



Reach new levels. Seize new opportunities.

SOLUTION OVERVIEW: Group & Voluntary Benefits





Hazards ahead. The road is fraught with uncertainty.



Shifting Costs

Employers are transferring choice and responsibility for health and other benefits to employees, putting employer-funded revenue streams at risk.



Consumer Choice

Connected consumers are pushing for choice by demanding to do business when they want, on the device of their choice, on their terms. These empowered decision makers seek innovative products, service flexibility, convenience, and speed.



Multichannel Distribution

Carriers that once had homogenous distribution partners must now connect their policy systems with a multitude of distribution partners and enrollment systems.



Technology Shift

Long-standing technology and system resources, already under strain, cannot be adapted easily to the new dynamics of the benefits market.

You've got enough barriers in the changing benefits marketplace. Your technology platform shouldn't be another roadblock.

Disruption creates the brave new market.
A new environment demands
a new technology strategy.

Get to the future via the best route possible.

Make systems and technology change manageable for your benefits business. Take the low-risk, high-reward route with EIS Suite™.

The EIS Core Insurance Suite™ from EIS Group lets you take charge of the changes in the voluntary, group, and worksite benefits marketplace. EIS Suite allows you to support group and worksite policies—whether sponsor paid or individually funded—on a single platform.

EIS Suite features:

- Record keeping at the group level and down to the individual level
- Underwriting and rating processes: guaranteed issue, individual rating/underwriting triggered by individual selections, and full individual underwriting
- Financing mechanisms: noncontributory, contributory, mandatory, and voluntary
- Billing methods: List bill/self bill, split billing, direct billing, and modalities from weekly to annually

“The next few years will be crucial to insurers seeking to keep/grow market share in the Employee Benefits business as they radically change product and distribution models and the underlying technology that supports those models.”

Celent, U.S. Group and Voluntary Employee Benefits, 2013

EIS Core Insurance Suite: An integrated platform for a changing market.

Key Features of EIS Suite

Single, customer-centric platform for group, voluntary, and worksite benefits

GI and individual underwriting

Library of preconfigured products

Single database with reuse of data from quote to claim

Ability to bill groups or individuals

List/Self/Split/Direct/Payroll billing

Modalities from weekly to annually

World-class workflow and rules engines

Omnichannel support

On-premise or cloud deployment

Fully unified, yet modular design

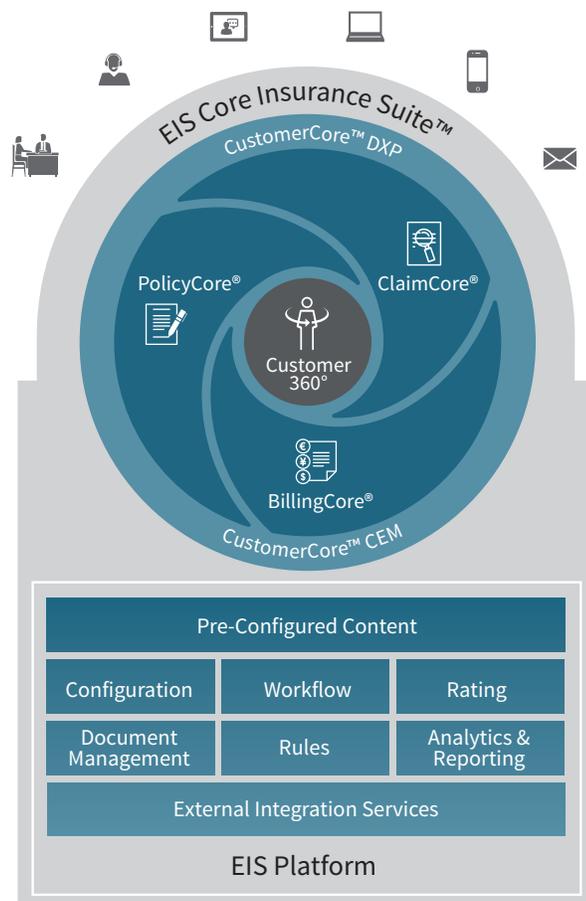
Open technology for third-party integration

Highly scalable, services-oriented architecture

Armed with the customer-centered EIS Core Insurance Suite, you can more quickly innovate and compete, free from outmoded technologies and process inefficiencies. With EIS, empower your world with a 360° view of your customers. Get to market faster with the right products through the right channels. Engage customers on their terms with every interaction. And smartly manage the entire insurance lifecycle.

The EIS system is based on BuiltRight™ technology and combines a robust, digital-ready platform with a set of core applications—PolicyCore®, BillingCore®, ClaimCore®, and CustomerCore™—that can be used alone or as a unified suite. In one highly-configurable, multi-line system, you get the tools and technology needed for policy administration, rating, underwriting, claims, billing, and customer experience management.

Tap into the power of the EIS Suite to compete without constraint. Move uniquely faster. Be continuously better. Stay forever stronger.



Your World with EIS Suite

- One platform for group and voluntary
- True 360° view of customer
- Omnichannel flexibility for enrollment and service
- Central hub for all stakeholders
- Case setup done once, leveraged everywhere
- Innovate freely and measure product launches in months, not years
- All products on one bill
- Integrated claims experience
- Skills-based automation with one performance metric
- Delight your customers with rapid, accurate service
- Shift IT resources from maintenance to support for business innovation
- Embrace—don't fear—system upgrades
- Ensure that your core systems are always modern with BuiltRight technology



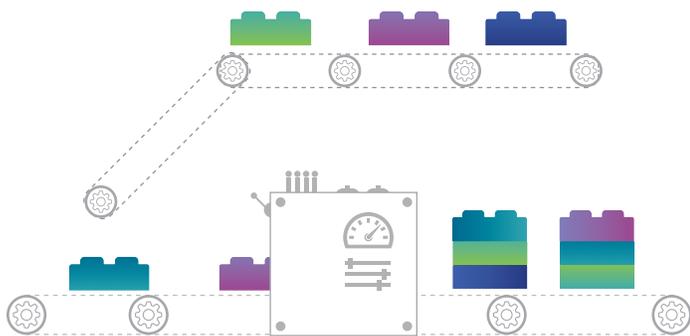
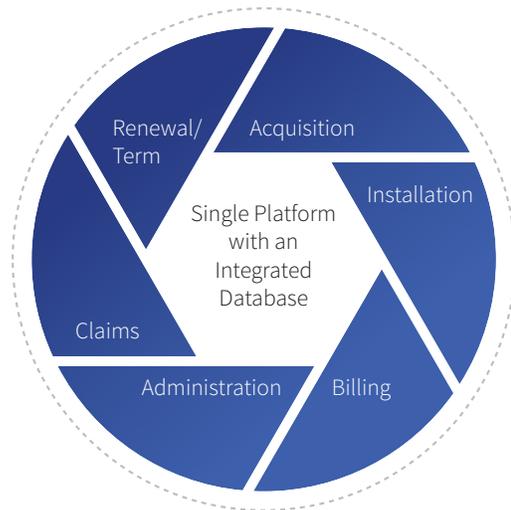


Rapidly changing markets are ripe with opportunities. Chart your path to success with EIS Suite.

Full Lifecycle Support on a Single Platform

The EIS Suite end-to-end solution lets you run the business from quote/proposal to case install, enrollment, billing, administration, and claims. The preintegrated set of components in EIS Suite function on a stand-alone basis or connected to other components.

Your result: Support a full product lifecycle—including innovation and product development—on a single platform with an integrated database.



Speed Time to Market with Rapid Product Manufacturing

Use standardized configuration tools, not custom code, to extend your technology platform to get new products to market faster—and through multiple distribution channels. Create third-party system interfaces and other configurations to readily drive product development and manufacturing processes.

Your result: Use a central hub with a single source of data entry and workflow-driven processes, and provide transparency for all stakeholders on every case and plan.

“IT organizations must operate both tactically, by supporting rapid response business initiatives in the areas of billing, enrollment, and distribution management; and strategically, by creating architectural road maps that will support open architecture, easier sharing of business processes across value chains, and the ability to rapidly adapt partner networks in the course of doing day-to-day business.”

Celent, U.S. Group and Voluntary Employee Benefits, 2013

Multiple Enrollment Systems— Make the Connection

Anytime, anywhere, on any device. EIS Suite gives a carrier the ability to align product manufacturing with product deployment. Its open architecture is built for enrollment platform integration. This enrollment connectivity allows carriers to add storefronts, and it heightens speed to market and flexibility for different products and target markets. Consumer portals, producer portals, mobile applications, and/or call centers can all bolt to the single, core platform.

Your result: Readily respond to market demands and interact with multiple distribution channels/enrollment systems and policyholders from a single, core platform.



The Right Architecture Now—and Tomorrow

The best core insurance system reinvents itself regularly to prepare for future disruption, but does so without disrupting current business operations. EIS Suite features a BuiltRight architecture that is digital ready and based on the most open and modern technology stack available in the market today. The modular and service-based platform has been elegantly engineered to integrate, extend, and scale—without risking future upgrades. Offering a long and renewable life span, every component of EIS system prevents instant and future legacy.

Your result: Benefit from a modern technology approach that will be relevant now and in the future.

Flexible enough to support benefits as well as personal and commercial lines, EIS Suite enables a new era of cross-sell potential and capability.



Policy Administration | Underwriting | Claims | Billing | Customer Engagement

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At EIS Group, we are dedicated to empowering our clients to out-innovate and out-perform their competition by delivering transformational solutions that combine best-in-class technology with deep domain expertise and proven business practices. Our customer-centered insurance core systems are an industry first and are enabling insurers to innovate freely with products and distribution models and embrace today's digital consumer.

In an era of profound industry change and unprecedented competition, EIS is helping insurers around the globe free themselves of their legacy constraints and build uniquely faster, continuously better, and forever stronger insurance businesses.

Compete without constraint™ with EIS.

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