



Your

# SINGLE SOURCE

| for  
Employer  
Related  
Services  
and  
Products



The Commerce Group

The

# COMMERCE GROUP

## Why Individually Outsource All of Your Administrative Services?

- **Bundle your Administrative Services**
- **Reduce liability**
- **Receive pooled volume discounts**

## Payroll Administration

- Payroll check and payroll tax processing
- Assumes responsibility for payroll tax liabilities
- Direct deposit
- All employee related deductions and garnishments
- Year-end W-2s

## Employee Benefits

- A full line of affordable employee health benefits from industry leaders with health plan options that offer something for everyone
- Dental, vision and prescription plans available
- Life and disability insurance
- Tax savings with a Section 125 plan
- 401(k) retirement benefits

## Risk Management, Workers' Compensation and Unemployment

- Full administration on Workers' Compensation and Unemployment claims from the time of filing to the point of settlement
- Facility safety audits
- Customized safety audits
- Customized safety training and loss prevention programs
- A unique group rating program that rates two times a year and allows for immediate enrollment
- Managed care services

ONE VENDOR, ALL THE SERVICES



## Administrative Services Coordinated Through:

### Your Company

### The Commerce Group

Staffing

Payroll Processing

Recruiting

Payroll Taxes

Daily Supervision

Year End W-2's

SUTA Administration

Health Insurance Plans

COBRA Administration

HIPAA Administration

Section 125 Plan

Workers' Compensation Administration

Workers' Compensation Group Rating

401(k) Retirement

Property & Casualty

INS Administration

Employee Handbooks

Employment Law Compliance

Life Insurance/Estate Planning

Payroll Deduction for Home / Auto / Life

## How Does The Commerce Group Effectively Package Your Administrative Services?

Your company's payroll will be issued through a master payroll system. All employee related taxes are then filed under one Tax ID number, forming one large employer group.

This creates large volume buying power which results in competitive rates for health insurance premiums. Workers' compensation costs are reduced with effective risk management and group rating programs. State unemployment liabilities are eliminated. Administrative costs are reduced.

The

# COMMERCE GROUP FAMILY

of Companies:

COMMERCE ADMINISTRATIVE SERVICES  
Employer Related Administrative Services



COMMERCE BENEFITS GROUP, INC.  
Specialists in Employee Benefits



THE COMMERCE GROUP SOUTHEAST  
Specialists in Employee Benefits



INSURANCE MARKETING GROUP, INC.  
Property and Casualty Coverage



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Workers' Compensation Managed Care Organization

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