



**EMPLOYEE
BENEFITS
SOLUTIONS**

HELPING TO PROTECT AND STRENGTHEN FINANCIAL HEALTH

Using our Effective Cost Based Management approach, ECBM helps protect and strengthen the financial health of our customers. Based in the Philadelphia area, we service nationwide. Our clients are successful in many services and industries, both in the for-profit and non-profit sectors.

We approach each client's unique needs utilizing our targeted **Strategic Consulting Process**. While our ultimate goal is to create a multi-year solution to align your employee benefits program to your business philosophy and strategy, we can also assist you with short and long-term goals.

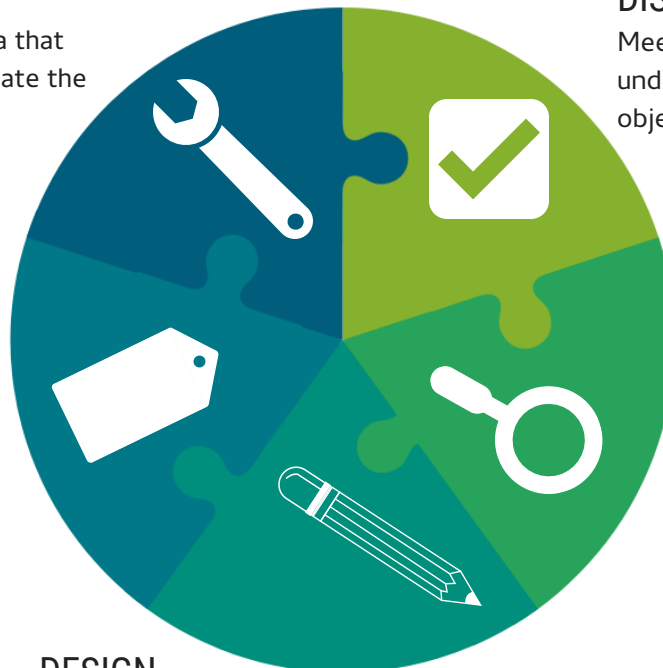
STRATEGIC CONSULTING PROCESS

RECALIBRATE

We revisit your goals with the data that was gathered to reassess and update the strategy accordingly.

DELIVERY

ECBM will help to communicate, educate, and deliver the strategy.



DISCOVERY

Meeting with key stakeholders to understand current benefits state, objectives, and business goals.

ANALYZE

Based on information & data collected, ECBM will provide strategies and solutions.

DESIGN

Once goals are finalized, a strategy is designed that may incorporate a multi-year approach.

SERVICE SOLUTIONS

CONSULTING/ BROKERAGE

Program design & evaluation, advice & recommendations, funding alternatives, contribution strategy & modeling, cost projections & budgeting, benchmarking, marketing & negotiations.

ACCOUNT MANAGEMENT

Extension of your HR team, employee communications, vendor management, renewal services, open enrollment support, quarterly face to face meetings (or as needed), employee advocacy.

FINANCIAL

Data analysis, monthly claims dashboard, itemized bill review, reference-based reimbursement, direct contracting, transparency and quality solutions, utilization, and costs trends.

ADMINISTRATION

Compliance support, benefits administration, online enrollment solution, COBRA administration, ACA reporting solutions, 5500 form filing.

WELLNESS & DISEASE MANAGEMENT

Data analysis, strategic consulting, and vendor selection.

ADDITIONAL SERVICES AVAILABLE

Flexible spending accounts, SPD (wrap documents), Total Compensation statements, EDI fees.

OTHER ECBM SPECIALTIES

"Coming together is the beginning;
keeping together is progress;
working together is success."
-Edward Everett Hale





INSURANCE RISK MANAGEMENT EMPLOYEE BENEFITS

"I appreciate ECBM's level of expertise. They are knowledgeable, and the follow-through is excellent. You don't get lost in the mix; like what happens with the large, national brokers."

"Don't hesitate. ECBM works for you as a team and has an interest in your business as if it was their own."

"ECBM has provided us with the most interactive, proactive, and highest-quality broker support that I have ever experienced as a Risk Manager."

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