

An overhead photograph of a business meeting. Several people are seated around a white conference table. One person is using a laptop, another is using a calculator, and others are looking at documents. The scene is brightly lit, and the table is clean and organized.

# Your Professional Employer Organization

Employer's Risk Administrators, LLC  
(972)542-5047

As a business owner, you likely did not set out to start your company spending time issuing payroll checks, enrolling employees into benefits programs, interpret tax laws and keep up with changes to various legislation.

It is the collective knowledge of the professionals at ERA that gives employer partners an HR staff with years of experience. With careful management of our workers' compensation program we can effectively reduce costs in many areas such as payroll, state and federal unemployment and risk and safety management services. The end goal of use of our services should be to increase your profits while reducing exposure to fines, risks and penalties.

## Workers' Compensation

Employer's Risk not only provides competitive workers' compensation coverage for our clients, but we also handle the related administrative tasks as well. We provide for procurement and administration of your W/C coverage, submission of premium payments, management of your

annual audits, legislative monitoring and certificates are provided upon request.

## Human Resources

A well-planned approach to HR practices is as important to the financial health of a company as any insurance coverage maintained to prevent catastrophic business losses. Employer vs. employee disputes are now one of the largest areas of litigation in the country. As it is with workplace accidents, employee lawsuits are best handled before they happen – with preparation and litigation. Employer's Risk stays informed of all federal and state laws that impact personnel practices, making this a valuable resource to our clients.

## Payroll

Employer's Risk clients are provided a designated payroll specialist who can advise and work with your company contact on payroll matters such as procedures, banking issues and regulatory questions. Payroll methods are tailored to fit the requirements and communication capabilities of your company.

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**According to the IRS, one third of all employers have been penalized for payroll tax mistakes alone, totaling billions of dollars.**

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**ERA**  
EMPLOYER'S RISK  
ADMINISTRATORS

# BENEFITS INSIGHTS

Brought to you by the insurance professionals at  
MedCon Benefit Systems Group, Inc.  
(972)542-5047

## Employee Benefits Consulting and Brokerage Services

Saving money on employee benefits while still attracting and retaining the best and brightest is a must in today's economy. Because both benefit costs and employee expectations are rising, many employers struggle to balance employee needs with their own capabilities and bottom lines.

Helping you meet these divergent objectives is MedCon Benefit System Group Inc.'s specialty. We provide a variety of value-added professional services to our clients that reduce customer costs, increase efficiency and improve employee satisfaction.

### Plan Strategy

In the world of employee benefits, one size does not fit all. Partner with an agency that can think outside the box and implement a benefits program that suits your employees and your bottom line.

### Health Care Reform

Would you bet your business that you are in full compliance with the regulations imposed under the Affordable Healthcare Act? It takes constant dedication to keep up with the newest health care reform regulations. MedCon is committed to providing our clients with the resources to stay informed and ensure they are prepared.

### Custom Communications

Many employers struggle with effective employee communication regarding insurance, and for good reason. It is a complicated, often costly and very personal topic of discussion. MedCon has made a substantial library of resources available to our clients to support this need. We can also assist in helping clients to develop a customized, targeted campaign to highlight areas of concern and encourage employees to stay healthy.

## All your ducks in a row



*Aligning all your employee benefits products makes everything work together – like ducks in a row.*

*But sometimes getting everything to align is not so easy. Turn to MedCon for a complete offering of health insurance and voluntary benefit products, as well as human resources solutions to keep everything moving straight ahead in proper formation.*

*MedCon Benefit Systems Group, Inc. specializes in employee benefits. We understand your challenges and have the expertise to keep everything in line.*



**MedCon**

Benefit Systems Group Inc.  
The Professional Solution