

Director Resource Sheet: Payroll, Workers Compensation, and Incorporation

The list of vendors and information on this sheet was aggregated from other US Sports Camps, LLC ("USSC") Directors. It is solely intended as a resource and is not to be construed as a set of requirements or recommendations from USSC. We recommend all Camp Directors consult with their CPA and/or lawyer to determine what option(s) are best for your camp business.

PAYROLL VENDORS:

1. **QTS Payroll**

- Who They Serve: Will process payroll for LLCs and other corporations only. Will help clients in the process of incorporating and filing for state taxes.
- WC: Offer Workers Compensation pay-as-you-go option (provided by E-Comp)
- Service: Good customer service, direct phone support
- Contact: Breck Hansen | 208.921.1182 | breck.hansen@qtspayroll.com

2. **Payroll Assure**

- Who They Serve: Will process payroll for LLCs and other corporations only. Will help clients in the process of incorporating and filing for state taxes.
- WC: No Worker's Compensation option available (see other options below), but provide Worker's Comp Audit Report
- Service: Emphasis on customer service, direct phone support
- Contact: Chris Murray | 978-254-3500 | chris.murray@payrollassure.com

3. **Gusto**

- Who They Serve: Will process payroll for LLCs and other corporations only.
- WC: No Worker's Compensation option available (see other options below)
- Service: Nice onboarding features, online centric support

4. **onpay**

- Who They Serve: Will process payroll for LLCs and other corporations only.
- WC: Workers Compensation option available
- Service: Nice onboarding features, online centric support

WORKER'S COMPENSATION (WC):

[Workers Compensation](#) is a form of insurance that covers workers injured (or ill) on the job for medical expenses, lost wages and rehabilitation costs. It provides broad protections for the Director.

1. **E-Comp**

- Who They Serve: Only WC option on this sheet for Directors who do not have LLC or other incorporation. Will provide WC for LLCs and other corporations only.
- Cost: Standard Annual policy or Pay-As-You-Go options available
- Service: Offer direct phone support
- Contact: Marianne K. Woneis, CISR | 925-249-2858 | mwoneis@goecomp.com

2. [biBerk](#)

- Who They Serve: Will provide WC for LLCs and other corporations only.
- Cost: Policies as low as \$60/year
- Service: Online centric support

3. [The Hartford](#)

- Who They Serve: Will provide WC for LLCs and other corporations only.
- Cost: Policies as low as \$13/month
- Service: Online centric support

**Potential Workers Compensation codes to use (ask provider):

- 8869 (child day camp)
- 9178 (non-contact sports)
- 9179 (contact sports)

INCORPORATION:

Incorporating is the process of turning a business (sole proprietorship) into a company formally recognized by the state and federal government into its own legal entity. There are several reputable online options (see below), but you could also approach a local CPA for help or could do yourself. Things to keep in mind if completing yourself is the (likely) need for a registered agent and the need to keep your entity in good standing with the state where you choose to register.

Why Incorporate?

- Many [benefits of incorporating](#), but primarily the legal separation that is created between the individual (Director) and the business (corp).

Types of Corporations:

- Get familiar with the [different types of incorporation options](#) (i.e. LLC, S CORP, LLP, LP, etc.)

How To Incorporate (Vendors & Other Options):

- [Legalzoom.com](#)
 - online centric
 - starting at \$678/year
- [ZenBusiness](#)
 - online centric
 - starts at \$547/annum
- [Incorporate yourself online](#)
- Contact your local **Certified Public Accountant (CPA)**