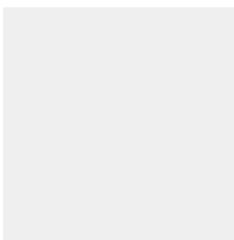
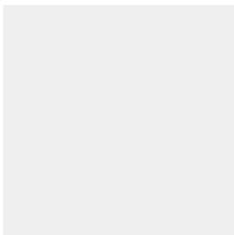
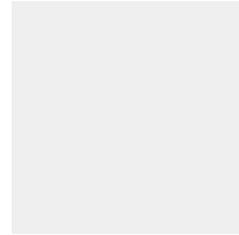
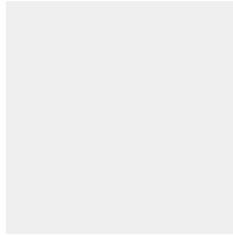
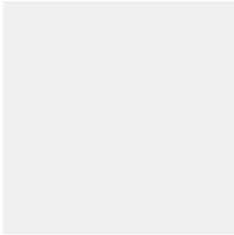


Products



Communications, Billing and Payments for Healthcare

Fiserv Helps Transform the Way You Engage Your Members to Reduce Costs, Improve Outcomes and Increase Satisfaction



Products

Healthcare reform and rising healthcare costs have increased the strategic importance of every point of contact with your members. Personalizing member communications and enabling members to pay how, when and where they prefer has never been so critical. Turn every interaction into an opportunity to deliver meaningful content, influence member behavior and improve your bottom line.



Transform Member Communications

Communications, Billing and Payments for Healthcare from Fiserv enables you to dramatically transform member communications, from enrollment materials and EOBs to bills and statements. Rather than sending traditional transactional documents, you can use your communications as health management tools customized for each member and delivered through their preferred channels.

Make It Personal

By integrating disparate data streams, we combine information such as age, gender and risk-assessment factors with transactional data. We accept files in any format, from your organization or a third-party, to create relevant communications delivered according to your member's preference—paper, email, Web, mobile, or tablet.

.....
Fiserv transforms your member communications by delivering relevant, targeted content through the member's preferred channel—resulting in lower costs, better outcomes and an improved member experience.
.....

Our solution makes it easy to deliver personalized messaging to improve satisfaction, reduce claims and improve outcomes. Our streamlined solution includes:

- Member-specific messaging at the document level using gender, age, location or other attributes
- Prioritization of messages based on rules you define
- Group or employer-specific messages with the opportunity to promote wellness campaigns such as weight-management meetings
- Cost reduction strategies such as directing members to Web resources and educating them about a nurse hotline
- Assistance in designing your member communications for the greatest impact

Control Document Production

Our rules-based content management and execution tool allows you to control the production of ID cards and member communications and deliver one-to-one, personalized messages in a highly cost effective manner. You can create more relevant communications without using valuable internal resources for setup and ongoing maintenance.



- Compose, proof and view mail date and envelope content, special handling requests, production status, inventory status and reports
- Leverage a rules-based preference engine that controls the content that each member receives
- Create what you need when you need it, customizing materials for each member and minimizing inventory and obsolescence costs
- Manage all member communications in one place
- Access electronic document images for easy viewing by customer service representatives and other authorized users

Make Documents Easy to Understand

Using our document design and composition expertise, we'll work with you to create documents that are easy to understand and encourage response.

- **Increase awareness with color**— Eighty percent of consumers notice a message in color, compared to 30 percent noticing the same message in black and white
- **Capture attention using layout and font**—Organize content for easy viewing using graphics and shading
- **Display financial data prominently**— Use sections and highlighting to make information easy to find and understand

Know Your Member Base

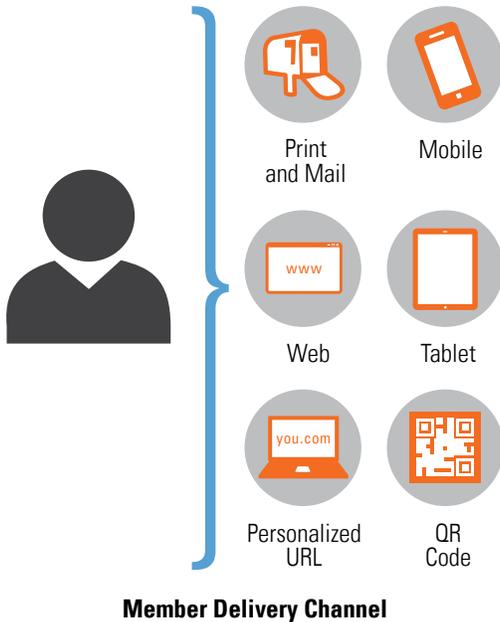
Some of your members may be ready to migrate to electronic statements and EOBs. Do you know who they are or how to encourage them to convert? With Fiserv, you can:

- **Segment**—With Predictive Scores™ from Fiserv, we use patented and patent-pending models to harness multichannel transaction data that reveals member propensities—those most likely to move to digital channels, for example
- **Design**—Once we've identified members most likely to convert, we work with your team to determine how to make it happen. This could include an email or direct mail campaign with an enticing offer
- **Execute**—With more than 65 years of direct marketing experience, we design, produce and deliver the offer to members most likely to respond

Let Members Choose Their Delivery Channel

By letting your members choose the ways they receive and access information—paper, email, Web, mobile, or tablet—you can improve the member experience. Fiserv is uniquely positioned to deliver both paper and electronic member communication documents including statements, EOBs, letters and notices.

Let Members Choose Their Delivery Channel



Improve member satisfaction by letting members choose how they receive and access information—paper, mobile, email, Web, or tablet.

The Advantages of Digital

Electronic document delivery has become a key strategy for reducing costs and improving the efficiency of member communications. Fiserv is experienced in making smooth transitions from paper to electronic delivery. We work with you to develop both passive and assertive e-adoption tactics depending on your business objectives—tactics such as website pop-ups suggesting electronic opt-in, green campaigns and financial incentives for e-adoption.

Fiserv offers highly secure electronic document solutions that can be seamlessly integrated with your existing systems. Our full suite of proven products and services enables secure storage, retrieval and distribution of business-critical documents.

Address Consumer Demand With Multiple Billing and Payment Solutions

Easily implement a consumer-based solution that will help you facilitate faster, more efficient payments from your policyholders and patient payments with a multichannel approach from Fiserv.

Our solutions include:

- **CheckFreePay[®]**—Provides a nationwide network of thousands of retail agent locations where consumers can pay in person using cash
- **BillMatrix[®] Next:** Provides a configurable, multichannel electronic billing and payment solution. Accepts debit, credit and ACH, and supports enrolled and guest payment flows. Offers flexibility with easy implementation and maintenance for billers of all sizes. Includes industry-leading, best practice consumer adoption marketing services
- **eBill Distribution[™]**—Delivers electronic bill presentment and payment to bank consumers through Fiserv's network of nearly 4,000 financial Institutions





Engage Members With Customized Product Solutions

Our services cover the entire healthcare communications lifecycle including

enrollment, renewal, statements, bills, payments, and wellness and regulatory communication.

Welcome Kits

Our state-of-the-art composition tools enable you to manage the integration of your member data to create highly complex and variable output welcome kits.

- Content personalized at the group or individual level
- Materials printed on demand and matched with static inventoried items through dynamic production manifests
- Website capabilities designed to encourage members to opt-in to email or web presentment, to reduce production and postage costs

ID Cards

We produce millions of ID cards each year in a variety of formats.

- Digital color, PVC, paper and laminated paper cards
- Variable member information and co-branding, printed on-demand, for quick delivery and elimination of waste
- ID cards combined with multi-page letters providing added real estate for targeted messaging and eliminating the cost of separate mailings
- Online, real-time card design and content changes
- Multichannel delivery –cards can be printed and mailed, emailed, posted to the web or viewed on mobile devices

Checks and EOBs

Create and deliver all of your checks and EOBs in a timely manner and in full compliance.

- HIPAA-compliant
- On-demand printing with dynamically created content based on business rules
- Householding of multiple pieces to reduce postage costs
- Print or electronic distribution based on member preferences

Statements and Bills

Transform ordinary statements and bills into highly actionable communications that support behavior management efforts and wellness programs.

- Transactional data combined with targeted messaging
- Targeted messaging to improve satisfaction and outcomes
- Multichannel delivery, including print and mail, email and online viewing, to reduce costs

Electronic Statements and Alerts

Our electronic statements and alerts option lets you deliver electronic documents by email, encrypted with a one-step password.

- All statements in one location, with member and customer service viewing options
- Enrollment options to maximize paperless adoption
- Email notifications, custom formatted with bounce/exception-handling

Wellness Communications

Improve outcomes and reduce claim volumes by providing preventive health and disease management information to your members through a variety of wellness communications.

- Customized at the member level based on health profile, demographics and other factors
- Establish “triggers” to quickly respond to customer events
- A single view of the communications each member has received

Regulatory Notices

Manage all correspondence for regulatory notices through a single portal, more quickly, easily and cost effectively.

- Rapid deployment of communications via our online portal—upload content and data and begin production and delivery the next day
- Multichannel delivery including print and mail, email, posting to the web or viewing using a mobile device
- Audit trails track all activities and changes

Billing and Payment

Facilitate faster, more efficient payments.

- Consumers pay in person at our nationwide network of retail agent locations
- Consumers use ACH and credit, debit or prepaid cards to make payments through a variety of channels
- Deliver electronic bill presentment and payment to bank consumers through our network of financial institutions

Archive

Our archive solution provides cost-effective, compliant and secure storage of your electronic documents using high-volume CD/DVD-ROM archive services.

- Documents can be downloaded, saved or printed
- Flexible configuration based on your storage needs and network—typically 18 months history as minimum
- Seamless integration and branding with your online environment





Transactional Documents Designed for the Greatest Impact

Quarterly Personal Health Statement

Page 1 of 4

Healthcare Co.
12345 Any Main Street
Anytown, USA 12345

12345 Any Main Street
Anytown, USA 12345

Insured's Name John Smith
Patient's Name Mary Smith
Member Number 123456789
For the Period 01/01/14 to 03/31/14

Summary

Cost of Services \$2,400.00
Member Discount \$950.00
Adjusted Cost \$1,450.00
Amount Covered by **Healthcare Co.** \$1,160.00
Co-pay or Coinsurance \$290.00
Amount You Paid \$290.00

FINANCIAL
Benefits
Member Statement

Table of Contents:

The Value of Your Healthcare Coverage 1
Healthcare Cost Breakdown 2
Your Medical Benefits 3
Your Prescription Benefits 3
Medical Benefits 4

Icons:

- Savings Alert
- Health Notice
- Important Information
- Wellness Incentive
- Plan Explanation

Customer Service

Web www.healthcareco.com
Email info@healthcareco.com
Fax 1-800-555-5555
Toll-Free 1-800-555-5555

The Value of Your Healthcare Coverage

Retail cost of your healthcare for 01/01/2014 – 03/31/2014	\$2,348.00
Savings through plan discounts	\$1,218.00
Amount of out-of-pocket expenses	\$220.00
Amount covered by the plan	\$910.00

This is how much money you saved this quarter!

Your yearly maximum out-of-pocket is \$1,000, so you have \$780 left to pay out-of-pocket this year.

Healthcare Cost Breakdown

Quarterly Medical Expenses Totalling – \$910

- Your employer's contribution (monthly premium) \$550
- Your contribution (monthly premium and out-of-pocket costs) \$445
- Your plan's contribution (past claims) \$910

Yearly Maximum Out-of-Pocket Expenses

- Out-of-pocket expenses used to date \$220
- Out-of-pocket expenses left to pay \$780

Lifetime Benefits

- Benefits used to date \$125,000
- Benefits remaining \$1,875,000

Protect Yourself against Shingles

Shingles causes a painful, blistering skin rash that can last 2 to 4 weeks. **Your plan covers the Zostavax shingles vaccine.** To learn more about the benefits of the vaccine, visit healthcareco.com/shingles.

Customer Service

Web www.healthcareco.com
Email info@healthcareco.com
Fax 1-800-555-5555
Toll-Free 1-800-555-5555

- 1 Use sections to increase understanding
- 2 Use color to draw attention to key data
- 3 Add images that reflect your member's attributes
- 4 Highlight plan benefits
- 5 Customize messages with relevant information to encourage wellness

Our experts help you design statements that improve satisfaction, reduce claims and improve outcomes through member-specific messaging.

Operations Backed by Financial Strength, Security, Experience and a Commitment to Excellence

With more than \$5 billion in revenue, 148 locations worldwide and 14,500 clients, Fiserv, Inc. (NASDAQ: FISV) has the financial strength, technology and expertise to help large organizations like yours solve complex business challenges. Clients outsource to us to reduce operational expenses, move to a variable cost structure, take advantage of the latest technology, drive revenue and improve customer satisfaction.

We serve more than 40 healthcare insurance companies dedicated to document composition, transactional production and multichannel delivery. With redundant production facilities strategically located throughout the U.S., we have the capacity to handle your peak production volumes and have disaster recovery plans in place to ensure business continuity.

Unsurpassed Quality and Security

Our member communication print and mail operations are focused on delivering unsurpassed quality with the scale and flexibility to meet your needs today and into the future. To comply with stringent industry regulations, rely on our security standards for data, facilities and personnel including:

- Tier III Data Centers
- HIPAA, PCI and SSAE 16 compliance
- Visa®, MasterCard®, Discover® and American Express® certified
- Over 100 physical and logical security audits annually

Our highly secured production areas utilize Fiserv LEAN manufacturing standards and Six Sigma processes, all designed to ensure quality and accuracy in everything we do for you.

Experienced Provider for Medicare and Medicaid Services

As a provider of products and services for large healthcare insurance companies, we understand the complexities of working within Medicare and Medicaid laws and requirements.

We are committed to safeguarding customer confidentiality and privacy and supplying accurate, complete and truthful data as requested by your organization. In addition, 10 years of production data is available to support Attestation requirements. All Medicare and Medicaid products are produced in the U.S., with no off-shore resources or subcontracting of PHI-related production.





Connect With Us

For more information about Healthcare Member Communications, call 866-963-4877, email getsolutions@fiserv.com or visit www.fiserv.com/healthcare.

Key Benefits

Decrease Operational Costs

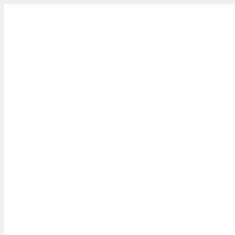
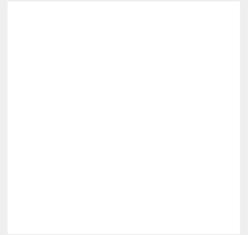
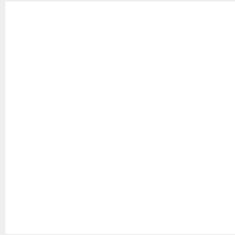
- Increase e-delivery adoption
- Eliminate separate marketing and regulatory mailings
- Reduce call center volume
- Direct members to Web resources
- Leverage our high-volume operations for postal discounts and efficiencies

Enhance the Member Experience

- Provide relevant, member-specific messaging
- Deliver documents according to member preferences
- Provide highly targeted wellness and lifestyle information
- Help members reduce out-of-pocket costs

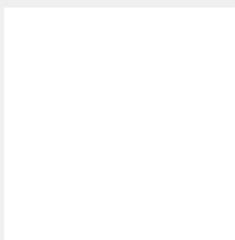
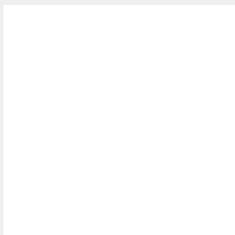
Reduce Claims and Improve Outcomes

- Provide wellness information based on member profiles and life events
- Enhance disease management efforts
- Provide education about high-risk behaviors
- Reduce claims with targeted messaging aimed at behavior change



About Fiserv

Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today. Visit [Fiserv.com](https://www.fiserv.com) and [Fiserv.com/speed](https://www.fiserv.com/speed) to learn more.





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