



A Flexible and Advanced Benefits Administration Solution

**for Third Party Benefit Providers
Who Serve the Middle Market**

- ◆ **Are you spending countless hours and resources supporting your internally developed legacy system?**
- ◆ **Do you feel trapped by a highly customized package, once popular, but not supported by its provider for several years?**
- ◆ **Is your health and benefits administration package preventing you from approaching companies in the 100 to 10,000 employee range?**

If you're frustrated with your current benefits administration software or technology platform company for any reason, eLECT may be for you.





no maintenance

There's no question that rising health care costs are now part of our business landscape. This unprecedented reality challenges employers, like never before, to attract and retain competent employees while reducing overall benefits costs. This has led to outsourcing of many HR functions, and an opportunity for TPAs, Broker and other Benefit Solution Providers to showcase their expertise and offer "value-added" differentiators in the marketplace.

These same employers are challenged to scale their benefits administration services and use new technologies to enhance communications between themselves and their employees. Legacy systems are aging and inadequate to meet the needs. The cost to maintain these antiquated systems exacerbates the problem. 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 have fueled a growing need to embrace new approaches to deliver more effective benefits administration solutions.

eLECT accomplishes this simply, in a non-technical, yet sophisticated way, with the addition of an entire set of advanced capabilities, and at a significantly reduced TCO. Furthermore, by offering eLECT through channel relationships with established TPAs, Brokers, and HR Consulting Firms, we not only streamline the sales process, but also provide "the channel" with a competitive advantage as service providers to the middle market.

Take a look at what we have created!

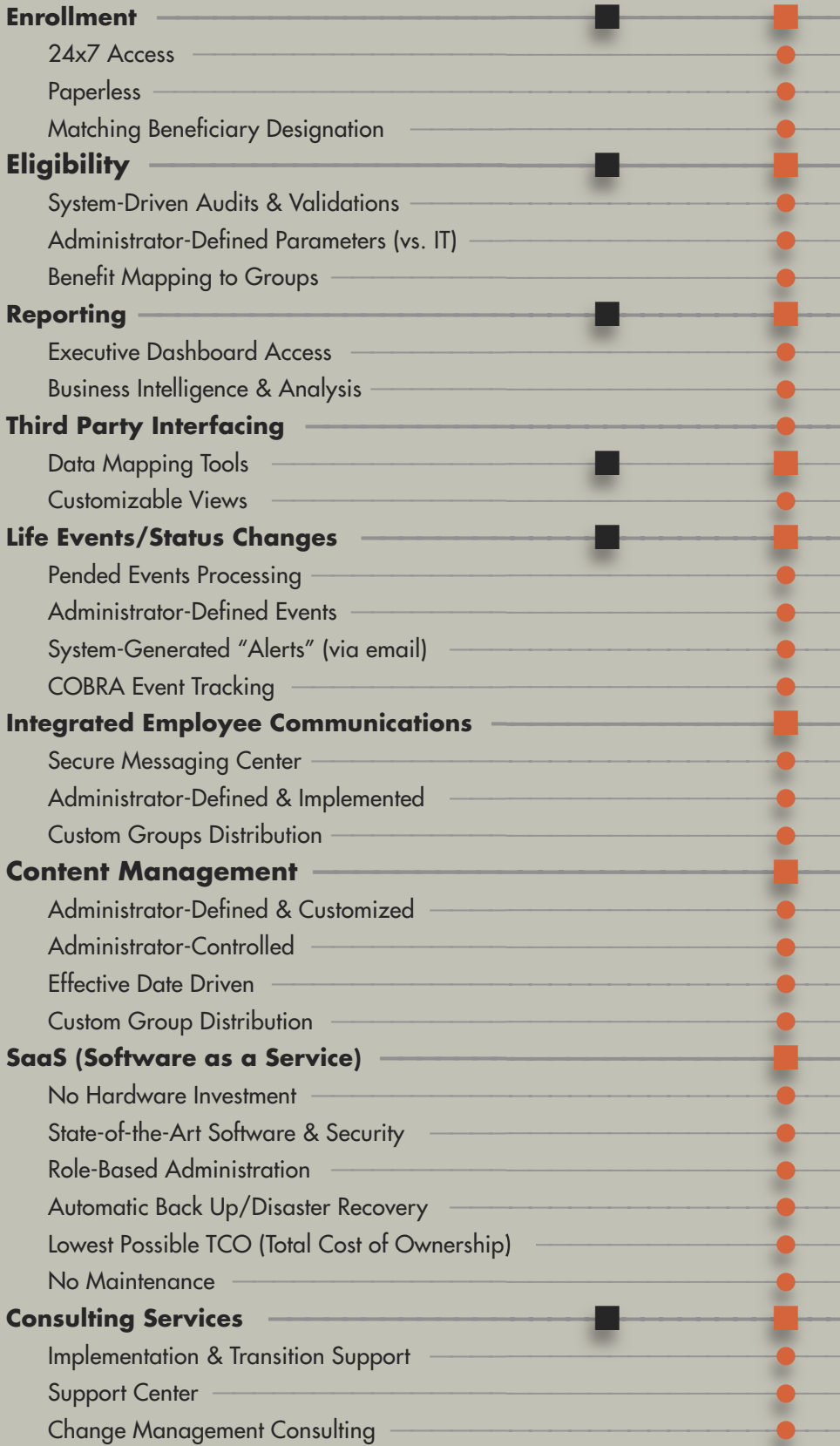
eLECT is a comprehensive Benefits Administration Management System delivered as a web-based solution. It was designed "by benefits administration professionals for benefits administration professionals", with over 90 years of expertise, vision and innovation behind its development. And, it is specifically 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. eLECT is a SaaS offering, and therefore requires *no* maintenance, *no* in house technical staff, and *no* system investments or upgrades.

Among health and welfare benefits software providers, EBS stands alone—featuring an open architecture platform, advanced features, and sophisticated consulting services tailored to mid-market needs.

The eLECT Advantage

Legacy Systems The eLECT Solution




- Legacy System Basic Capabilities
- eLECT Solution Main Capabilities
- eLECT Solution Advantages



eLECT:

- ◆ Seamlessly transitions from an existing health and welfare benefits system—typically in less than two weeks!
- ◆ Offers more functionality and integrated tools than any product in today's market.
- ◆ Incorporates Lean Six Sigma methodologies to audit user input and reduce system errors, saving time and money through automated checks and balances.
- ◆ Provides a value-added revenue stream and competitive advantage for Benefit Administration Providers.
- ◆ Is supported by a solid company whose expertise is Benefits Administration and whose **total focus** is the development and support of technology solutions in this arena.

The most compelling benefits of eLECT are enhanced communications and reduced costs. For example, a benefits administrator can tailor communications groups, frequency and messaging in a completely flexible manner—without any assistance from technical or web specialists. Costwise, a 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 opens many doors.



Advanced Features at Your Fingertips

The advanced features of eLECT are designed to put “plan administration” in the hands of Plan Administrators and enable secure communications between the Administrator and employee.

Administrator Defined Parameters – Plan Administrators have user friendly and intuitive toolsets to implement the benefit plan design, pricing, and plan rules, as well as the ability to coordinate M&A activity. The plan set-up “look and feel” simulates an MS Windows application using a wizard-based context. This innovation significantly reduces implementation time and cost, while allowing the Plan Administrator to be in control of the set-up process and have an immediate and clear picture of their plan’s architecture. With eLECT, there is no need to involve programmers and other technical resources.

System Audits and Validations – Integral to eLECT’s system architecture, are Lean Six Sigma methodologies to audit user input and reduce system errors. These types of errors are common to legacy software systems and often require a timely case-by-case analysis and intervention to correct.

SaaS – eLECT is a comprehensive Benefits Administration Management System delivered as a web-based solution, and therefore requires **no** maintenance, **no** in-house technical staff, and **no** system investments or upgrades. Furthermore, SaaS allows for the addition of features and future modules seamlessly—without installation delays or version control fears.

Data Mapping Tools – A Plan Administrator can easily map their existing Payroll/HRIS data from any source system to eLECT with an intuitive “click from and to” tool. As a result, it is common for an installation to be complete in less than four weeks. Because of eLECT’s innovative and expandable data structure, an unlimited amount of user-defined fields can be created.

Secure Messaging Center – A Plan Administrator can feel safe knowing eLECT provides a secure and authenticated email communications between the administrator and the employee for confidential and sensitive information. Responses are automatically replaced with a dynamically generated URL, which redirects the recipient to a secure message center where they can retrieve the response, similar to online banking systems. There, the user is authenticated before they can view their messages.

Content Management Capability – The Plan Administrator can easily create and manage all employee web content and target specific groups/users with various types of communications, including web pages, documents and forms. eLECT also has the ability to track and manage multiple versions of a single instance of content. This versioning feature allows you to control when Content can be published on the web site – simply select a date, now or anytime in the future.

Role Based Administration – Roles are defined by the Plan Administrator and comprised of allowable edit/query views and processes (Implementation, Content Management, Administration, etc.) as opposed to limiting roles by views only. Users can be assigned to one or many roles. This gives the Plan Administrator ultimate flexibility in the design and delivery of their benefits administration model, which would be impossible with an inflexible legacy software solution.

Customer Support – We can offer you as little or much support as you need to get started working with eLECT. Our Quickstart program is designed to walk you through your first few implementations onsite and quickly make you self-sufficient. If you are transitioning a sizable book of business all at once, we can have all of your clients up and running in a few weeks. We also have several levels of Partner Support available to assist with annual enrollments, regulatory compliance, business development, data analysis and business intelligence.



Professional Consulting Services

Once you take advantage of the eLECT solution, you will also have access to our staff of consultants, experienced in business process reengineering, to help you further optimize your organizational effectiveness. Our services include:

- ◆ Six Sigma Metrics – We'll work with you to identify business parameters that allow you to measure your organization's effectiveness.
- ◆ Change Management – We can help you transform your operations organization
- ◆ Implementation – We can be your transition support team that will deliver your clients ready-to-go on eLECT
- ◆ Business Intelligence – We help you analyze and understand how employers and their employees use and access benefits information on eLECT

About eLECT and eMergent Benefit Solutions

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 TPAs, Brokers and other Benefit Providers a business approach and sound methodology that empowers industry professionals to build their business, service their client needs, and meet future information challenges. Simply stated, we are technology partners committed to delivering long-term satisfaction and continual improvements to the Benefits Administration marketplace.

eMergent Benefit Solutions provides state of the art health & welfare technology solutions to Third Party Providers throughout the U.S. The company's eLECT Solution brings web 2.0 flexibility and extensive industry know-how to the underserved middle market company. The unprecedented content management and communications aspects of the product enable providers, employers and employees to conduct a secure dialog as frequently as desired. For more information about eMergent Benefit Solutions, contact us at www.electhrsolutions.com

To satisfy your most vital Benefits Administration challenges, contact eMergent Benefit Solutions today at 877-299-3532 (877-299-ELECT) or info@electhrsolutions.com

www.electhrsolutions.com

