

What is a PEO v. a Standalone Workers' Compensation policy? Watch this quick two-minute entertaining video: [Click Here](#).

Basic comparison:

PEO	Standalone WC
WC policy is not just for client but many others	WC policy is just for client
WC Coverage for enrolled employees	WC coverage for all employees and any uninsured subs
Payroll services	None
HR assistance	None
Admin Fee	None
Pay-as-you-go through payroll	Monthly, some carriers allow paygo with certain vendors
Can cancel anytime without penalty	Short rate penalty if cancel mid-term
Premium not applied to client's mod	Premium is applied to client's mod
Cost is typically higher	Cost is typically lower
EPLI included	EPLI not included
PEO reports and pays taxes	None
PEO issues all certificates	Agent issues all certificates