



USable Life: Enhancing the Customer Experience

At USable Life, we have made significant investments and improvements to enhance our overall customer experience. The company has committed to redefining how it delivers service, striving to exceed customer expectations on a consistent basis. Critical investments have been made to improve our people, processes and technology—all tied directly to our delivery of an improved benefits experience for our customers. Below is a sampling of some of the highlights:

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.

95% Claims processed in 5 days or fewer



23 seconds

Average time to answer call



2% Abandonment rate on calls



Our Processes: Improved Workflow Systems

- ✓ **Better automation** to accept payroll feeds
- ✓ **Improved HR feeds** of enrollment and membership data
- ✓ **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's needs
- ✓ **Improved Lockbox Solution:**
 - Applies **premium payments** much **faster** and **more accurately**
 - 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

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

