



ICT Financial Healthcare Services: HSA CUSTOMER CARE OUTSOURCING

Controlling Costs and Maintaining Customer Satisfaction

The ICT Group Difference

- ISO-9001:2000 certified best practices
- HIPAA-compliant operations
- Financial services and healthcare industry expertise
- Personalized outbound alert messaging and IVR self-service solutions
- Proven ability to handle significant call volume fluctuations
- Publicly held company with 40+ operations centers and over 20,000 employees worldwide
- Comprehensive onshore, near-shore and offshore operations infrastructure
- Multi-lingual and bilingual English/Spanish support, with cost-effective English-speaking resources in the Philippines, Mexico and Canada
- Offshore labor arbitrage for TPAs

The popularity of consumer-driven health plans and related HSAs is escalating, with the economics far too attractive for employers to resist. Unfortunately, employees may still be confused by the offerings and may be uncomfortable asking questions in a group setting, or even in private with HR. The challenge for plan sponsors, administrators and employers is to handle inevitably high volumes of calls and e-mails cost-effectively, while maintaining a high level of customer satisfaction.

Whether you are an established administrator, bank or health plan, or are just entering this fast-growing market, ICT Group can help.

Technology, People, Processes and Unique Blended Experience

Few companies have ICT Group's combined experience of providing specialized customer care to both financial services and healthcare organizations. Our clients include 8 of the top 10 U.S. banks and multiple regional and national health plans.

With live agents who know the financial services and healthcare industries, HIPAA-compliant processes, state-of-the-art contact centers and flexible hosted CRM technology solutions, ICT Group can provide service that will satisfy your customers and make them secure in their decision to select a consumer-driven health plan.

Customer Care for HSAs, MSAs, FSAs and HRAs:

- Enrollment
- Welcome and orientation calls
- Benefits and eligibility inquiries
- Debit card receipt verification and activation
- Discrepancy resolution for members and providers
- Real-time balance inquiries via hosted IVR
- Proactive deadline/enrollment/beneficiary reminders
- Satisfaction and retention surveys
- Automated outbound alert messaging for proactive reminders and status updates
- Physician and pharmacy locator and referral services

Consistent Performance on Every Call

ICT Group utilizes a consistent set of ISO-9001:2000 certified procedures across our worldwide operations, which means that every caller with a similar question is treated the same way.

Industry specialists are used to ensure consistent service that meets or exceeds performance objectives. The people who

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answer your member/provider calls have the training and skills necessary to handle your specific savings account inquiries.

Our HIPAA-compliant operations and security procedures also ensure that employees' private information stays private. Everyone in the operations center – not just the people who answer the phones or process claims – understands how vital privacy is.

Cost-Effective, Fully Personalized IVR Technology Solutions

One of the most cost-effective tools for HSAs and other consumer-driven health plans to proactively provide personalized access to user-specific account information is automated interactive voice response (IVR) self-service technology.

Inbound IVR can be utilized for handling routine inquiries regarding lost or stolen cards, covered procedures, account balance updates or even claims status – helping to reduce the amount of calls coming into your live agent contact center while improving satisfaction and optimizing productivity and efficiency.

Outbound alert messaging is another cost-effective tool for proactively contacting users, in order to deflect live agent inquiries, increase customer satisfaction and promote long-term retention and loyalty. Fully customized voice, SMS or e-mail alerts can be deliberately timed and sent to eliminate more expensive inbound calls – proactively contacting customers with sought information and preemptively reducing calls to your live agent staff.

ICT Group also offers voice-based cardholder/member verification services through a strategic partnership, further streamlining the call flow process and eliminating the need for employees to remember their passwords, access codes or other private information.

Outbound message alerts:

- Customer service messages such as balance updates, especially as the account balance approaches zero
- Proactive marketing reminders, such as HSA earnings updates and rollover notifications
- Spending deadline and FSA balance reminders
- Security features ensuring only the right person receives the alert message

Outsourced, Hosted or Seamlessly Integrated – Your Choice

ICT Group wins and retains clients by offering flexible, scalable, easy-to-implement solutions. While we welcome the opportunity to serve as your total outsourcing partner, we understand that you may already have your own internal call center. That's OK, because you can still use ICT Group to supplement your in-house capabilities – for example: Tier 1 calls, off hours, overflow or even multi-lingual support. And, ICT Group's technologies, including our agent-facing knowledgebase and IVR services, are available on a hosted basis, saving you valuable time and IT/systems resources. Our experts maintain the technology, while you and your customers gain access to best-in-class CRM tools for a fraction of the cost of purchasing, installing or managing the environment in-house.

To learn more about our quality, cost-effective customer care solutions for HSAs, HRAs, MSAs, FSAs and other products, call ICT Financial Healthcare Services today at 800-201-1085.

