



Employers Resource has long been a leader among administrative employers, having pioneered the co-employment concept in 1987. We have been innovating our services ever since. Often emulated by other companies, Employers Resource has kept its eye on the future and listens closely to client needs. Our progressive outlook has helped retain a nationwide lead in the industry.

1986: Corporate-level Benefit Packages for Small Business – Other companies sold their services as a tax scheme for pension plans, primarily to high-income professionals. Employers Resource instead worked to improve the value of its services. The end result provided small employers with benefits previously only available to large corporations.

1987: Co-Employment – Early on, we realized that we could most benefit clients as a co-employer rather than a sole employer. Co-employment means Employers Resource divides and shares the employer responsibilities with clients. At the time, many ridiculed the concept. Today, more than 20 years later, almost 99 percent of the industry has followed our lead.

1990: Safety Incentive Plan – Employers Resource was the first company to offer clients reduced Workers Compensation costs through an incentive-based safety program. Discounts are offered to those companies who implement proven safety measures. Years later, this program has demonstrated its capacity to produce superior results for participants.

1991: Catastrophic Health Plan – Employers Resource was the first company to offer a basic, bare-bones health plan. Priced at \$59 per month and based on the hospital schedules of the 1960s, this plan was revolutionary when introduced and has since evolved into the more sophisticated high-deductible plans offered by the company today.

1993: The First in 50 States – Employers Resource was the first in the industry to be registered, licensed and bonded (where appropriate), and to process payroll in all 50 states. Originally operating in only 30 states, we've expanded operations throughout the nation to meet the needs of a client.

1993: High-Deductible Health Plans – Employers Resource was the first company in the industry to recognize that the true purpose of insurance is to protect against large risk, not to insure first-dollar coverages. High-deductible plans promote individual responsibility and reduce the cost of health insurance to the employer.

1994: 24-Hour Non-Occupational Accident Coverage – Employers Resource was the first company to make 24-hour, seven-day-a-week coverage part of its Workers Compensation program. The genesis of this innovative plan stemmed from the recognition that weekend accidents are sometimes reported Monday morning as worker comp claims. By implementing around-the-clock coverage, we reduced fraud and lowered the cost of Workers Compensation.

1995: No-Strings Guarantee – Employers Resource is the only PEO to offer and publish a “no-strings-attached” guarantee, effectively removing any risk for clients. None of our competitors offer any type of guarantee, let alone one of this significance.

1995: Alternate Dispute Resolution – Employers Resource was the first in the industry to implement mediation and arbitration to resolve employee complaints. This program bypasses the expense, delay and embarrassment of public trials and protects employers from the ‘Russian Roulette’ of jury trials. In addition, employees are assured a prompt, inexpensive and private settlement.

1996: Medical Savings Accounts (MSAs) – Employers Resource was among the first in the industry to develop and offer MSAs to our clients. These high-deductible plans contribute to lower health care costs and promote individual responsibility among employees when making health care decisions.

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1997: MSA Debit Card – Employers Resource was the first in the industry to offer all employees the use of a MSA debit card. The debit cards eliminate paperwork and simplify a cumbersome claim filing process.

1999: Christmas Savings Club – Employers Resource was one of the first in the industry to organize a savings club, which provided a way to reduce stress and credit card debt often associated with holiday gift-giving. This overwhelmingly successful club is one of the most popular employee perks offered by Employers Resource. Employees earn interest on their savings and can rest secure in the knowledge that Christmas is paid for with no debt come January.

2000: ‘Own Doctor’ Health Plans – Employers Resource allows any employee to see any doctor. This unique approach eliminates employee fears about changing doctors each time they change plans. With the assurance that they can retain their favorite physician, employees can freely choose the health plan of their choice. Multiple medical visits are reduced as well, since patients can self-refer to specialists without going through the traditional gatekeeper.

2000: Lumberman’s Underwriting Alliance – Employers Resource was the first PEO to be underwritten by LUA, marking the start of a partnership that continues to this day. A long-term relationship with a workers compensation provider is seldom seen in the industry and serves as a testament to the strength of our underwriting and safety processes.

2001: Vacation Savings Plan – The first of its kind, this savings plan allows employees to plan ahead for vacations in the same way they use Employers Resource’s Christmas Club to plan ahead for the holidays. What could be nicer than a pre-paid family vacation?

2004: Health Reimbursement Arrangements (HRAs) – Employers Resource was among the first companies to offer HRAs by providing employers with two consumer-driven options: (1) a pre-packaged HRA/medical plan arrangement with an extra \$100 in seed money from Employers Resource to supplement the employee’s account, or (2) the ability for a company to overlay a HRA on any of our medical plans. These accounts give companies the ability to control escalating costs, while providing employees freedom of choice and rewarding them for managing health expenses.

2006: 90-Day Checkup – Employers Resource further strengthened its “no-strings” guarantee with a 90-Day Checkup. After the first three months, Employers Resource sends representatives from the Client Service, Operations and Sales departments to meet with new clients and ensure it is living up to its end of the bargain.

2007: Health Care Toolbox – Employers Resource became the first in the industry to offer a comprehensive employer-paid wellness program. The Health Care Toolbox provides on-site health screenings with blood tests, personal wellness profiles and health coaches to help employees identify and address health issues.