

# ClaimCore for Benefits Putting Customers at the Core of Your Claims Processes

As insurers pursue growth in the voluntary markets, their claims teams must handle higher volumes of claims on new and changing insurance products and administer them in less time, without having to burden the employer for eligibility information. Legacy claims systems were built for a different paradigm and are unable to adapt easily to changing business needs. This results in a decrease in customer satisfaction, which puts growth in the voluntary markets at risk.

EIS ClaimCore<sup>®</sup> is a comprehensive, easily configurable and extendable claims management solution that lets you put your customers at the core of your business and drive the claims process from end-to-end with great speed, responsiveness, customer focus, and oversight.



Respond quickly when your policyholders need you most.



Save time and money by identifying potentially fraudulent claims.



Streamline processes to resolve and pay claims more accurately in less time.

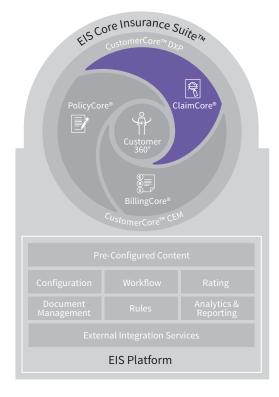


Maximize the effectiveness of your staff.

# ClaimCore supports all your key claims processes.

ClaimCore is a highly configurable claims management solution with direct access to eligibility information to allow claims organizations to be self-sufficient. The software provides automatic and manual task generation and assignment for extreme flexibility to design and manage the claims process from beginning to end for adjuster-managed claims as well as auto-adjudicated claims. By using ClaimCore, insurers can gather more complete claims information, assign claims more efficiently, improve compliance, boost fraud detection, and streamline payment processing.





Part of the EIS Suite™ insurance software system, ClaimCore helps insurers:

- Handle growth with a rules-based, customerfocused workflow that speeds claims handling and improves compliance
- Manage claims on new insurance products
- Adjust and resolve claims more accurately in less time
- Design and configure the claims solution layout to meet workflow best practices
- Deliver consistent service levels for claimants

The customer-centered EIS Suite combines a robust digital-ready platform with a set of core applications that can be used alone or as a unified suite. In one highly configurable, multi-line system, you get the tools and technology needed to support the full insurance lifecycle—policy, billing, claims, and customer engagement.

# ClaimCore: Key Features and Benefits

### **Increase Customer Satisfaction**

#### Key features include:

- Automation and scripts to speed the gathering of first notice of loss (FNOL) information through call center staff, agents, and adjusters
- Self-service capabilities for claimants via a web portal and mobile app
- Highly configurable workflow for evaluation and payments
- Self-sufficient eligibility determination

## Strengthen Fraud Detection

#### Key features include:

- Fraud scoring with an integrated rules engine and/or integration with third-party solutions
- Automated flagging and alerting of suspicious claims
- Automated routing of flagged claims to reviewers and the SIU (Special Investigation Unit)

## Enhance Claims Outcomes

#### Key features include:

- Ability to manage offsets with Social Security Disability Insurance and overpayment recovery
- Third-party integration to asset retention and value-add programs to increase utilization
- Integrated notifications and correspondences to improve communication
- Integrated diary and notes to keep your team informed and ensure follow-up
- Rule-based escalation and reassignment to rive compliance with Employee Retirement Income Security Act of 1974 statutory requirements, and SLAs
- Rule-based best practices and workflow to manage benefit evaluation and calculations

### Improve Operational Efficiencies

#### Key features include:

- Manual or automatic claims assignments based on rules that consider type, customer, complexity, severity, or workload
- Fully supported auto adjudication through integrated workflow and rules
- Flexible workflows for classification, verification, confirmation, and authorization of approvals and payments, including multiple payees, recurring and supplementary payments, and bulk payments
- Integration with payment and check-printing systems

# Technology that's built right for today...always ready for what's next.

The EIS solution is based on our exclusive BuiltRight<sup>™</sup> architecture. It uses a modern, service-based architecture and open standards that empower insurers to deploy, adapt, and extend innovative insurance solutions with tremendous speed and agility. Built to integrate, the EIS platform provides application and service programming interfaces and pre-integration capabilities so you can painlessly connect to third party applications and new data sources as your business grows. It also allows you to easily extend your core systems at market speed without modifying your base software or putting future upgrades at risk.

The EIS platform ensures a lower total cost of ownership (TCO) because its components use standardized technologies and the talent required to run them effectively is abundant and readily accessible. This modern, digital-ready platform gives you the flexibility to interact with anyone, anywhere using the connectivity methods they prefer, including online, mobile, social—and even wearable technologies. In addition, the EIS solution allows you to scale horizontally, vertically, and elastically as your business grows without sacrificing performance—in the cloud or on premise, whichever best aligns with your IT strategy.

## Your success is our #1 goal.

We know that core insurance system transformations are highly complex, risky endeavors. That's why we go the extra distance to ensure each and every client is able to drive successful business transformation immediately and over the long term.

Leveraging a combination of deep insurance experience, technical know-how, proven methodologies, and stateof-the-art technology, our services and support teams will help you achieve exceptional results faster using our core insurance solutions. And if self-sufficiency is your goal, our training and education programs will equip you with the knowledge and skills needed to ensure your ongoing success. With EIS, you don't just get the world's best enterprisegrade core insurance software. You get a proven partner who's with you every step of the way—from project planning and implementation to go-live and beyond.

> Let's connect and explore how ClaimCore can help build a faster, better, and stronger insurance business:

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