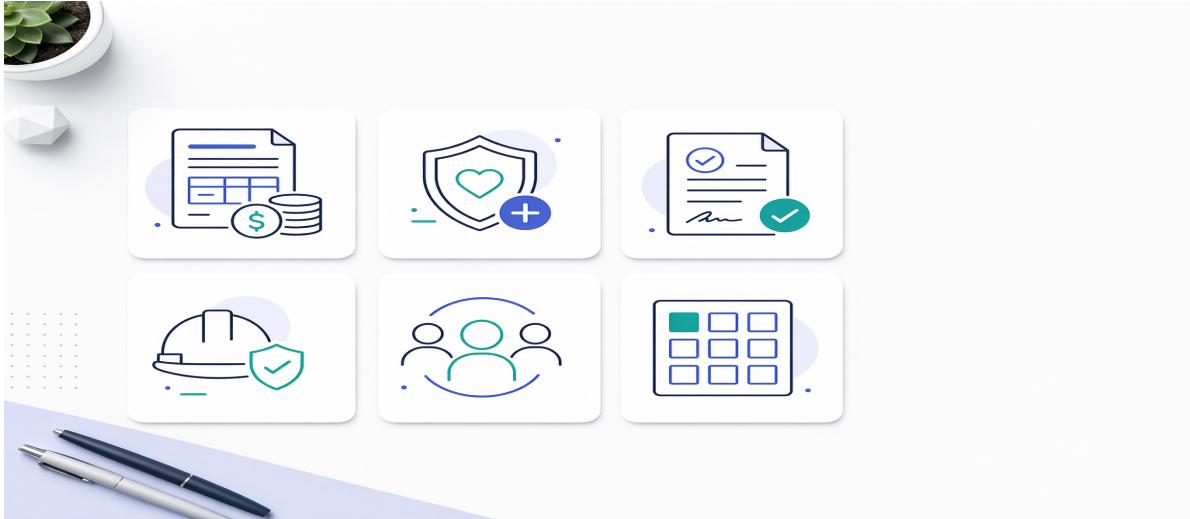


PEO Comparison Worksheet

Use the FREE PEO Comparison Worksheet to organize key details from each provider—services, costs, contract terms, and support—so you can make a clear decision without getting lost in jargon.



PEO Atlas is a free matching service — not a PEO, HR, payroll, benefits, insurance, tax, or legal provider. This guide is general information, not professional advice. Cost ranges vary by headcount, services, and state, and are not quotes. Always read a provider's full contract before you sign. Find this guide and get matched, free, at peoatlas.com.

What's in the worksheet (and what it helps you do)

The PEO Comparison Worksheet is a free, printable checklist that turns PEO conversations into a side-by-side comparison you can actually use.

It's built for small and growing businesses that want help with the employer “back-office” stack—things like payroll support, employee benefits, HR administration, workers' comp coordination, and HR compliance programs. You'll capture the details that matter most for your situation and your state.

Because providers often describe packages in different ways, the worksheet helps you compare apples to apples: what's included, what's optional, how costs are structured (for example PEPM vs payroll percentage), and what the contract locks you into. It also helps you document answers from your calls so you don't rely on memory later.

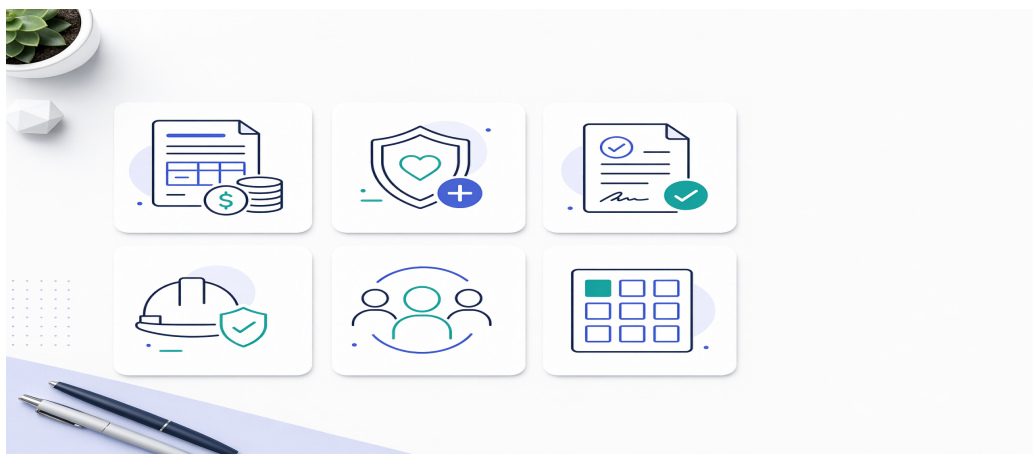
You can use it even if you're new to the U.S. employment system—just fill it out step by step as you collect information from potential PEO partners.

Who this worksheet is for

This worksheet is for busy owners who are spending too many hours on payroll and HR paperwork—or who are overwhelmed by contract language, benefits network claims, and compliance jargon.

It's especially useful for: - First-time U.S. business owners and immigrant-owned companies building their employer setup - Teams comparing multiple PEO options and trying to stay in control of decisions - Owners who want a calm, structured process before signing any agreement

If you're already familiar with PEOs, it can still help you keep negotiations organized and reduce the chance you miss a term that shows up later in the contract.



How to use it when comparing PEO providers

Start by making a list of 2–4 PEOs you want to compare. Then, for each provider, fill in the same worksheet sections so you can compare consistently.

A practical way to use it: 1. Write down your business basics (state and approximate headcount) and the help you need (for example payroll support, benefits administration, HR support, and workers' comp coordination) 2. Record what services each provider says are included vs offered separately 3. Note how they describe costs (for example per-employee-per-month—PEPM—or a percentage of payroll). Use the worksheet to track what's included in each number 4. Capture contract terms you'll need to understand before signing: length/renewal, cancellation or exit steps, and any fees if you leave 5. Record who your point of contact is and how support works day-to-day (how requests are submitted, typical response times, and escalation steps)

As you fill it out, you don't need to "guess" answers. If something isn't clear, write the question and ask the provider to explain it in plain language.

Co-employment explained simply (and how you stay in control)

In a PEO arrangement, the PEO generally becomes a "co-employer" for certain payroll and benefits purposes. That means responsibilities for tasks like payroll processing and benefits administration are shared for those specific functions.

At the same time, the business typically keeps control of key day-to-day decisions—like who you hire, who you fire, your pay rates, and how work is managed. The worksheet has prompts to help you confirm what the provider controls vs what remains yours.

Because details can vary by contract and state, treat any "we handle everything" claim carefully. Use the worksheet to document exactly what the provider will do, what they won't do, and where approvals or decisions still need to come from you.



Costs: what to look for (honest ranges, not quotes)

PEO pricing can be structured in different ways—most commonly as a per-employee-per-month (PEPM) amount or as a percentage of payroll. The worksheet includes cost fields that help you compare structures fairly.

General cost ranges you may see in the market (not quotes) are roughly \$40–\$160 per employee per month for PEPM-style pricing, or about 2%–12% of payroll for payroll-percentage pricing. The real number depends on your headcount, the services selected, and your state.

Avoid signing anything based only on a single “lowest price” number. Use the worksheet to check what’s included at that price, whether there are separate setup or exit charges, and whether optional services are bundled or billed separately.

Contract red flags to note before you sign

The worksheet includes reminders to capture contract terms clearly. Before you sign, read the full agreement—especially fees, term length, renewal language, and exit steps.

Common red flags to watch for: - Vague or bundled fees you can’t break out by service - Long lock-in terms with limited exit options - Hidden setup, renewal, or cancellation/exit charges - No clear accreditation or credentials (for example, look for IRS-Certified PEO / ESAC accreditation) - Pressure to sign quickly without time to review the contract

PEO Atlas is a FREE matching service, not a PEO and not a legal, tax, or insurance provider. We can help you organize information, but we can’t review contracts for you. If anything feels unclear, ask the provider to explain in writing and consider reviewing with a licensed attorney or advisor in your state.

Next step: get matched (optional) and use the worksheet in parallel

If you want, you can start with a free match so you’re connected with PEO options based on your business and needs. Then, use this worksheet to compare the providers you’re offered side by side.

To learn how to choose a PEO with a clear process, see [How to Choose a PEO](#). For an overview of what PEOs commonly cover, visit [PEO Services](#).

Ready to compare carefully? Download the worksheet PDF separately, fill it out for each provider, and bring your completed notes to your final decision.

Common questions

Is the worksheet a legal document or advice?

No. The worksheet is a free, general comparison tool to help you organize questions and information. It’s not legal, tax, insurance, or HR advice. Rules and contract terms vary by state.

Who should fill this out—me or HR/payroll staff?

You should fill it out (or oversee it), because you’re the decision-maker. If you have a bookkeeper or HR person, they can help capture details from provider calls, but you should confirm the contract terms and what’s included.

What pricing details should I write down on the worksheet?

Write down the cost structure and what it covers (for example PEPM vs percentage-of-payroll), plus any separate charges like setup fees, optional services, and exit/cancellation fees. The goal is to

compare apples to apples—not just the headline number.

What does “co-employment” mean in my day-to-day business?

Co-employment generally means the PEO shares responsibility for certain payroll and benefits purposes, while your business typically keeps control of key decisions like hiring, firing, pay rates, and day-to-day work management. Confirm the split in your contract and provider explanations.

Can PEO Atlas download and review the contract for me?

No. PEO Atlas is a FREE matching service and does not perform HR, payroll, benefits, insurance, tax, or legal work. You can use the worksheet to capture and compare terms, but contract review should be done by qualified professionals in your state.

Ready to compare providers? Get matched, free, with vetted PEO and HR outsourcing providers that fit your size and state at peoatlas.com/get-matched. You compare and choose who to work with, and you read the contract before you sign.