

## Service, Strength and Stability.

Automated Benefit Services, Inc., is a Michigan licensed Third Party Administrator which provides self-funded medical, prescription drug, dental, vision, disability, HRA, FSA, COBRA, MEWA and benefit fund administration services, as well as managed care, cost containment and online enrollment to employers across the country.

For nearly three decades, ABS has built the reputation of providing effective, tailored solutions which suit specific group needs, delivered with a service level unparalleled in the industry.

ABS services nearly 300,000 employee lives, and processes more than 1.5 million claims for member clients with a total value exceeding \$400 million annually.

### Automated Benefit Services, Inc

8220 Irving road  
Sterling Heights, Michigan  
48312  
586-693-4300

[www.abs-tpa.com](http://www.abs-tpa.com)



**abs** AUTOMATED BENEFIT SERVICES

**Third Party Administration.  
First-Class Results.**

## Third Party Administration. First-Class Results.

Automated Benefit Services is one of the nation's leading providers of third party administration (TPA) services, offering world-class service and capabilities, while remaining committed to delivering service with a personal, customer-centric focus.

Our telephones are answered by live operators, we invite employers and members to visit us in our offices, and our definition of success is measured by each individual member's positive experience.

### A Family of Companies for a Strong Foundation.

ABS is a subsidiary of U.S. Health Holdings, Ltd., parent company of multiple entities with complimentary missions. ABS provides administrative services for the commonly-owned insurance carrier US Health and Life Insurance Company (USHL), insurer of tens of thousands of lives across the nation; USHL, in turn, provides excess loss insurance to ABS self-funded groups. ABS Managed Care Administrators (ABSMCA) is another subsidiary that provides care and disease management and wellness programs for ABS clients, USHL members, and external groups.

### Documented Excellence.

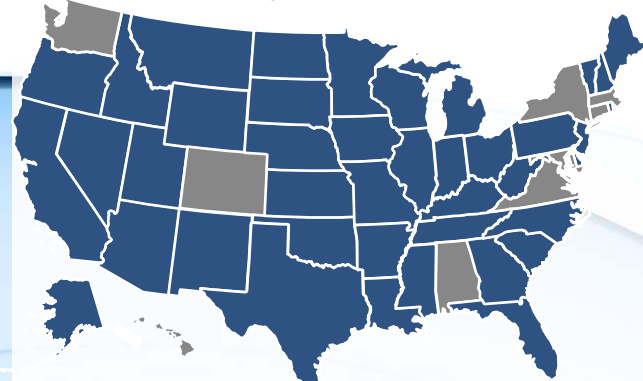
Numerous annual internal and external audits are performed by state and federal government agencies, clients and CPAs, independent firms and the ABS audit team.

Year after year, ABS ranks favorably among its competition in both operational and financial performance.

Below:

#### ABS Nationwide Presence

ABS provides custom benefit administration to employers and groups nationwide— from single-location companies employing hundreds to multi-state organizations with employees numbering in the thousands.



States in which ABS is licensed shown in blue.

### Our Portfolio and Reach.

ABS provides some of the largest and most widely-known organizations across the nation and across the world with benefit solutions and services including:

- Self-Funded Medical, Rx, Dental and Vision
- FSA and HRA Administration
- COBRA Administration
- Online Enrollment
- Case Management
- Utilization Review
- HDHP Coordination with PBMs
- Cost Containment
- Medicare Part D Administration
- Custom Benefit Solutions
- MEWA Administration
- Back-Room TPA Services
- Benefit Fund Administration



ABS Office Locations

Sterling Heights and Birmingham, Michigan

### Turnkey Solutions.

ABS provides a turnkey solution for TPA services offered— from facilitating a seamless transition of records pre-dating our contract to providing numerous ongoing value-adds. Although we tailor solutions to meet unique needs, our clients universally receive:

- The ABS proprietary cost containment system, Smart Claims, which targets savings in areas including provider up-coding and unbundling, subrogation opportunities, alternative network savings, hospital credit balances, inaccurate billing and fraud
- A dedicated client services team which ensures client compliance, provides plan reporting, assists in enrollment and employee meetings, handles group paperwork and amendments, and acts as liaison on client claim issues
- Shared or dedicated customer support staffing tailored to client needs and expectations
- Fully-integrated data systems with real-time updates between claims, customer service, billing, eligibility and enrollment, authorizations and managed care services
- Web-based secure services portals for groups, agents and members providing 24/7 access to coverage details, enrollment data, provider searches, EOB lookups, and financial inquiries for administrators
- Electronic recording, auditing and archiving of customer service calls
- Run-in and run-out periods to meet client needs
- Customized plan reporting and communications
- Established confidentiality policies and procedures

### Major Networks and Excess Loss Carriers.

ABS groups have the ability to select from the nation's leading excess loss insurance carriers, including Aran Underwriters/Gerber and American Fidelity, HCC Life, Optum/Unimerica, Munich Re/American Alternative, Symetra, IHC/Standard Security, AIG/National Union, Northwind/Transamerica, MLB Re/Standard Life, Sun Life, and Stop Loss Insurance Services. The most popular Preferred Provider Organization networks are also available— Cofinity®, HAP, Trilogi, Sagamore, HFN, FirstHealth, MMO, Cigna and PHCS, among others.



### Professional Staffing and 24/7 Service.

A staff of more than 170 professionals deliver documented excellence in enrollment and billing, claims adjudication and administration, client services and support, and customer communications.

Members and groups have access to a dedicated client services team and 24/7/365 service via online and electronic support—including a fax recall automated fax back system, electronic ID cards, online enrollment processing, and comprehensive web-based secure services portals for members, groups, providers and agents.

### At Your Service.

Agents and groups seeking additional information, or a quote on any service, visit [www.abs-tpa.com](http://www.abs-tpa.com), or call 586/693-4300.

### ABS Operations Performance 2015 Annual Statistics

Customer Service	Benchmark	Actual
Speed of Answer	< 30 sec	32.0 sec
Abandonment Rates	< 5 %	2.0 %
In-Service Level	> 80 %	87.3 %
Quality	> 96 %	96.86 %
Claims		
Turnaround Time	< 10 days	7.88 days
Financial Accuracy Rate	> 99 %	99.83 %
Procedural Accuracy Rate	> 97 %	98.65 %
Audit Department		
Percentage Claims Audited to Processed	> 3 %	2.2 %
Enrollment Department		
Enrollment Quality	> 95 %	99.45 %
COBRA Quality	> 95 %	99.5 %
COBRA Turnaround Time	> 95 %	100 %
Billing		
Quality	> 95 %	100 %
Turnaround Time	> 95 %	99.85 %

Customer Service Quality  
**96.86%**

Enrollment Quality  
**99.45%**

Financial Accuracy Rate  
**99.83%**

Billing Quality  
**100%**

Left:  
**ABS Operations Performance statistics** showing actual YTD performance versus target benchmarks

Right:  
**Annual ABS SSAE16 Examination** performed by American Institute of Certified Public Accountants (AICPA)

Far Right:  
**SmartClaims Savings Report** documenting money saved by ABS groups in categories including upcoding, network savings, provider bill audits, and hospital credit balances, among others

## 2015 ABS SSAE 16 Examination

ABS Control activities provide reasonable assurance that:\*

- Office facility, production system and information technology infrastructure is protected from physical threats and certain environmental threats
- System information is protected from unauthorized or unintentional use and modification
- Production systems are regularly backed up and are recoverable in the event of damage to critical data
- All providers are properly authorized; provider information is complete, accurate and changes are properly authorized
- Fee schedules are set up correctly and updated for changes in a complete, accurate and timely manner
- Unique benefit plan specifications are complete and accurate based on parameters set by groups
- Data access is limited to authorized personnel
- Invoices to employers are timely, complete and accurate
- Claims are paid timely and in the proper amount; duplicate claims are not paid

\* Partial summary of AICPA SOC SSAE16 report findings

### ABC Company

#### Quarterly SmartClaims Savings Report

	Current Quarterly Summary			
	Quarter 1	Qtrly Savings	Savings Fees	Net Savings
UpCoding	\$85,585.61	\$16,265.46	\$69,320.15	\$69,320.15
Network Savings	\$43,266.57	\$5,062.08	\$38,204.49	\$38,204.49
Provider Bill Audits	\$256,501.27	\$48,735.28	\$207,765.99	\$207,765.99
Negotiation	\$12,373.00	\$1,855.95	\$10,517.05	\$10,517.05
Hospital Credit Balance	\$5,779.17	\$1,444.80	\$4,334.37	\$4,334.37
Subrogation	\$43.92	\$10.98	\$32.94	\$32.94
<b>Total</b>	<b>\$403,549.54</b>	<b>\$73,374.55</b>	<b>\$330,174.99</b>	<b>\$330,174.99</b>

#### YTD Net Savings