



Employee Benefits

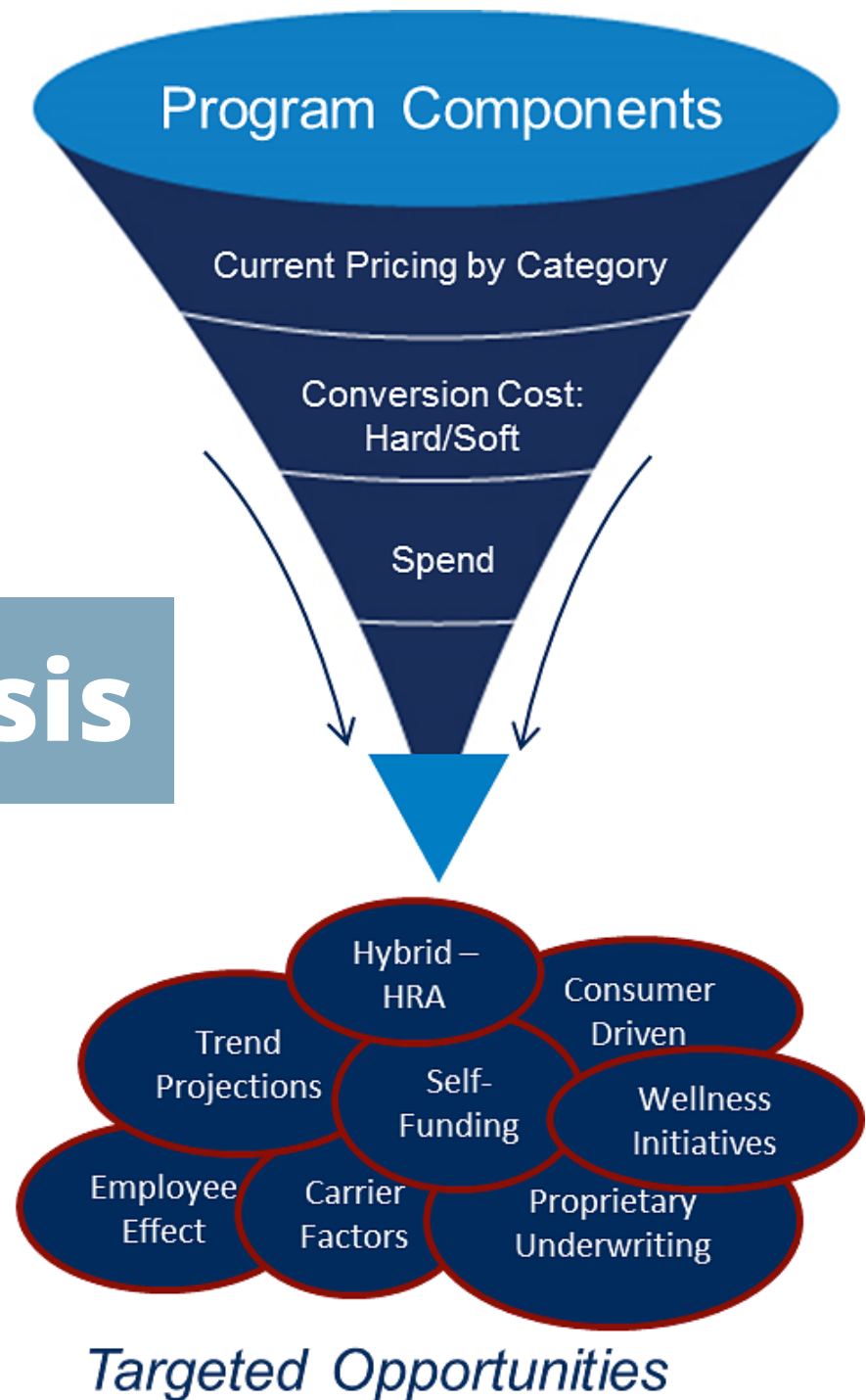
Your Group's Insurance Is
All About Looking Ahead



About ECBM

We are an independent, regional broker with a focus on national risk management through strategic consulting. We are a fee only broker.

Diagnostic Analysis



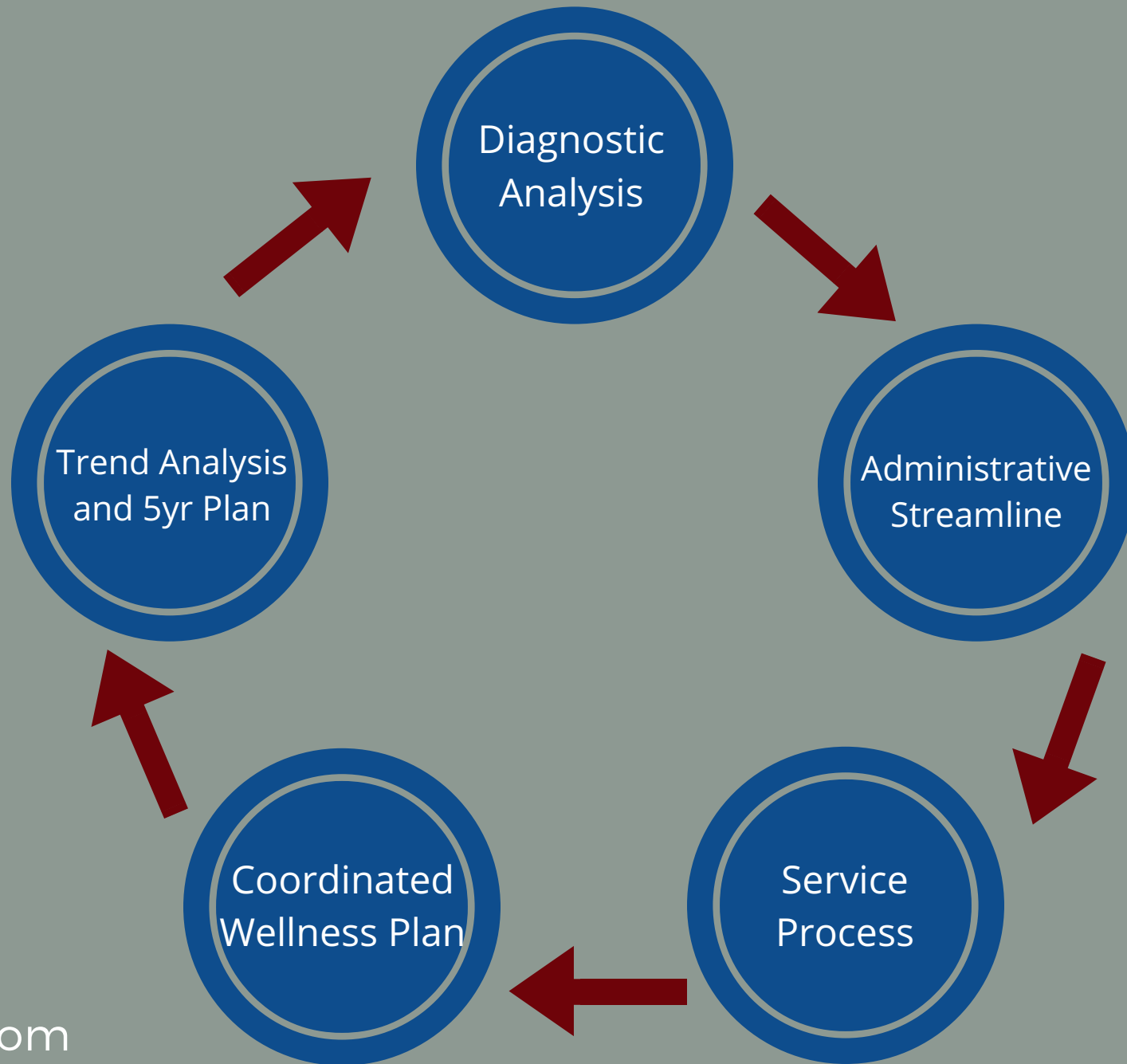
HOW WE PERFORM

“Your fee-only model is rooted in transparency- and that is exactly what ECBM provided.

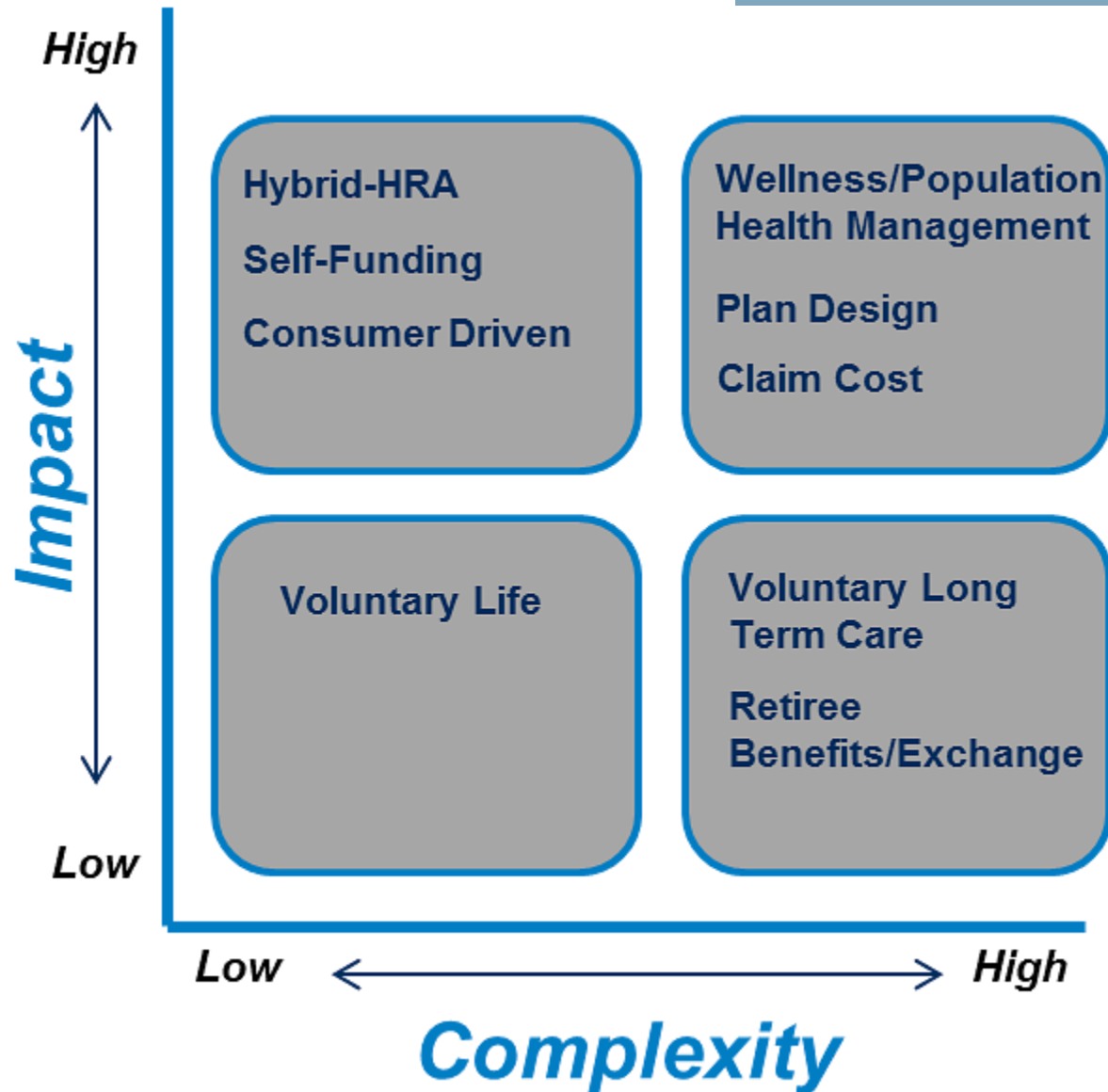
We have clarity and peace of mind that our broker is working with our best interests at heart.”



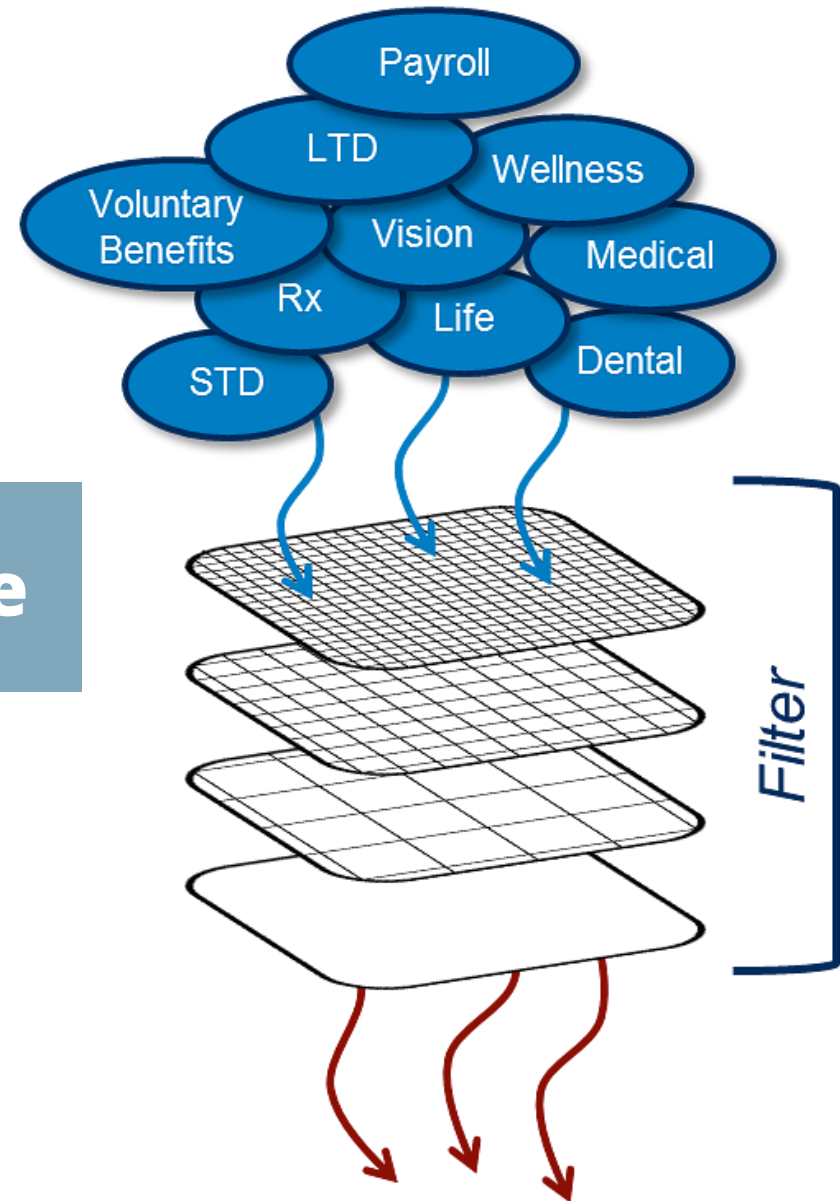
ECBM's Process



Diagnostic Analysis



Targeted Program Components

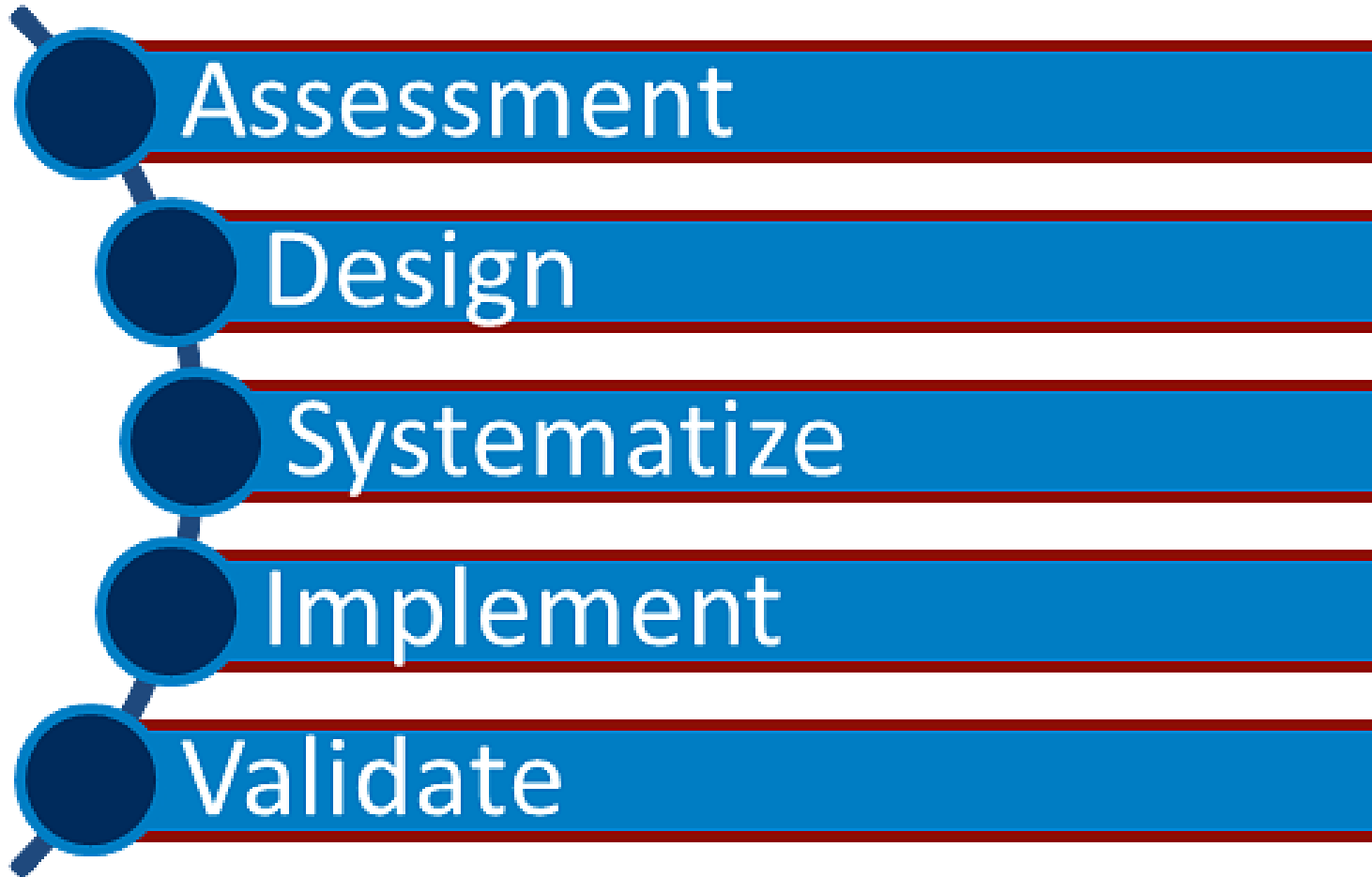


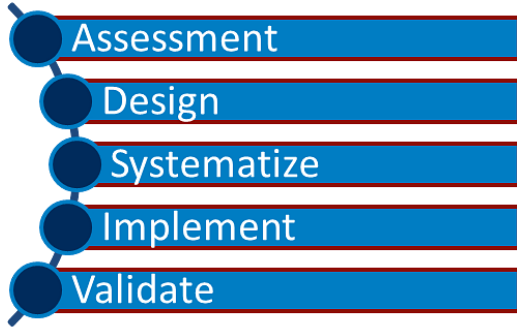
Administrative Streamline

Administrative Streamline

1. Identify All Vendors
2. Identify Individual Processes
3. Analyze Manual Process
4. New Automation Ideas
5. New Vendor Identification
6. Streamline Process
7. Make HR's Life Easier

Service Process





Service Process

1. Assessment

Hold Service meeting with your Employee Benefit Team & your dedicated ECBM Service Team
Discuss how you prefer your processes handled and what you would like to change & streamline

2. Design

Detail our service process including: Open enrollment, Newsletters, New Hires, Terms, Cobra, Claims issues, Carrier response, and Affordable Care Act consulting
Combine our process and your process to create a streamlined solution that solves all issues

3. Systematize

Finalize the service process based on all inputs
Build the streamline solution and have all parties agree

4. Implement

Work on our end to implement determined service process
Begin handling your benefit service

5. Validate

Two week follow up to make sure process is achieving your desired results
Continue to monitor process and adjust if need be

1. Wellness Initiative Meeting

ECBM Ideas and Best Practices combined with Goals of the Organization. 5yr Plan Discussed

2. Wellness Provider Analysis

Providers, Components, Costs, and Concerns are evaluated

3. Year 1: Decision and Implementations

Wellness Design & Provider Relationships decided and implemented

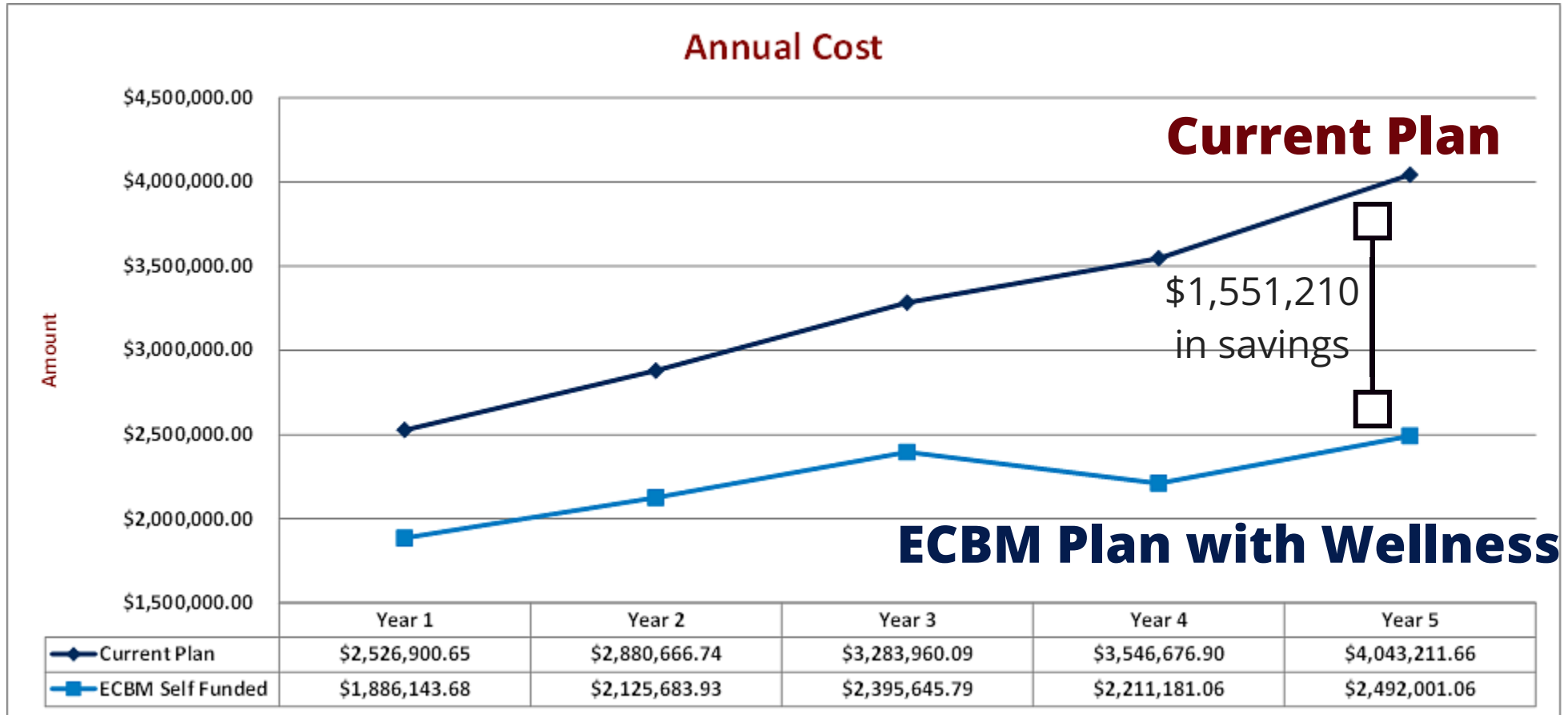
4. Results

Wellness Results are reviewed and analyzed

5. Next Step Forward

Next Step Forward in Wellness Based on Year 1 results and review of 5-year plan.

Trend Projection Process



ECBM Data Point: Based on ECBM Analytics of United Way's actual data and carrier underwriting

Current Plan Data Point: projected trend increase over current premium (current renewal increase used if available)

Case Study

Specifications

Size: 340 Employees

Location: Philadelphia, PA

Business Type: Higher Ed.

1yr Savings (\$): \$1,109,271

1yr Savings(%): 21.5%

4yr Savings (\$): \$2,242,996

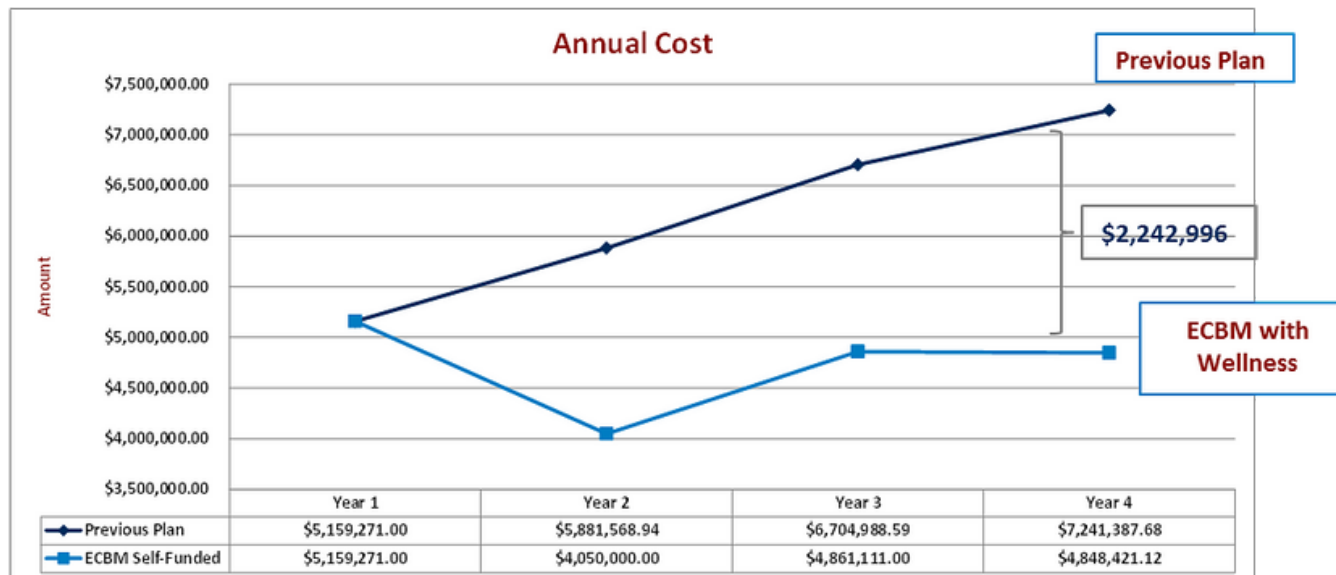
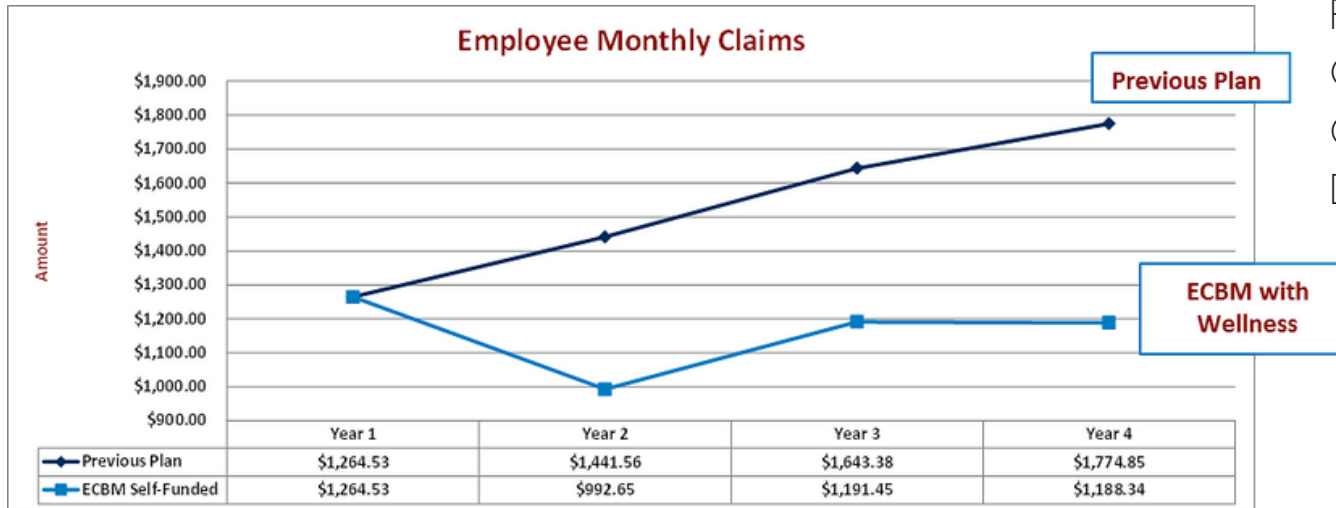
4yr Savings (%): 31%

Client Case Study

Limited Self-Funded Client

Details

Plan Changes: None
Carrier Prior: Blue Cross
Carrier Post: Blue Cross
Difference to Employees: None



Case Study

An aerial photograph of a multi-lane highway with a semi-truck traveling in the right lane. The image is overlaid with a semi-transparent blue filter. The truck is a white cab with a long, light-colored trailer. The highway has white dashed lane markings. To the left of the highway is a grassy shoulder and some trees. To the right is a grassy field.

Specifications

Size:	58 Employees
Location:	Royersford, PA
Business Type:	Trucking
1yr Savings (\$):	\$194,225
1yr Savings(%):	27%

Client Case Study

Hybrid-HRA Client

Details

Previous Medical Plan	Employee Coverage Tier	Employee Count	Premium
2500/5000 HD HRA Plan	Employee Only	34	\$614.73
2500/5000 HD HRA Plan	Employee & Child	1	\$952.01
2500/5000 HD HRA Plan	Employee & Children	0	\$1,286.85
2500/5000 HD HRA Plan	Employee & Spouse	17	\$1,414.35
2500/5000 HD HRA Plan	Employee & Family	6	\$1,797.81
2500/5000 HD HRA Plan	Projected Annual Total	58	\$ 680,203.68

Company HRA Contributions	\$40,590
Total Cost	\$720,794

ECBM Hybrid-HRA Medical Plan	Employee Coverage Tier	Employee Count	Premium
4500/9000 HD HRA Plan	Employee Only	34	\$428.44
4500/9000 HD HRA Plan	Employee & Child	1	\$738.62
4500/9000 HD HRA Plan	Employee & Children	0	\$738.62
4500/9000 HD HRA Plan	Employee & Spouse	17	\$985.82
4500/9000 HD HRA Plan	Employee & Family	6	\$1,257.02
4500/9000 HD HRA Plan	Projected Annual Total	58	\$ 475,279.68

Projected HRA Reserve	\$94,710	Max HRA Reserve	\$287,000
Total Projected Hybrid HRA Cost	\$569,990	Max Total Cost	\$762,280
Projected Annual Savings (\$)	\$150,804	Projected Cost Over Current (\$)	\$41,486
Projected Annual Savings (%)	21%	Projected Cost Over Current (%)	5.8%

Actual HRA Reserve Used	\$51,289
Total Cost	\$526,569
Total Savings (\$)	\$194,225
Total Savings (%)	27%

Plan Change: 2500/5000HD - 4500/9000HD
 Carrier Prior: Blue Cross
 Carrier Post: Blue Cross
 Difference to Employees: None

ECBM's Benefits Team

Our Benefits group brings diverse and deep experience with a collaborative spirit to every client engagement.

Charles E. Bernier
President

Wendy McCormick
Director of Group Benefits

Other Team Members

Kristel Leavy
Group Benefits Account Manager

John Barrett
Group Benefits Associate

More Than Just An Insurance Policy



Our services extend past what you may expect from an insurance broker, because ECBM is not only a broker, but a consultant; with your needs and goals correlating with our needs and goals.



We invest in leading technology to communicate and connect with you.



We do not offer one-size fits all solutions. We have the knowledge and expertise to design your program to achieve the best outcomes.

How Can We Help **You**?

Our focus is client-centered,
so we want to know how
we can help you.

So contact via the method
most convenient to you.

The sooner; the better.

Corporate Office

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