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eMergent Benefit Solutions/eLECT

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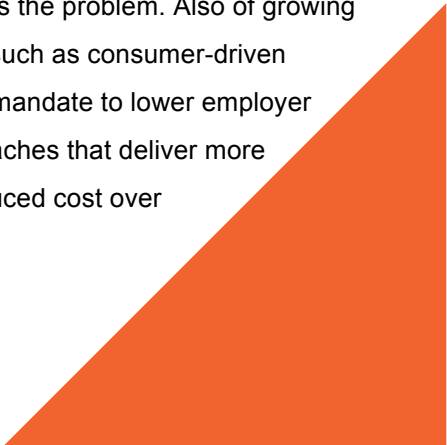
www.electhrsolutions.com

Company Background:

eMergent Benefit Solutions is a health and welfare technology and consulting firm, started by its founders, to meet the growing need for a flexible and fully featured Benefits Administration Solution. Our first offering, launched in 2009, is a proprietary web-enabled fully featured health and welfare benefits administration solution, called eLECT. Our singular market focus is Third Party Administrators (TPAs), Brokers and HR Consulting firms who sell employee benefit administration solutions to the middle market. As such, eLECT is positioned to service the 170,000 middle-market companies in the U.S. who outsource or need to outsource their benefits administration function.

Market Need:

Once popular legacy systems are aging and inadequate to meet the top needs of the market, namely, flexibility and ease/control of communications between the employer and employee. The high cost (both personnel and real dollars) to maintain these antiquated systems exacerbates the problem. Also of growing concern is the inability to support new and emerging benefits requirements, such as consumer-driven health plans and self-service functionality. These issues, combined with the mandate to lower employer costs across the board, have fueled the need to embrace outsourcing approaches that deliver more effective benefits administration solutions, cost-effectively or at a greatly reduced cost over current methods.





eLECT Solution Description

eLECT is a comprehensive Benefits Administration Management System created by Benefits Administration professionals for Benefits Administration professionals.

- eLECT is designed as a business solution, with over 90 years of benefits administration expertise, vision and innovation behind its development. It is specifically developed for third party Benefit Providers who sell to the underserved and growing middle market.
- eLECT seamlessly replaces cumbersome, difficult to maintain, resource-intensive programs that were originally developed in-house, or expensive limited functionality products provided by large HR companies, with a sleek, state of the art, fully featured system.
- eLECT is a SaaS offering, and therefore requires no maintenance, no in house technical staff, and no system investments or upgrades.
- eLECT transitions from an existing health and welfare benefits system seamlessly —typically in less than two weeks.
- eLECT incorporates Lean Six Sigma methodologies to audit user input and reduce system errors.
- eLECT provides a value-added revenue stream and competitive advantage for Benefit Administration Providers.

Why Clients Choose eLECT

Some of the most compelling benefits are enhanced communications and reduced costs. As an example, using eLECT, a benefits administrator can tailor communications groups, frequency and messaging in a completely flexible manner and without any assistance from technical or web specialists. Costwise, a typical third party provider's benefits technology expenses can be reduced by up to 100%, making the ROI incredibly attractive. Based on cost alone, the eLECT solution is opening many doors.

eLECT changes the paradigm of how benefits administration services are delivered. Through a combination of world class software, industry specific focus and cost effective pricing, eMergent Benefit Solutions offers a business approach and sound methodology that empowers industry professionals to build their business. Simply stated, we are technology partners committed to delivering long-term satisfaction and continual improvements to the Benefits Administration marketplace.

