



Many of us want the security and quality of life of living in a small town while having all the advantages of a big city... without having to move there. Insurance is a lot like that. It can be hard to find the technology and customer service that a large company can offer while also having the warm and neighborly feel of a local company. Not with US<sup>ABLE</sup> Life. We provide a personal touch by answering customer calls without complex call trees.

US<sup>ABLE</sup> Life offers technology that enhances customer service to manage employer groups and process claims with security and efficiency. At the same time, we deliver a caring, one-on-one approach where customers are listened to, taken seriously and cared for. It's the service you deserve and the service you expect from a company owned by independent Blue Cross and Blue Shield plans. Your customers can count on us to deliver big company expertise with hometown values.

*Life's good here. Come be a part of it.*

### Our People: Delivering Better Service

Investments in our people are resulting in **quicker turnaround** times and more **efficient service**. Our customer service and support teams are organized to be more responsive.

### Our Processes: Improved Workflow Systems

- ✓ **Improved integration** with external administration systems
- ✓ **Consolidated claims platforms** for easier access to information

### Our Technology: Automation = Greater Efficiencies

- ✓ **Upgraded Customer Service relationship management** system that captures past interactions and enables Service Rep to better manage customer needs
- ✓ **Improved Lockbox Solution:**
  - Applies **premium payments more accurately** and **much faster**
  - Delivers **better billing experience** for customers
- ✓ **AccessAble** provides easy-to-use **web self-service** to group administrators, allowing them to:
  - **Research** employees and their benefits
  - **Make changes**, add/change or drop benefits and make corrections for a late hire that wasn't available at time of bill generation



**95%**  
Claims processed  
in 5 days or fewer

**< 4%**  
Abandonment  
rate on calls



**< 30 seconds**  
Average time to  
answer call

### Our overall approach is pretty simple

- ✓ Empower employees to give an **individual touch** that makes a difference for customers
- ✓ **Deliver the peace of mind** that our groups and members expect
- ✓ Invest in **technologies that are easy** to use and **simplify life** for our customers

**Questions?** email us at [marketing@lsvusa.com](mailto:marketing@lsvusa.com)

*Welcome to life less complicated.®*