



“We’ve got you covered”

## Benefitting the work you do

The decision to work as an independent contractor brings with it freedom and flexibility. There is a natural reward in stepping out on your own and taking the risk of finding your future. Umbbl is an employment offering that allows you to continue that freedom, while bolstering your security with the benefits of traditional employment through Dynamed Solutions, a staffing firm with a long history of successful and unique engagements.

The concept is relatively simple ... you maintain the work you have and the work you find, and we assume the administration of your contracts. Nothing changes in the work you do, and nothing changes for your clients. Umbbl offers regular employment with an umbrella of benefits, designed to buffer your risk in uncertain times.

### *Benefits to support the known and the unknown*

At Umbbl, we believe in these essential principles:

1. There is value in independent work
2. There is safety in regular employment
3. Everyone should have access to affordable health care
4. You shouldn't have to choose between being sick and getting paid
5. A safety net for independent workers benefits all of us

We offer group health plans, with an employer contribution of 5% of your salary. That 5% gets added to your paycheck, even if you don't choose health insurance. Life and disability insurance are included and paid by the company.

We have five paid days off per year, that can be used as you please. Any hours not used will be paid out at the end of the calendar year, or upon leaving the company.

You will be eligible to participate in our retirement plan, with a 4% employer match on your contributions.

Full administration of payroll, invoicing, and tax filings, including payment of the self-employment tax you currently pay (7.65% of your existing income). In addition, you will be eligible for regular unemployment benefits.

### *How does it work?*

As part of your employment agreement, you will receive an hourly pay rate equal to **80%** of your current bill rate for each client. The cash contributions to health insurance, PTO, and your 401k amount to **17%** of your current income being returned to you. The remaining **3%** is used by us to fund administration of payroll, cash float for invoicing, all federal and state tax filings, provision of unemployment insurance, life and disability insurance, and professional liability coverage. For more information and to calculate your personal hard dollar impact, please visit: [www.dynamedsolutions.com/umbbl](http://www.dynamedsolutions.com/umbbl)



Umbbl is an employment offering of Dynamed Solutions, LLC