

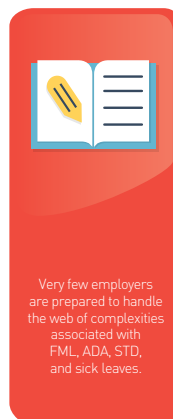
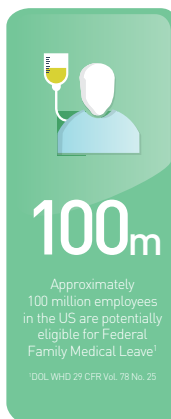
FINEOS Claims for Absence Management



Five to ten years ago, the innovative solution for absence management was integrating leaves with Short Term Disability (STD). Today's innovative solution is much more holistic. Today's solution for Absence Management needs to:

- Integrate leaves with STD, the Americans with Disabilities Act (ADA), accommodations, and other offered programs and services
- Provide value to a much larger audience
- Create more data and share more information
- Provide vehicles to share and display the data and information
- Have flexibility to allow options and growth

FMLA — The Family and Medical Leave Act



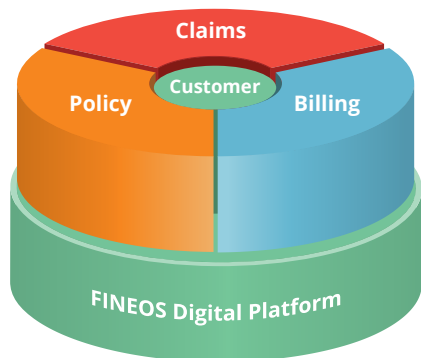
All employers have a policy that addresses their benefits and leave time, including Short Term Disability, Long Term Disability, sick time, vacation time, paid time off, and hopefully Family Medical Leave. These policies present a variety of administrative challenges to both the employers and the insurance carriers serving them. Challenges include, but are not limited to:

- All employer leave policies are not the same
- There are many variations on multiple aspects of federal, state, municipal, and employer leave plans
- Public entity governed leave regulations offer employer choices for specific leave attributes (e.g., entitlement calendar methods, allowing intermittent leave for "child bonding," etc.)
- Employer attribute choices need to be consistently administered across the entire employee population
- Complexity around new legislation for paid sick leaves
- The interactive process to handle the Americans with Disability Act (ADA)

FINEOS Claims for Absence Management sets a new standard for the administration of leaves of absence. The solution assists carriers with the challenges they face today and enables them to focus on providing innovative services and processes to their clients while growing their business. It enables a single book of record for all absence management related services.

FINEOS provides best-in-class, modern technologies that allow carriers to evolve with the “multifaceted” regulatory impacts employers face with the 21st century workforce. Value-added data classifications give employers a vehicle to share a better overall picture of reasons for absence and then help come up with ways to reduce absence. In addition, this data can be used to help improve processes and assignment of leaves.

FINEOS Claims for Absence Management enables carriers to showcase the strengths of their products, services, people, and partnerships in a fashion that is unique, consistent, and compliant, optimizing each client experience with precision. Designed for digital service, FINEOS Claims for Absence Management leverages the combined strengths of the FINEOS AdminSuite and the FINEOS Digital Platform, allowing carriers the ability to create unsurpassed customer experiences that are unique to the carrier, the employer, and the employee.



Benefits of FINEOS Claims for Absence Management

Work Smarter

Foundationally solid Employer Leave Policy and Leave Plan Rules Engine

FINEOS Claims for Absence Management enforces compliance and consistency while being able to easily capture the uniqueness and complexities of various leave plans, including multi-level exception and restriction processing. It provides a single book of record that is easy to access, view, and update by multiple users.

Efficient intake and streamlined administration

FINEOS Claims for Absence Management will include dynamic intake scripts that are configurable for client-specific wording and processing. Employees can report absences via web and mobile apps. Administration will be streamlined with system automated functions for leave plan selection, eligibility determination, calculated leave entitlement balances, and automated leave plan decision evaluations. Evaluations will include a met/not met display as well as the ability to override system recommended decisions. Carriers will have the ability to provide superior service to their clients with a holistic solution that provides next generation absence management.

Provide Superior Customer Service

One claim event allows for easy access to view, manage and track which includes utilization of rules based workflows and assignment for special handling requirements. Internal and external managed benefits and programs, such as EAP, STD, LTD, WC, Wellness, Return to Work, Stay at Work, Vocational Health, etc. will be easily integrated and allow specific activity handling based on employer processing needs. Carriers can serve each client based on their leave policies and benefit needs.

Leverage New Technology

Utilize existing FINEOS platform and capabilities

Carriers can take advantage of FINEOS configuration, rules, workflows, tasks, and document management. The solution is built on the market-leading FINEOS Digital Platform and utilization of absence management plan design from FINEOS Policy. Carriers will have the flexibility to customize leave management processes for their clients utilizing best-in-class, modern technologies.

Visionary – Grow with application

Utilize Employer Leave Policy components to evaluate effective pricing options. Discover new products and services through visionary comparisons of policy and plan info coupled with carrier and client specific success measurements. Streamline and perfect implementation readiness with the aid of data captured within the Employer Leave Policy and Leave Plan (review, training, resources). With a holistic solution that provides next generation absence management, carriers can better serve their clients today and well into the future.

Features

Employer Leave Policy & Leave Plan Rules Engine Administration

Single book of record for fundamental and detailed nuances of employer leave policies and various leave plans.

Automation

System automated functions for case creation, plan selection, eligibility determination and decisions.

Payments / Billing / Expenses

- Paid leave management
- Management of accommodation expenses
- Billing for management of group health benefit premium during continuous leave

Self-Service

Employee and employer web portal or web services and mobile access.

Integrated Benefits and Programs

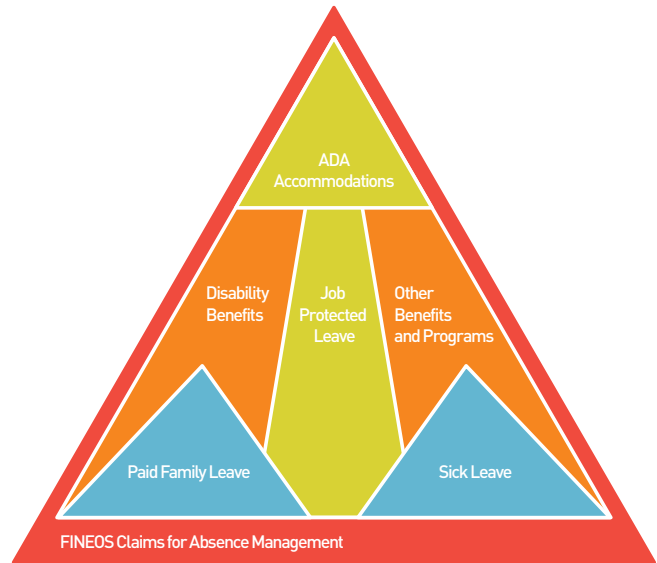
- One claim event housing multiple entitlements and benefits for Leave, STD, LTD, Accommodations and Rehab Return to Work
- Incoming and outgoing file feeds to streamline the decision process
- Workflow paths triggered by specific benefit and/or entitlement activity

Workflow Process / Assignments / Correspondence

- Specific activity handling and assignment based on service level and employer processing requirements
- Auto generation of letters, forms, and emails

Reporting

- Robust capabilities with value added data classifications
- FML Only – Integrated
- Canned, ad hoc, analyzer



FINEOS is committed to providing next generation integrated absence management that will allow insurers to put order around the ongoing regulatory disruption of absence management.