12.75	0.00%	0.00%	$12.75	2	$12.75	$12.75						0.00%
Couple	$24.17	0.00%	0.00%	$24.17	0	$24.17	$24.17						0.00%
Single Parent	$25.52	0.00%	0.00%	$25.52	1	$25.52	$25.52						0.00%
Family	$36.34	0.00%	0.00%	$36.34	0	$36.34	$36.34						0.00%
Metlife Dental Enhanced														
Single	$72.69	0.00%	0.00%	$72.69	0	$77.78	$77.78						▲ 7.00%
Couple	$133.18	0.00%	0.00%	$133.18	0	$142.50	$142.50						▲ 7.00%
Single Parent	$159.67	0.00%	0.00%	$159.67	0	$170.85	$170.85						▲ 7.00%
Family	$228.77	0.00%	0.00%	$228.77	0	$244.78	$244.78						▲ 7.00%
Metlife Dental Premium														
Single	$49.97	0.00%	0.00%	$49.97	1	$52.47	$52.47						▲ 5.00%
Couple	$91.55	0.00%	0.00%	$91.55	0	$96.13	$96.13						▲ 5.00%
Single Parent	$109.77	0.00%	0.00%	$109.77	0	$115.26	$115.26						▲ 5.00%
Family	$157.29	0.00%	0.00%	$157.29	0	$165.15	$165.15						▲ 5.00%
Metlife Dental Standard														
Single	$28.61	0.00%	0.00%	$28.61	14	$28.61	$28.61						0.00%
Couple	$52.24	0.00%	0.00%	$52.24	1	$52.24	$52.24						0.00%
Single Parent	$70.12	0.00%	0.00%	$70.12	0	$70.12	$70.12						0.00%
Family	$97.68	0.00%	0.00%	$97.68	1	$97.68	$97.68						0.00%
Davis Vision Voluntary High														
Single	$4.45	0.00%	0.00%	$4.45	9	$4.45	$4.45						0.00%
Couple	$8.23	0.00%	0.00%	$8.23	0	$8.23	$8.23						0.00%
Single Parent	$10.27	0.00%	0.00%	$10.27	0	$10.27	$10.27						0.00%
Family	$14.40	0.00%	0.00%	$14.40	0	$14.40	$14.40						0.00%

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A pop-up box will appear, and you can enter the contribution for each category (Single, Couple, Single Parent, and Family).

You can only set a max contribution by dollar amount.

When all the contributions are entered, click the "Set Max Contribution."
By using this button, any contribution amount that was previously entered either by percentage or dollar amount will be overridden.

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That will populate the contribution for all medical plans listed for that Benefits Class.

However, once a Max Contribution is entered and calculated, you have the ability to make adjustments to the final contribution amount, as long as the amount that you enter is less then the maximum that you set.

For example, if a group wants to contribute 50% of the premium but does not want to go beyond a maximum amount. In that case, you would set the max contribution, then change the plans where the 50% contribution would be less than the max contribution by using the percentage option.

Once you complete all contributions for medical, dental, and vision for a specific Benefit Class, click the "Save Draft" button which can be found at the top and bottom of the page.

To adjust the contribution amounts for the next Benefits Class click the class name on the left panel and repeat the steps above.

Make sure you save your work often, and before you switch to another model, as the portal will not automatically save your changes.

Once all contributions for all Benefit Classes and plans have been determined, you can view your estimated renewal costs by clicking the "Summary" link on the left panel.

Entering Your Contribution Amounts

After determining what plans you would like to offer your employees, you now can enter potential monthly contribution amounts, either by percentage or dollar amount. This will allow you to have a better understanding of your final contributions and therefore choose the right plans for your organization.

Follow the directions below to learn how to enter monthly contributions by either percentage or dollar amount.

Note: The portal will only allow you to choose one contribution method per category.

Entering Monthly Contribution by Percentage

If you choose to view potential monthly contributions by a percentage, you have two options:

1. If you want to use the same contribution method for all four categories in the plan, click the top check box to enable the ability to input a dollar amount.

The dollar amount column is shown on this guide as blank to emphasize the impact of entering the monthly contribution by percentage. Monthly contributions will populate with the dollar amount that coincides with the inputted percentage in the portal.

2. OR if you want to use different contribution methods for the four categories, you will click the specific category's check box under the percentage symbol, to enable the ability to input a percentage.

The percent calculation for the premiums will populate to the right of the box in the Final Contribution column showing the new employer and employee potential contribution costs.

									Next Year Rate				
Home › Model Version 1													
Class:3 - ALL EMPLOYEES						Add or Terminate Plans	Set Max Medical Plan Contribution	Contribution Shortcuts	Save Draft				

			Last Year Rate						Next Year Rate				
		Monthly Contributions	Final Contribution						Monthly Contributions		Final Contribution		
Tier	Rate	%	Employer	Employee	Employee Count	Total	Rate Effective 11/1/2025	%	$	✓	Employer	Employee	Rate Change %
▼ Plan 03 Oxford Freedom EPO NY										✓			
Single	$1,192.06	82.00%	$987.07	$204.99	2	$1,343.98	$1,343.98	83	$1,112.86	✓	$1,112.86	$231.12	▲ 12.74%
Couple	$2,443.73	40.00%	$987.07	$1,456.66	0	$2,755.17	$2,755.17	40 ✓	$1,112.86		$1,112.86	$1,642.31	▲ 12.74%
Single Parent	$2,057.52	47.00%	$987.07	$1,070.45	1	$2,319.74	$2,319.74	48	$1,112.86	✓	$1,112.86	$1,206.88	▲ 12.74%
Family	$3,595.24	27.00%	$987.07	$2,608.17	0	$4,053.41	$4,053.41	27 ✓	$1,112.86		$1,112.86	$2,940.55	▲ 12.74%

Entering Monthly Contribution by Dollar Amount

If you choose to view potential monthly contributions by dollar amount, you have two options:

1. If you want to use the same contribution method for all four categories in the plan, click the top check box to enable the ability to input a dollar amount.

| Home › Model Version 1 ✎ | | | | | | | | | | | | | |
| **Class:3 - ALL EMPLOYEES** | | | | | | Add or Terminate Plans | Set Max Medical Plan Contribution | Contribution Shortcuts | Save Draft | | | | |

			Last Year Rate						Next Year Rate				
		Monthly Contributions	Final Contribution						Monthly Contributions		Final Contribution		
Tier	Rate	%	Employer	Employee	Employee Count	Total	Rate Effective 11/1/2025	%	$		Employer	Employee	Rate Change %
▼ Plan 03 Oxford Freedom EPO NY									✓				
Single	$1,192.06	82.00%	$987.07	$204.99	2	$1,343.98	$1,343.98		$1,112.86	✓	$1,112.86	$231.12	▲ 12.74%
Couple	$2,443.73	40.00%	$987.07	$1,456.66	0	$2,755.17	$2,755.17		$1,112.86	✓	$1,112.86	$1,642.31	▲ 12.74%
Single Parent	$2,057.52	47.00%	$987.07	$1,070.45	1	$2,319.74	$2,319.74		$1,112.86	✓	$1,112.86	$1,206.88	▲ 12.74%
Family	$3,595.24	27.00%	$987.07	$2,608.17	0	$4,053.41	$4,053.41		$1,112.86	✓	$1,112.86	$2,940.55	▲ 12.74%

The percentage column is shown on this guide as blank to emphasize the impact of entering the monthly contribution by percentage. Monthly contributions will populate with the percentage that coincides with the entered dollar amount in the portal.

2. OR if you want to use different contribution methods for the four categories, you will click the specific category's check box under the dollar symbol, to enable the ability to input a dollar amount.

| Home › Model Version 1 ✎ | | | | | | | | | | | | | |
| **Class:3 - ALL EMPLOYEES** | | | | | | Add or Terminate Plans | Set Max Medical Plan Contribution | Contribution Shortcuts | Save Draft | | | | |

			Last Year Rate						Next Year Rate				
		Monthly Contributions	Final Contribution						Monthly Contributions		Final Contribution		
Tier	Rate	%	Employer	Employee	Employee Count	Total	Rate Effective 11/1/2025	%	$		Employer	Employee	Rate Change %
▼ Plan 03 Oxford Freedom EPO NY													
Single	$1,192.06	82.00%	$987.07	$204.99	2	$1,343.98	$1,343.98		$1,112.86	✓	$1,112.86	$231.12	▲ 12.74%
Couple	$2,443.73	40.00%	$987.07	$1,456.66	0	$2,755.17	$2,755.17		$1,112.86	✓	$1,112.86	$1,642.31	▲ 12.74%
Single Parent	$2,057.52	47.00%	$987.07	$1,070.45	1	$2,319.74	$2,319.74		$1,112.86	✓	$1,112.86	$1,206.88	▲ 12.74%
Family	$3,595.24	27.00%	$987.07	$2,608.17	0	$4,053.41	$4,053.41		$1,112.86	✓	$1,112.86	$2,940.55	▲ 12.74%

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The dollar amount calculation for the premiums will populate to the right of the box in the Final Contribution column showing the new employer and employee potential contribution costs.

Creating Different Models

From the dashboard, you can then create another model to compare by selecting "Create New Contribution Model" and naming the next model.

The portal will allow you to name up to three different potential contribution models. However, you can edit the plans within those three models, which allows you to continue comparing different contribution scenarios.

To edit an already named contribution model, click the "Edit Contribution Model" button on the dashboard. You have the ability to view who created the model.

Reviewing Your Potential Renewal Costs

You can view the side-by-side comparison of your current contribution costs to your projected potential benefits cost per month on the dashboard by clicking "Home" located on the left side of the screen.

PrestigePEO						Welcome Brian Restaurant BR
☰			00113 - Pawnee Parks & Recreation (change client)			

🏠 Home | Model Version 1 ✎

Summary

| Summary | | | | | | Export |

Class Name	Medical Employee Count	Dental Employee Count	Vision Employee Count	Current Total Employer Cost	Estimated Renewal Total Employer Cost	Status
OWNERS	2	1	1	$4,667.74	$5,249.12	Pending ⚠️
SUPERVISORS	5	4	4	$8,612.81	$10,053.74	Pending ⚠️
ALL EMPLOYEES	31	20	20	$30,599.17	$34,498.66	Pending ⚠️
Total	38	25	25	$43,879.72	$49,801.52	0/3 Completed

(Left nav: OWNERS, SUPERVISORS, ALL EMPLOYEES)

Submit Contribution Model

Once on the Dashboard, you will be able to choose which model you would like to compare to your current contribution costs by using the drop-down on the top right corner.

When you select a model to review, the section on the right labeled "Projected Benefit Cost Per Month" will update to reflect the potential contributions that you built into the model. You will then see the side-by-side comparison of Total Company Contribution, Total Employee Contribution, the Total Contribution, and the Total Costs broken down by Medical, Dental, and Vision plans.

Benefits Employee Menus
User Guide

Sales Rep: Demo Payroll   **Email:** SalesDemo@prestigepeo.com   **Ph:** 516-555-1234

Current Benefits Cost Per Month

🏢 $43,879.72 Company Contribution   👥 $4,888.12 Employee Contribution $48,767.84 Total Contribution

Total costs

Medical (38 members) — $43,712.16 / $4186.97
Dental (25 members) — $0.00 / $600.43
Vision (25 members) — $0.00 / $100.72

— Company Contribution — Employee Contribution

Projected Benefits Cost Per Month | Edit Contribution Model

🏢 $49,801.52 ▲12% Company Contribution   👥 $5,840.79 ▲16% Employee Contribution $54,499.31 ▲11% Total Contribution

Total costs

Medical (38 members) — $49,626.10 / $4,720.56
Dental (25 members) — $0.00 / $976.63
Vision (25 members) — $0.00 / $143.60

— Company Contribution — Employee Contribution

When you have reached your final decision based on a model you created, if you choose to, you can now review your model with your stakeholders or broker.

Once you are content with your choices, you will follow the next instructions for submitting your decisions.

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Submitting Your Renewal

To submit your plan renewal, click the "Submit Contribution Model" button under section three.

Once you submit your contribution choices, your Benefits Specialist will receive a notice that your renewal decisions have been submitted. If your Benefits Specialist has no further questions, then PrestigePEO will prepare to send invitations to your benefit-eligible employees, inviting them to go through the PrestigePRO Employee Benefits Portal and make their elections.

Summary

We hope you found this guide helpful. Our
goal is to help you better understand and
navigate your PrestigePEO Renewal Portal.
We encourage you to use this portal to create
different models that will help you make
the right decisions for your business. We
are always standing by to assist you. Please
reach out to your Benefits Specialist for more
information or questions.

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