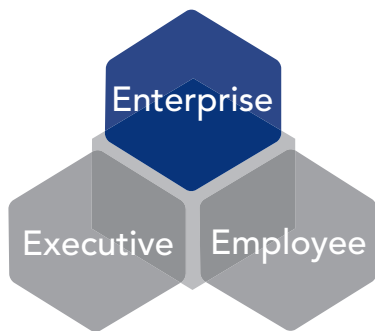


Navigating a clear path for the future of *your* enterprise

We serve our clients through three interconnected components – enterprise, executives and employees – which, when synchronized, allow clients to be strategic, focused and confident of a secure future.



How your enterprise can benefit

Your enterprise resources are valuable and should be used strategically. e3 provides expert counsel to HR and other executives to resolve real business process and employee benefits administration challenges.

“The SSE Management and Staff could not be more pleased with the smooth transition and superb service we have received from the e3 team, after 15 years with our previous consultant. Our employee benefit needs, now and in the future, are in the right hands at e3.”

Richard Wilner, Controller/ HR Director
Sam Schwartz Engineering, PLLC.
New York, NY



e3 takes on the day-to-day burden of designing, implementing and managing your employee benefits programs, from cost analysis to employee communications. We harness technology while still providing dedicated, personal service thereby improving efficiency, reducing costs, and keeping you compliant and competitive.

e3 Financial Sets a Higher Standard Designed for the Driven Enterprise

**e3 Financial gives
entrepreneurial
organizations more
of what they want**

e3 Financial goes beyond basic **Industry Standard** brokerage offerings to provide comprehensive employee benefits services that help entrepreneurial organizations attract and retain talent.

The **e3 Standard** offering includes more of what entrepreneurial organizations need and want: the perfect blend of strategic consultation, but also hands-on services to maximize your human resources and investment in employee benefits.

e3 Premium provides sophisticated tools and technology to maximize the employee benefit experience. These include customized branding strategies, paperless benefits administration and an online benefit portal for easy access to all benefit-related information.



All Product Placement
Customer Service
Claims/Billing Resolution
Employee Renewal Meetings



United Benefit Advisors
Premier Benchmarking Study
Plan Design Consultation
Cost Containment Strategies
Advanced Underwriting Unit
Self Funded Analysis
e3 Live Exchange™
Communication Support
Complimentary Benefit Brochure
Wellness Resources
Online Employee Survey
Retirement Plan Services
Executive Benefits
e3 Client Service Protocol™
Dedicated Service Team
Client Advocate Services
Workforce Navigator Process™
e3 Compliance Navigator™
Monthly Webinar Series
Compliance Alerts
Form 5500 Preparation
ERISA Attorney on Retainer
e3 In Touch Newsletter



Branded Benefit Brochures
Branded ID Cards
Employee Resource Center
(online benefit portal)
Paperless Administration Services
Employee Benefits Administration
Intensive Wellness Management
Predictive Modeling
Human Resources Consulting

Outsideinsight™ e3 Financial's unique approach to client service

e3 has a unique, five-step Client Service Protocol™ designed to provide a strategic approach to the needs of your enterprise, executives and employees. This protocol includes planning and providing for each client's particular long-term goals, taking into consideration the culture and structure of each organization.

Learn more about e3 Financial's Client Service Protocol™

1 Renewal Strategy Process™

To define your strategy for the upcoming plan year, we review current and future industry trends, legislative updates, business climate and the unique needs of your organization. We will evaluate your benefit branding and develop an online employee survey. Together, we draft a market approach for the benefits renewal. We then define the scope of work with a timeline and budget.

2 Renewal Process

e3 reviews the market analysis and employee survey responses. Then we finalize the strategy and programs. This includes determination of benefit levels, communication themes and processes, open enrollment tools and meeting schedules.

3 Enrollment Process

This includes everything from in-person meetings to the use of online enrollment and feedback tools. e3 manages the relationship with carriers and handles employee inquiries.

4 Renewal Assessment Process™

e3 assesses the open enrollment process to ensure employee satisfaction and address any outstanding issues. We conduct administrative training for HR representatives and continue to manage day-to-day inquiries and benefit changes.

5 Compliance Services

e3 serves as a resource to keep clients in compliance with COBRA, HIPAA and all other benefits-related laws and regulations. This includes management of required documentation but also ongoing education on new legislation and emerging issues.