

Rather than guess what our clients wanted from us as their Benefit Advisor, we made the decision to simply ask:

In a Perfect World, what would your Employee Benefit Advisor do for you?





“Your Risk, Our Passion”

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Years Experience

With more than 1000 years of combined experience, our **seasoned professionals ensure you get the best products at the best prices** – regardless of where they originate. We have strong relationships with the area’s leading insurers affording us the flexibility to customize a benefit package to suit your needs.

At ECM Solutions, we recognize that delivering a superior service is consistently possible by **engaging in a unique relationship with our clients that is diligently interactive 365 days a year**; not only during renewal season and open enrollment.

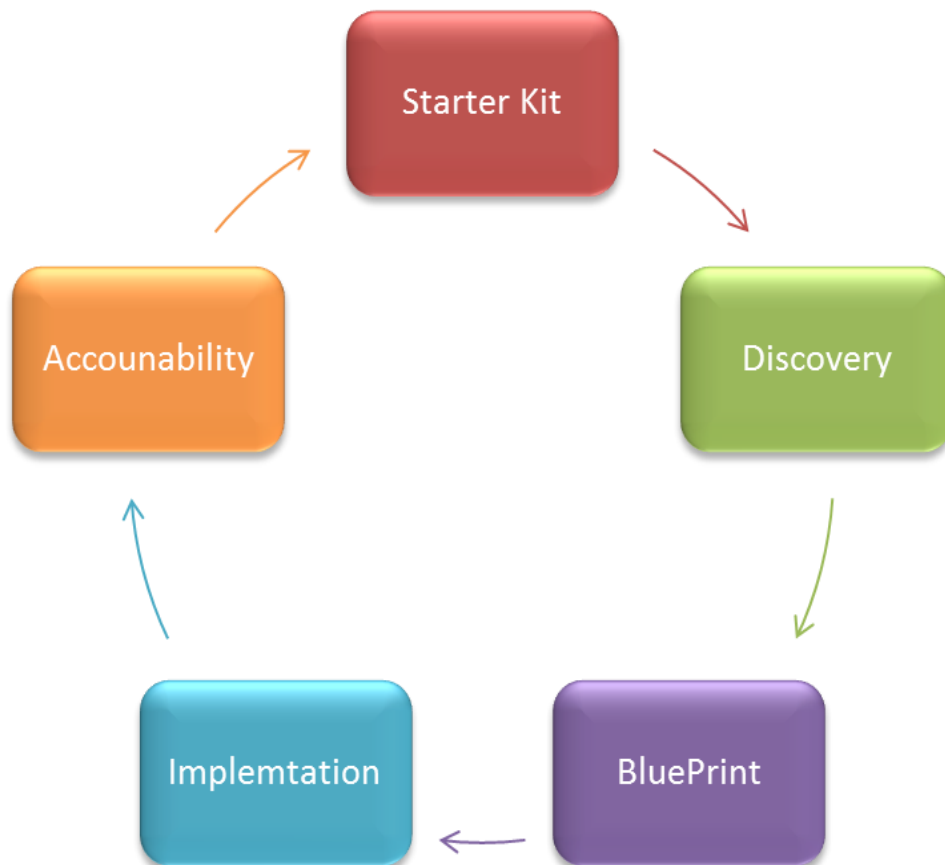
Through these unique relationships ECM Solutions has grown to become the primary source in the Carolinas for preferential pricing & product exclusivity reserved for the top tier brokerages. This enables ECM to provide clients with more extensive benefit options and better pricing that is **simply unavailable and unmatched by other local brokers**.

You have the Goal. We have the Strategy.

Employee Benefits are more complicated, post ACA, than ever before. It's an employers goal to provide the most attractive, yet cost effective, benefit plan available. At ECM Solutions this is accomplished through our **Value of the Investment (VOI) Experience**. The **VOI Experience** is a result of our clients feedback and the leadership team here at ECM Solutions, to be more efficiency, more hands on, and a strategic roadmap for your benefits and supportive care for your employees. ECM Solutions delivers these promises because **we have chosen to deliver low Client to Consultant ratio**. This unique Account Management structure provides greater flexibility and responsiveness to meet our clients needs. Have you asked your self, **"What are we (employer & employees) getting for the commission we are paying out each year"**?

Our expertise, combined with the strength of our partnerships and solutions, allows us to look at all aspects of your employee benefit strategy to **produce meaningful impact for your employees and a recognizable value on the investment for your organization**.

VOI Experience assures clients that their employee benefit strategy will be executed throughout the year, not just during the renewal process.



VOI Experience.....

Starter Kit

The process begins with an honest evaluation from the leaders of your company using the “starter kit”. We will ask that each leader complete this process independently, which allows ECM Solutions to **quickly understand where there is alignment and more importantly misalignment** of a prospective clients employee benefit goals and objectives.

Starter Session

To gain clarification and deeper insight to a prospective clients situation, we will engage in this interactive session to see if there might be any obstacles or an opportunity to maximize your strategy.

BluePrint

This a customized step by step multi year plan that is aligned with your professionals and ours to execute and achieve your vision. **Overall success in creating this competitive advantage will drive an employers overall business success.**

Implementation/Engage

First, prospective clients will be in an informed position to make an objective decision on how we provide value and drive results. Second and of equal importance, our team will understand whether a prospective client is a “good fit” for our organization. ECM Solutions wants to **work exclusively with employers who consider their strategic initiative to achieving their overall corporate goals—not just a budget line item.**

Accountability

ECM Solutions looks forward to our working with relationship with each prospective client. Once we have been retained we embrace the idea of being held accountable for results. Based on the final decisions laid out in the BluePrint **everyone will know the expectations and how those will be measured throughout the year** as well as given a Service Calendar for the entire year.

Benefit Strategies..

We specialize in **empowering employers with the knowledge and tools to offer exceptional benefit programs** for their employees. Obtaining access to quality and affordable health care is what matters most each and every day. It goes beyond than just simply providing a health care product. ECM Solutions work to identify as well as understand our clients' organizational challenges, then we collaborate to put strategies in place to deliver their desired outcomes.

By utilizing the latest actuarially developed tools, ECM Solutions is able to provide employers with the precise information needed to **manage plan cost and utilization**. We focus on improving the performance of the benefit programs by creating a benefits strategy to **maximize the value on the benefit dollars spent**.

These days there is a lot of risk associated with an employer-sponsored health care plan. As employers deal with rising health care cost and the added regulations put in place by the government, many are struggling to manage these risk. Just like you can't build a solid structure without a blueprint, you can't create an effective benefit package without a strategy.

As the largest true independent agency in the Carolinas, we partner with like-minded employers who have a genuine interest in improving their benefit offering as well as the long term financial well-being of the benefit package. This partnership, should be grounded in disciplined, structured analysis and address not only the issues of today, but also consider the obstacles on the horizon. We have found this ties together a fragmented health care system and empowers both the employee and employer on to be maximum their healthcare savings.

We feel there are **numerous ways for an employer to create and fund an attractive healthcare plan**. By combining our collective power and coordinating resources we can build a long term plan through a sea of insurance carriers and funding structures.



**When it comes to
Employee Benefits, the
path is not the same for
Everyone.**

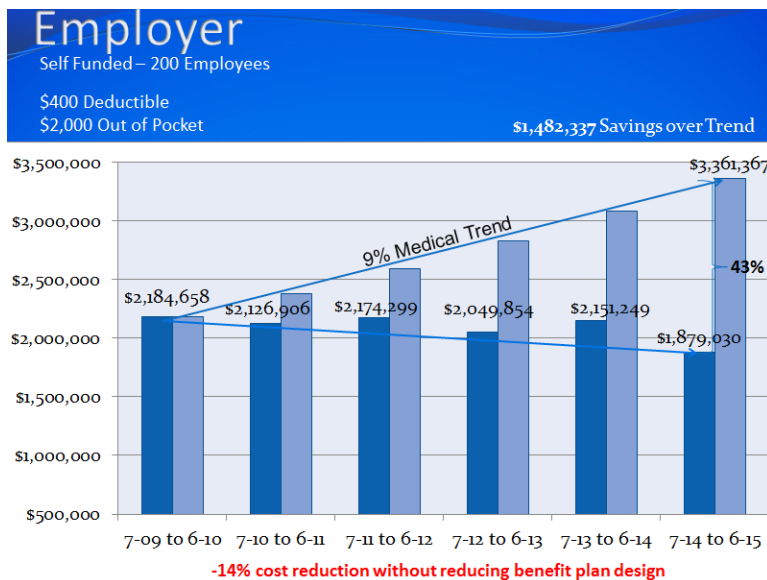
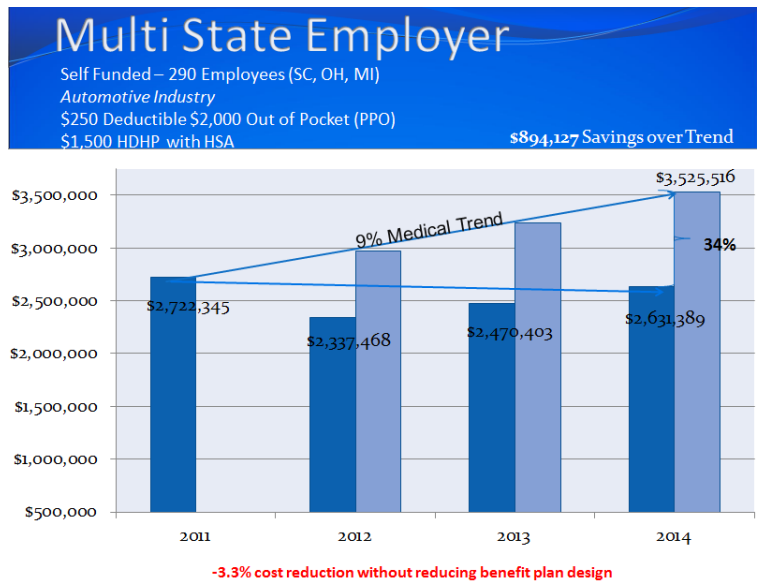
Each Client has unique needs.

Population Health...

In 19967 ECM Solutions along with our client ,the City of Asheville in Asheville, North Carolina, a 'new model' of healthcare was emerging which involved identifying high-risk health plan members and conducting one-on-one meetings with healthcare personnel. The goal was to get the high risk plan members to become compliant with the medical norms of their specific health condition or disease. **These efforts ultimately received national notoriety** and became known as the Asheville Project and later through national grants as Ten City Challenge.

Since that time we have implemented this same type approach across our entire block of business. A recent study of the total medical claims of our employer clients versus that of a major, national **insurance carrier revealed our claims were 19% less than their norms**. These results were achieved through our nurses meeting one-on-one with high risk participants, every month.

We are able to **deliver highly measurable and identifiable data showing actual claims savings to our clients**, and due to this success we have built great stop loss relationships with preferred pricing and plan provisions. Through coupling our medical management with the procurement of reinsurance, you can now capture full credit for your health management efforts.



Post Healthcare Reform our average annual renewal for our entire block of business is less than 2.5%

Population Health...

Risk Identification Process

Our proprietary risk reduction process begins by identifying current and potential high risk members within your group. This is typically performed through a health risk assessment distributed to all adult members on the health plan (or only adult employee members, as the client desires). If the insurance carrier or third party administrator (TPA) has access to more robust claims information systems, we would request to have access to this information also.

Risk Stratification

Once these risk assessments have been returned, our medical staff will begin their review to identify the high risk members whom will be targeted for ongoing monthly meetings. The **typical employer will have 90% of the employees considered 'under control' after this risk assessment**, and nothing will be required further of them for the given calendar year.

One-on-One Meetings

After the stratification of risk has taken place, **our nursing staff will begin coordinating one-on-one meetings** with the identified high risk participants. During these meetings, we will be assisting plan members to become understand and become compliant with evidence based medical norms.

Cardiovascular Study

Diseases	3 Years Prior to Disease Management	3 Years After Disease Management
All Cardiovascular events	93	50
Heart Attacks	23	6
ER Visits/Hospital Adm.	175	81
# of patients with 2 or more events per year	13	2
Increase in Rx Compliance	-	300%
Cardiovascular as a % of total client claims	30.6%	19.0%
Total cost of all events	\$1,345,000	\$497,000



* Study by Dr. Barry Bunting, published in the Journal of American Pharmacy.

Administration

Reducing the administrative burden, increase efficiency, leveraging strategy with technology and a proven process. ECM Solutions **surveyed some 300 Human Resource professionals** and heard out loud that the administrative burden they are under post ACA.

ECM Solutions is fortunate to have designed a suite of technology along with an implementation process, expertise and a yearly Service Calendar to assist in carrying this load. You can **be at ease knowing that we do not just flip a switch and walk away.**

ECM Solutions stands behind our claim of delivering superior client services and benefit administration, not only at the plan initiation and renewal, but throughout the entire year. Our highly experienced team of advisors, account managers, technology and company Shareholders are engaged with our clients and their employees. As a local Carolina owned business **we believe our role has evolved into a partnership** with your organization .

- ◇ **Strategic Benefit Consulting**
- ◇ **Carrier Selection & Management**
- ◇ **Benefit Plan Administration**
- ◇ **Employee Advocacy & Communication**
- ◇ **Document Review**
- ◇ **Monthly Education Webinars**



HR Solutions



Compliance...

Where large or small, self-insured or fully insured, all private sector employers that sponsor health and welfare plans have obligations under ERISA and other laws, including ACA. In addition, many **employers are unaware of these obligations and are surprised to learn of their liability** for penalties and judgments when these are not met.

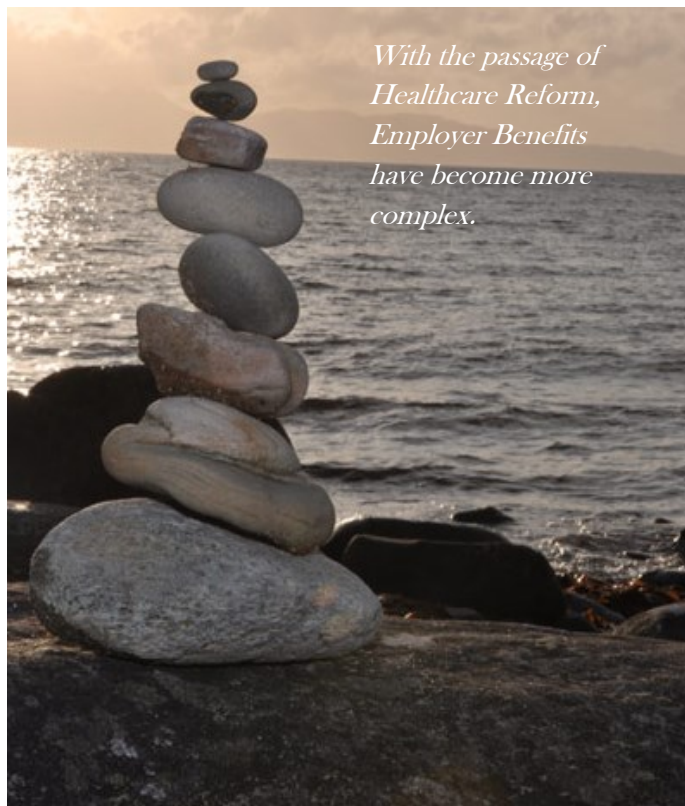
Employers often struggle with determining what laws affect their health and welfare plans and what steps they must take to comply with them. While there is a vast amount of material available, **identifying trusted sources and pulling together the right information** requires considerable time and research.

Who will make sure it gets done?

The compliance process often breaks down after an employer determines that a compliance task is required. Other priorities arise and the task is put on hold and sometimes forgotten. In addition, **Human Resources site leaders may not understand their role** in executing a compliance task or forget to pass out required notices.

How do I document our compliance efforts?

Whether for internal review purposes, or to submit to an outside agency or court, employers need the ability to document the procedures they have established and the compliance actions they have taken. Unfortunately, very few employers take the time to record their compliance efforts and find themselves at a loss when this information is requested.



- ◇ **Compliance Dashboard**
- ◇ **ACA Reporting Services—1094/1095**
- ◇ **Face to Face Reviews**
- ◇ **Turnkey Solutions**
- ◇ **FAQ's, Videos, Brochures**
- ◇ **Newsletters**

Communication....

Most employers find it difficult to foster a culture of engaged and informed benefits consumers. In today's workforce employees are diverse and therefore our message and communication methods need to be just as diverse for your family of employees. Have you heard ...

Our employees don't understand how to utilize their benefits package.

Our employees do not appreciate how valuable their benefits are.

Our employees have no idea how much we spend on their benefits.

Our employees resent any increase in their share of benefit cost.

40

Percent of Employees do not Understand Their Benefits

84

Percent of Employees Do Not Understand How They Impact Healthcare Cost

Getting a clear and consistent message out to your members is key. Why? Because you as an employer have made a large financial investment and your members need to see the "Value of the Investment". An effective communication strategy must be unique to your organization.

The Why...


- ◇ **Happier Employee when engaged**
- ◇ **Reduced liability**
- ◇ **Efficient and Effective**
- ◇ **More Freedom and Time**
- ◇ **More Productive**

The How...





- ◇ **Customized Benefit Booklets**
- ◇ **Online Benefit Portals**
- ◇ **Employee Benefit Survey**
- ◇ **Face to Face Interaction**
- ◇ **Mobile Communication**
- ◇ **Videos, Interviews and FAQ's**

Communication....

<http://ecmdemo.touchpointsonline.com>



HOME ABOUT MYECMBENEFITS MY BENEFITS EAP LIFE EVENTS CHECKLIST

My Paycheck | Contacts | FAQs | THE POCKETPAL |    

Welcome to the ECM Solutions Employee Benefits Portal

We are proud to announce our HR and Benefits communication platform.

READ MORE >

BENEFIT SPOTLIGHT

BENEFIT EDUCATION
Employee Assistance Program - Now includes face-to-face visits for 2015-16.
Whether you are troubled about your relationship, experiencing stress, or even feeling isolated and alone, there are many good reasons to talk to someone.

ECM SOLUTIONS
LifeCycle
Learn more about the LifeCycle Team at ECM Solutions. Our team is comprised of registered nurses dedicated to improved health of our covered members.

WELLNESS EDUCATION
Stress
When is the last time you actually stopped and smelled the roses? Managing stress and taking time for ourselves is important.

ENROLL NOW
Online Enrollment
Don't miss this once-a-year opportunity to enroll in or change your benefits. Open Enrollment takes place from September 30th through October 16th. If you do not make your elections by October 16th, then you will have to wait until next Open Enrollment unless you have elected to auto-renew throughout the year.

Contact Info News & Announcements

The new ECM Pocketpal App, is ready for you and your employees to download and will be populated with all of your key benefit information and resources. **The Pocketpal also allows you to load information that is important to you and your family**—to help you easily manage your families healthcare whenever and wherever you need it.

THE POCKETPAL app is a ground breaking benefit education tool. It delivers information when you need it – at the point of care (and on a device Americans look at over 200 times each day). Highlights include:

- Easy access to benefit details, ID cards, and information about your personal doctor, hospital, and pharmacy
- A place to track prescriptions and take notes
- A messaging center that gives employers an easy way to educate a new generation of benefit consumers



Your Risk, Our Passion

ECM Solutions is not a one dimensional approach. There are experts in the following divisions of our firm.

Business Risk

- Pension
- Key Person
- Non-qualified retirement
- Simple IRS's

Financial Services

- Executive Fringe Benefits
- Business Continuation Planning
- Deferred Compensation
- Buy/Sell Strategies

Personal Risk

- Credit Risk
- Identity Theft
- Motor Vehicle
- Disaster Plan

Employee Benefits

- Strategy Plan
- ACA Compliance
- Communication
- Preferred Pricing

HR Solutions

- DOL Audit
- Hiring Practices
- Employee Handbook
- FMLA

Population Health

- Wellness Program
- Health Coaching
- Disease Management
- Employee Advocacy



**At ECM Solutions,
we are constantly
learning.**

We will never be finished getting better.



ECM

SOLUTIONS

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