



MEMBER BENEFITS GUIDE

2
0
2
4

Employers' Risk Management Association, (ERMA) is dedicated to increasing profitability, stability, and mitigating employers' risk. Our group buying power leverages membership of over 10,000 small to mid-sized businesses.

Cost Savings: Negotiating as a group, ERMA members can often secure better insurance rates and terms than they would individually.

Customization: ERMA members may tailor insurance and all business programs to their specific needs. This flexibility can be especially valuable for businesses with unique risk profiles.

Access to Markets: ERMA provides access to markets that individual businesses might not be able to tap into on their own.

SAVE \$500-\$1500 PER EMPLOYEE

MEMBERSHIP TABLE OF CONTENTS

ERMA Membership Overview

Pg 2

Your ERMA Dashboard

Pg 4

Compliance

Human Resources & Legal counsel

Pg 5-6

Digital general new hire documents

Unlimited access to extensive HR library

Digital general employee handbook

Major Medical Coverage

Pg 7

GIG workers coverage

Pg 8

Ancillary coverage and implementation

9

Cafeteria 125 Plan

Pg 10

OSHA

Pg 11

CIRS Certification

Business Insurance Programs

Special Workers' Compensation Insurance

Pg

13

Pay As You Go General Liability

Pg 14

Payroll Processing

Pg 15

Corporate Credit Card Management

Pg 16

Fleet Management Program

Pg 17

Background Drugscreening, DFW, DFSW

Pg

18

Pg **Audit Assistance Program**

Pg 19

Payroll Funding Assistance Program

Pg 20

ERMA Perks Program

Pg 21



YOUR COMPANY DASHBOARD



Billing



Hi RyneT T



- Dashboard
 - Compliance
 - HR
 - Insurance Programs
 - Payroll
- > HR Legal Counsel - Login
 - > HR Legal Counsel - Upgrades
 - > ERMA Perks
 - > Health & Ancillary Benefits
 - > Complimentary HR Documents
 - > Background & Drug Screening

Welcome to Member Dashboard

Home
Access the group purchasing power of an association!

[Learn More>>](#)

Certification
Did you know that you may be required to file OSHA reports annually? Get educated here.

Quick Links

 ERMA About Us

LOG IN TO YOUR CUSTOM DASHBOARD TO VIEW ALL YOUR MEMBER SERVICES

[Learn More>>](#)

LEGAL COUNSEL INCLUDED IN MEMBERSHIP

UNLIMITED 24/7 HR AND EMPLOYMENT LAW ADVICE FROM LICENSED BUSINESS ATTORNEYS
ACCESS TO EMPLOYMENT LAW CHECKLISTS AND UPDATES

ACCESS TO HUNDREDS OF EMPLOYMENT LAW DOCUMENTS AND TEMPLATES PERTAINING TO:

ACA
PLANS
ADA

ALCOHOL/DRUG TESTING

EMPLOYEE BENEFITS

FMLA

HARASSMENT

BACKGROUND CHECK/FCRA

EMPLOYEE DISCIPLINE

IMMIGRATION/VISA

COVID-19/PANDEMIC

EMPLOYEE HANDBOOKS

INTERVIEWS

SICK LEAVE

TERMINATION

WORKERS COMPENSATION

SEPARATION AGREEMENTS

DISCRIMINATION

FLSA/WAGE & HOUR

PREGNANCY &

MATERNITY

ALL DOCUMENTS AND ADVICE ARE PROVIDED AND BACKED BY LICENSED BUSINESS ATTORNEYS

LEGAL COUNSEL ENHANCEMENT UPGRADES

THESE PACKAGES ARE IN ADDITION TO
EVERYTHING ALREADY INCLUDED IN
MEMBERSHIP

ATTORNEY DRAFTED FEDERAL AND
STATE SPECIFIC EMPLOYEE
HANDBOOK, WITH UPDATES
UNIQUE EMPLOYEE HANDBOOK
INTERVIEW DASHBOARD
COMPLETION IN 5-7 BUSINESS DAYS

\$49/MONTH

ATTORNEY DRAFTED FEDERAL AND STATE SPECIFIC
EMPLOYEE HANDBOOK, WITH UPDATES, LEGAL REVIEW
OR CREATION OF EMPLOYMENT RELATED DOCUMENTS,
HIRING LETTERS
INDEPENDENT CONTRACTOR AGREEMENTS
PERFORMANCE IMPROVEMENT PLANS
SEPARATION AGREEMENTS
WORKPLACE POLICIES
PLUS MORE!

\$89/MONTH

EXPERT ASSISTANCE WITH CORPORATE POLICIES AND PROCEDURES
REVIEW OF TWO NON-ASK PRO'S BUSINESS DOCUMENTS PER MONTH
COMMERCIAL COLLECTIONS: 15% CONTINGENT FEE ON PRE-LITIGATION AND 30% IF LITIGATION
REQUIRED ON CLAIMS
UNLIMITED ACCESS TO BUSINESS LAW DOCUMENTS AND TEMPLATES
UNLIMITED DRAFTING AND REVIEW TO ASK PRO'S BUSINESS FORMS INCLUDING:
ARTICLES OF INCORPORATION
BOARD RESOLUTION TEMPLATES
BUSINESS ENTITY SELECTION
BUSINESS FORMATION
BY-LAWS
CHECKLISTS
COMMERCIAL LEASE REVIEW
CONTRACT REVIEW/MSA
CORPORATE LIABILITY
LETTERS OF INTEREST
LICENSE AGREEMENTS
LIEN AND BOND INFORMATION
NON-DISCLOSURE AGREEMENTS
OPERATING AGREEMENTS
PROMISSORY NOTES
VENDOR AGREEMENTS

\$279/MONTH

MAJOR MEDICAL GROUP COVERAGE ACCESS

**ENROLLMENT ONLY REQUIRES
A MINIMUM OF 2 EMPLOYEES**

**AFFORDABLE HEALTH PLANS, ACA AND
ERISA COMPLIANT, AND BUILT ON
COPAYS – NOT HIGH DEDUCTIBLES
THAT CREATE BARRIERS TO CARE –
WITH NATIONWIDE AVAILABILITY**

**APP PROVIDES ACCESS TO ALL
COMPONENTS OF THE HEALTH PLAN
INCLUDING DIGITAL MEDICAL CARDS,
TELEHEALTH VISITS, CLAIMS
TRACKING, PAYMENTS, AND MORE**

PLAN FEATURES

- LOWER PREMIUMS THAN TRADITIONAL OFFERINGS
- NO DEDUCTIBLE OPTIONS
- GUARANTEED ISSUE (FOLLOWING GROUP APPROVAL)
- MINIMUM 2 ENROLLED
- OPEN ACCESS – NO NETWORK REQUIRED
- UNLIMITED TELEHEALTH AND THERAPY
- DISCOUNTED DIABETIC SUPPLIES
- 4-TIER PRESCRIPTION PLANS (TOP 600 GENERICS \$0 COPAY)
- FACIAL SCAN TECHNOLOGY FOR LIFEVITAL
- SECOND SURGICAL OPINION
- DIABETIC SUPPLIES AND PSYCHIATRIC CARE
- STRONG NATIONAL NETWORK
- CONCIERGE SERVICE FOR HOSPITAL-RELATED SERVICES
- FOUR-TIER PRESCRIPTION PLAN, PLUS SPECIALTY RX

GIG WORKERS MEDICAL COVERAGE ACCESS

THIS IS AN EXCLUSIVE MEMBER BENEFIT PROGRAM AVAILABLE TO MEMBERS OF ACROSS THE COUNTRY

THIS PROGRAM IS NOT AVAILABLE THROUGH HEALTH INSURANCE BROKERS, IS NOT AVAILABLE COMMERCIALY OR ON THE FEDERAL MARKETPLACE

MEMBERS WHO WISH TO ACCESS THESE MEMBER BENEFITS (WHICH INCLUDE HEALTH, RX AND SUPPLEMENTAL PLANS) CAN DO THIS BY BECOMING AN ASSOCIATE MEMBER.

AS AN ASSOCIATE MEMBER OF AMALGAMATED LOCAL 426, YOU DO NOT HAVE COLLECTIVE BARGAINING, VOTING OR STRIKING RIGHTS

THIS IS TRULY A VEHICLE THAT ALLOWS YOU TO ACCESS THESE SPECIFIC MEMBER BENEFITS

THE SPONSORING UNION (LOCAL 298) IS A TAFT-HARTLEY, SELF-INSURED HEALTH AND WELFARE BENEFITS PLAN WITH OVER 10,000 PARTICIPANTS

ADDITIONAL VOLUNTARY BENEFIT PLAN OFFERINGS

MINIMUM OF 3 EMPLOYEES
ENROLLED

- ACCIDENT PLAN
- CRITICAL ILLNESS
- HOSPITAL
- SHORT-TERM DISABILITY
- LIFE INSURANCE

ENROLLMENT FOR ALL MEDICAL PLANS

PROGRAM ENROLLMENT PARTNER

- IMPLEMENTATION CONSULTANT
- PROGRAM OVERVIEW
- LANDING PAGE
- WEBINARS
- POSTER
- CUSTOM VIDEO

SCHEDULE WITH A COUNSELOR

- ASSISTANCE WITH ENROLLMENT
- SCREENSHARE MEETING OPTION
- CALL CENTER

ENROLLMENT APP

- RECEIVE TEXT COMMUNICATION
- REGISTER FOR THE APP
- ACCESS BENEFIT INFO

ENROLL CONFIDENTLY

- ENROLL IN BENEFITS
- MANAGE ELIGIBILITY
- REPORTS
- DEDUCTIONS

CAFE 125 PLAN ACCESS

FOR EMPLOYERS

SAVES MONEY WHILE HELPING IMPROVE THE HEALTH AND FINANCIAL WELL-BEING OF THEIR #1 ASSET- THEIR EMPLOYEES.

FOR EMPLOYEES

INCENTIVIZES AND PRIORITIZES HEALTHY ACTIVITIES AT NO NET COST AND IN MOST CASES INCREASES THE TAKE HOME PAY.

BENEFITS OF IMPLEMENTING A SECTION 125 PLAN ARE PRIMARILY FOR THE TAX SAVINGS FOR BOTH THE EMPLOYER AND EMPLOYEE. BOTH PARTIES SAVE ON TAXES AND THEREFORE INCREASE THEIR SPENDABLE INCOME.

THE REALITY IS THAT EVERYONE WILL FACE ILLNESSES AND EVEN LIVE WITH A CHRONIC CONDITION, OR TWO. IN FACT, 60% OF US HAVE ONE CHRONIC ILLNESSES AND 40% HAVE TWO. SO, WHAT ARE WE TO DO?

BECOME PROACTIVE IN SMALL WAYS THAT CAN HAVE A MAJOR IMPACT ON THE HEALTH AND WELLNESS OF YOURSELF AND YOUR PEOPLE AND AT THE SAME TIME BECOME TAX EFFICIENT SAVING BOTH THE EMPLOYER AND EMPLOYEE HUNDREDS, EVEN THOUSANDS OF DOLLARS. HOW? SHIFT FROM A DISEASE MAINTENANCE PERSPECTIVE TO A PERSONAL, PREDICTIVE, PREVENTATIVE, PROACTIVE CULTURE PROVEN TO REDUCE THE ONSET OF CHRONIC ILLNESSES. MOST IMPORTANTLY, THIS PREVENTATIVE PLATFORM HAS BEEN VERIFIED TO HAVE A 70% REDUCTION IN HIGH RISK CATEGORY AND A 45% DECREASE IN SERIOUS RISK. IT HAS BEEN PROVEN TO REDUCE ER EVENTS AND HOSPITALIZATIONS BY 25% IN A POPULATION OF OVER 23,000 PEOPLE.

OFFERING FINANCIAL INCENTIVES, SUCH AS REIMBURSEMENT FOR PARTICIPATING IN THE PROGRAM, CAN MOTIVATE EMPLOYEES TO ENGAGE WITH THEIR HEALTH AND WELLNESS. BY MAKING PARTICIPATION VOLUNTARY AND ALLOWING EMPLOYEES TO CHOOSE ACTIVITIES THAT ALIGN WITH THEIR INTERESTS AND GOALS, EMPLOYERS CAN ENCOURAGE GREATER INVOLVEMENT AND COMMITMENT TO THE PROGRAM. THESE BENEFITS AND MORE ARE ALL AVAILABLE AT NO NET COST TO THE EMPLOYEE OR THE EMPLOYER.

OSHA COMPLIANCE INCLUDED IN MEMBERSHIP

ENSURE YOUR COMPANY IS IN COMPLIANCE

THOSE WHO TAKE THE COURSE WILL LEARN ALL THE INS-AND-OUTS OF OSHA RECORDKEEPING, AS WELL AS THE TIPS AND TRICKS TO KEEP YOUR ORGANIZATION OUT OF OSHA'S CROSSHAIRS.

THIS COURSE IS 100% ONLINE, AND YOU MAY TAKE THE COURSE AT YOUR OWN PACE. ONCE COMPLETE, YOU WILL BE ABLE TO ADD THE CIRS DESIGNATION TO YOUR SIGNATURE, AND BE CONFIDENT THAT YOU WILL HAVE BECOME AN EXPERT IN ALL THIS OSHA RECORDKEEPING.

THIS CERTIFICATION IS TRADITIONALLY \$600 PER STUDENT, BUT ALL ERMA MEMBERS CAN EARN THEIR DESIGNATION FOR FREE BY UTILIZING THEIR MEMBER CODE

ANY COMPANY WITH 10 OR MORE EMPLOYEES IS REQUIRED TO KEEP RECORDS FOR OSHA

CIRS (CERTIFIED INJURY RECORDKEEPING SPECIALIST) DESIGNATION COURSE INCLUDES:

- A DEEP DIVE INTO ALL THREE OSHA FORMS
- WHO IS REQUIRED TO KEEP RECORDS
- WHO IS EXEMPTED FROM RECORDKEEPING
- EVALUATE INCIDENTS FOR RECORDABILITY
- WORK RELATEDNESS
- DETERMINATION OF NEW CASES

- GENERAL RECORDING CRITERIA
- RECORDING DEATH CASES
- RECORDING DAYS AWAY CASES
- RECORDING RESTRICTED WORK CASES
- RECORDING MEDICAL TREATMENT CASES

RETIREMENT PLAN ACCESS

BEGINNING A 401(K) PLAN CAN BE FREE WITH GOVERNMENT INCENTIVES

- TRANSPARENT PRICING AND ZERO TRANSACTION FEES
- EASY TO SET & ADMINISTRATION
- STREAMLINED ONBOARDING FOR EMPLOYEES
- "NO-TOUCH" INTEGRATION WITH 450+ PAYROLL PROVIDERS
- ONGOING SUPPORT AND PLAN MANAGEMENT
- AFFORDABLE, DIVERSE INVESTMENT OPTIONS
- HIGH EMPLOYEE PARTICIPATION RATES- ROUGHLY 90% WHEN AUTO ENROLL IS ENABLED

REDUCE THE BURDEN OF MANAGING A 401(K) PLAN

- RECEIVE A COMPLIMENTARY BENCHMARK REPORT FOR COMPARISON - KNOW IF YOUR CURRENT PLAN IS YOUR BEST OPTION
- POTENTIAL REIMBURSEMENT OF UP TO \$2,000 FOR CONVERSION FEES FROM PREVIOUS PROVIDER
- HELP REINSTATING PLAN DOCUMENTS TO COMPLY WITH IRS DEADLINES

SPECIAL WORKERS' COMPENSATION INSURANCE PROGRAM

- GROUP PURCHASING POWER FOR EXCLUSIVE DIVIDENDS, (PROFIT SHARING)
- DISCOUNTS NOT AVAILABLE OUTSIDE THE GROUP
- INDIVIDUAL POLICIES YOU OWN, NOT AFFILIATED WITH A PEO
- MODIFIER "REHABILITATION" PROGRAMS AVAILABLE
- PAY-AS-YOU-GO PAYMENTS INTEGRATE WITH PAYROLL PLATFORM OF YOUR CHOICE
- POLICIES CAN BE WRITTEN BY THE AGENT OF YOUR CHOICE OR ERMA PARTNER-AGENCY

**DRUG FREE
WORKPLACE &
DRUG FREE SAFE
WORKPLACE
PROGRAMS
AVAILABLE**

INDUSTRIES WE SERVE

ATTRACTION/ENTERTAINMENT

AUTO SERVICES

CLEANING SERVICES

CONSTRUCTION

EDUCATION

FINIANCIAL SERVICES

HAIR & BEAUTY

HEALTHARE/MEDICAL

HOSPITALITY

LANDSCAPING

MANUFACTURING

NONPROFITS & OTHER ORGANIZATIONS

PROFESSIONAL SERVICES

REAL ESTATE

RESTAURANTS & BARS

RETAIL STORES

TRANSPORTATION

WHOLESALE

PAY-AS-YOU-GO GENERAL LIABILITY INSURANCE

BUILT EXCLUSIVELY FOR CONTRACTING AND TRADES BUSINESSES

OUR PAYROLL BASED SYSTEM ALLOWS YOU TO PAY ONLY FOR THE COVERAGE YOU NEED, AS YOU NEED IT, BASED ON YOUR ACTUAL PAYROLL. NO MORE GUESSING ANNUAL SALES OR OVERPAYING FOR INSURANCE.

WORKS SEAMLESSLY WITH YOUR CURRENT PAYROLL PROVIDER

- **AS LOW AS 4% DOWN VERSUS 25%**
- **BASED ON PAYROLL PER PAY PERIOD**
- **NO AUDITS***
- **NO FINANCE CHARGES**
- **NO LOOPHOLES**
- **NO HASSLE ADMINISTRATION**
- **HIGHLY COMPETITIVE RATES**

***SUBCONTRACTOR COSTS MAY BE AUDITED AT CARRIER DISCRETION**

PAY AS YOU GO WITH OUR FLEXIBLE GENERAL LIABILITY INSURANCE POLICIES. GET AN INSTANT QUOTE AND BIND COVERAGE IN MINUTES. OUR A-RATED CARRIERS OFFER:

- **\$1M/\$2M STANDARD COVERAGE ON ALL POLICIES**
- **SIMPLE UNDERWRITING**
- **PRICE INDICATION IN MINUTES, NOT DAYS**
- **PRIMARY NON-CONTRIBUTORY**
- **BLANKET ADDITIONAL INSURED ENDORSEMENT**
- **AM BEST RATED A-XV CARRIER**
- **BLANKET WAIVER OF SUBROGATION**

PAYROLL PROCESSING

**ERMA MEMBERSHIP PROVIDES ACCESS
TO DISCOUNTS WITH PAYROLL PROCESSING DEDICATED
TO PRECISION AND EFFICIENCY OPTIMIZATION**

- **DEDICATED PAYROLL SPECIALIST**
- **PERSONALIZED TRAINING**
- **FORM PROCESSING & DIGITAL DELIVERY**
- **ENHANCED ONLINE EXPERIENCE**

COMPREHENSIVE TAX HANDLING

**QUARTERLY AND YEAR-END FEDERAL/STATE TAX RETURN FILING
TIMELY AND ACCURATE PAYROLL TAX PAYMENTS**

DEDICATED PAYROLL SPECIALIST & SYSTEM TRAINING

**EACH CLIENT IS MATCHED WITH A PAYROLL EXPERT
TAILORED SETUP
CONTINUOUS SUPPORT
THOROUGH TRAINING FOR SEAMLESS PAYROLL MANAGEMENT**

FLEXIBLE PAYMENT OPTIONS

**DIRECT DEPOSIT
PAY CARDS
PAPER CHECKS**

CONVENIENT PAYROLL DATA SUBMISSION OPTIONS

**EMAIL
FAX
PHONE**

ESSENTIAL DOCUMENT PROCESSING

DIGITAL DELIVERY OF 1099'S AND W-2'S

ENHANCED ONLINE EXPERIENCE

**ACCESS SECURE ONLINE PAYROLL REPORTS
EMPLOYEE ONLINE ACCESS TO THEIR PAYSTUBS
ACCURATE TRACKING OF VACATION/SICK LEAVE/TIME OFF**

ACCRUALS

**HANDLING OF WAGE GARNISHMENT PROCESSING
STREAMLINED NEW HIRE REPORTING**

CORPORATE CREDIT CARD MANAGEMENT

CUSTOMERS HAVE SAVED OVER \$1B WITH:

- 1.5% CASHBACK
- REAL-TIME SPEND INSIGHTS
- AI-DRIVEN PRICE INTELLIGENCE
- CATEGORY & MERCHANT RESTRICTIONS
- DUPLICATIVE SPEND DETECTION

FOR FINANCE LEADERS

IMPROVE YOUR FINANCIAL HEALTH AND EMPOWER YOUR ORGANIZATION WITH 20X HIGHER LINES OF CREDIT AND EXTENDED PAYMENT TERMS

FOR CONTROLLERS

EASILY CONTROL BUSINESS SPEND WITH A POWERFUL ALL-IN-ONE PLATFORM, ROBUST SPEND CONTROLS, REAL-TIME ALERTS, AND WORKFLOW AUTOMATION

FOR ACCOUNTANTS

SPEED UP MONTH-END CLOSE, AUDIT 100% OF TRANSACTIONS WITH AI, AND ACCELERATE RECONCILIATIONS WITH NATIVE INTEGRATIONS TO LEADING ERPS LIKE NETSUITE

FOR MANAGERS & EMPLOYEES

AUTOMATE CARD ISSUANCE AND EASILY MANAGE EMPLOYEE SPEND WITH EXPENSE MANAGEMENT SOFTWARE BUILT INTO INTELLIGENT CORPORATE CARDS

CUSTOMERS HAVE SAVED OVER 10 MILLION HOURS SAVED WITH:

- AUTO-GENERATED RECEIPTS
- AUTOMATED CODING & CATEGORIZATION
- AUTOMATED RECEIPT MATCHING
- AUTOMATED TRANSACTION ROUTING
- ACCELERATED RECONCILIATIONS

STREAMLINE YOUR FINANCIAL PROCESSES WITH A SINGLE PLATFORM TO MANAGE BUSINESS SPEND

END TO END FLEET MANAGEMENT PROGRAM

FLEET MANAGEMENT SOFTWARE

DASHBOARD PROVIDES IMMEDIATE VISIBILITY OF ENTIRE FLEET COMPLIANCE STATUS AT A GLANCE

ALERTS & NOTIFICATIONS - RECEIVE EMAIL AND TEXT ALERTS BEFORE ISSUES ARISE

DRIVERS AND FLEET MANAGERS RECEIVE TEXT AND EMAIL NOTIFICATIONS BEFORE DOCUMENTS EXPIRE, WE LET YOU KNOW WHEN A COMPLIANCE ISSUE NEEDS YOUR ATTENTION SO YOU CAN STAY FOCUSED ON YOUR BUSINESS

ONBOARDING & HIRING - HIRE AND ONBOARD DRIVERS IN 50-70% LESS TIME WHILE ENSURING COMPLIANCE

OUR INTEGRATED HIRING PLATFORM INVITES NEW DRIVERS TO FILL OUT AND SUBMIT ONLINE APPLICATIONS, PERFORM BACKGROUND CHECKS, AND CONDUCT EMPLOYER VERIFICATION.

DRUG & ALCOHOL - INCLUSIVE DRUG AND ALCOHOL PROGRAM AND CONSORTIUM. TESTING RESULTS AVERAGE 72 HOURS

HOS VIOLATIONS - LOGGING INTO MULTIPLE PLATFORMS TO MONITOR HOURS-OF-SERVICE VIOLATIONS? NOW YOU CAN VIEW THE DATA USING OUR INTEGRATIONS WITH TOP ELD PROVIDERS.

VEHICLES & VEHICLE MAINTENANCE - KEEP REQUIRED MAINTENANCE LOGS FOR ALL YOUR EQUIPMENT IN ONE LOCATION. MAINTAIN DETAILED LOGS AND UPLOAD SUPPORTING DOCUMENTS SO YOU ARE AUDIT-READY

CLEARINGHOUSE - REGISTER AND RUN QUERIES FOR PRE-EMPLOYMENT AND ANNUAL REQUIREMENTS INSIDE OUR SYSTEM. ENSURE YOU ARE HIRING THE RIGHT DRIVERS AND MAINTAIN ANNUAL REQUIREMENTS INSIDE THE APPLICATION.

ACCIDENT RECORDS - MAINTAIN YOUR REQUIRED FMCSA ACCIDENT REGISTRY AND SCHEDULE POST-ACCIDENT DRUG AND ALCOHOL TEST DOCUMENTATION INSIDE THE PLATFORM

DOCUMENT CLOUD STORAGE - UPLOAD ALL YOUR IMPORTANT DOCUMENTS, SUPPORTING FILES, DRIVER-SPECIFIC PERFORMANCE REVIEWS, OR ANY OTHER CONTENT TO OUR SECURE CLOUD SERVER

**VEHICLE AND
DRIVER COMPLIANCE
MADE EASY**

- **GPS DEVICE**
- **CLOUD MONITORING**
- **CLOUD REPORTING**

BACKGROUND AND DRUG SCREENING

FULL SERVICE DRUG AND ALCOHOL TESTING SERVICE, & BACKGROUND SCREENING INCLUDE:

- **COMPLETE DRUG & ALCOHOL PROGRAM ADMINISTRATION**
- **ELECTRONIC CHAIN OF CUSTODY(ECOC) – ORDERING YOUR DRUG TESTING ONLINE/PAPERLESS**
- **DRUG TESTING NATIONWIDE**
- **COLLECTION CENTERS NATIONWIDE**
- **MRO SERVICES**
- **DRUG FREE WORKPLACE CONSULTING**
- **DOT TESTING – FMCSA, FAA, USCG, PHMSA**
- **DER AND NON-DOT REASONABLE SUSPICION TRAINING(NO CHARGE DURING SCHEDULED LIVE WEBINARS)**
- **RANDOM SELECTION MANAGEMENT(DOT AND NON-DOT)**
- **LABORATORY/MRO/CLINIC LIAISON**
- **SECURE ONLINE RESULTS STORAGE AVAILABLE 24/7**
- **TRANSPARENT PRICING – NO HIDDEN/SURPRISE FEES**

DRUG FREE WORKPLACE PROGRAM

=

REFUND/DISCOUNTED INSURANCE PREMIUM

AUDIT ASSISTANCE PROGRAM

HAVE YOU EVER HAD A WORKERS' COMP AUDIT?

ALL WORKERS' COMP POLICIES MAY BE SUBJECT TO ANNUAL AUDIT. AUDITS ARE NOTORIOUSLY INACCURATE. PART OF OUR SERVICE IS TO RECONCILE PAYROLL RECORDS WITH INSURANCE COMPANIES' ACCOUNTING METHODS TO ENSURE ACCURACY.

IN 2023 RELIABLE PREMIUM MANAGEMENT SAVED CLIENTS \$1,271,674.23!

FOR OVER 20 YEARS RPM HAS REVIEWED THOUSANDS OF AUDITS, HANDLED THOUSANDS OF AGENTS, DOZENS OF INSURANCE CARRIERS AND HUNDREDS OF PAYROLL PROVIDERS NATIONWIDE. MOST INSURANCE CARRIERS OUTSOURCE AUDITS TO A 3RD PARTY AND HAVE COME TO RELY ON RPM TO PROVIDE ACCURATE AUDIT REVIEW

RPM HAS THE SIMPLEST AND MOST COST-EFFECTIVE METHOD FOR COMPLETING WORKERS' COMP AUDITS. MOST AUDITING FIRMS CHARGE A LARGE PERCENTAGE OF THE RECOVERY FOCUSING ON LARGE ACCOUNTS LEAVING YOUR SMALL TO MID-SIZED CLIENTS TO FEND FOR THEMSELVES

RPM OFFERS "AUDIT-ONLY" SERVICE. OUR FLAT HOURLY FEE IS BOTH REASONABLE AND NON-PREDATORY LIKE MOST AUDIT FIRMS!

AS AN ERMA MEMBER, YOU'LL RECEIVE 50% OFF RELIABLE PREMIUM MANAGEMENT "AUDIT-ONLY" HOURLY RATE

PAYROLL FUNDING ACCESS

THE ONLY FUNDING SOLUTION DESIGNED EXCLUSIVELY FOR PAYROLL

- **APPLY IN UNDER 5 MINS (NO PAPERWORK)**
- **GET APPROVED IN 2 DAYS**
- **FUNDS IN YOUR ACCOUNT WITHIN 24 HOURS**
- **REPAY IN 1-4 WEEKS**
- **ALWAYS THE SAME LOW RATE OF 1.5% INTEREST WEEKLY**

SAME-DAY FUNDING — UP TO \$500K

ALWAYS ONLY 1.5% WEEKLY

GET APPROVED WITHIN 2 DAYS

***UNDERWRITING CONDITIONS APPLY**

ERMA PERKS PROGRAM



**THE WORLD AT YOUR FINGERTIPS
GET UNPARALLELED ACCESS TO EMPLOYEE
DISCOUNTS FROM INDUSTRY-LEADING BRANDS
IN TRAVEL, ENTERTAINMENT AND RETAIL**

**UNLOCK THE BEST LIFE HAS TO OFFER
WITH EXCLUSIVE SAVINGS ON:**

**THEME PARKS
ATTRACTIONS AND SHOWS
HOTELS
FLIGHTS AND RENTAL CARS
CONCERTS
SPORTS AND LIVE EVENTS
MOVIE TICKETS
ELECTRONICS AND MUCH MORE**

