

Meet the Demands of the New Employee Benefits Landscape

Worksite/Voluntary Benefits Services by NTT DATA

Why NTT DATA?

- We were one of the first third-party administrators to support worksite products, and our coverage continues to grow with the market
- We support third-party administration of more than 2.5 million insurance policies, totaling over \$4 billion in premiums annually
- We currently employ more than 1,000 insurance and financial services business consultants

We can help you deliver a wide range of worksite/voluntary benefits products

Successfully running a worksite/voluntary benefits business can be challenging. You need to provide best-in-class products and services for a growing range of benefits demanded by employees – from critical illness, wellness and accident to disability, life insurance, legal, dental, vision and even pet care.

As a leading third-party administrator in the U.S., NTT DATA provides a full array of technology and business process outsourcing services to support your worksite/voluntary benefits business.

Worksite/Voluntary Benefits Services by NTT DATA can help you:

- Accelerate product implementations
- Shorten new business cycle times
- Strengthen producer loyalty
- Deliver service that exceeds customer expectations
- Make effective business decisions utilizing analytics and reporting solutions

Our voluntary/group benefits services at a glance

Modular, flexible
technology

Business processing
solutions

Implementation
expertise, experience
and management

Advisory services

Digital engagement
solutions

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Examples of our proven processes and technologies

New business applications processing:

Our award-winning straight-through processing solutions automatically process your electronic new business applications in our system. We also support other forms of new business applications easily and economically.

Policy and certificate issuance: We issue generic or personalized master policy contracts and member certificates in paper or electronic formats.

Agency management and commissions: Our dedicated team can license and appoint agents for you, as well as manage agent compliance. We pay advanced or as-earned commissions in a multi-level format or send a feed to your commission system.

Billing — single carrier: With our service, billing begins with an initial invoice and welcome call to the group. Subsequent invoices are adjusted monthly to reflect additions, deletions and back-billed premiums. The group can note changes to NTT DATA electronically or directly on the bill. We have the ability to support

various payroll deduction and billing frequency combinations.

Combined billing: We can help you simplify the payroll deduction process and reduce the time spent on administering voluntary benefits with NTT DATA ComBill, featuring:

- Products from multiple carriers
- Single carrier with products administered on different systems
- Combined bills, offering a seamless process for the group — the group writes one check and we do the rest

Claims: With the experience of paying tens of thousands of claims per year, we have developed full-service support for claims on life, disability and worksite products. Our team can prepare claims for your review, pay claims on your behalf or perform any of the other claims processes in between.

Business intelligence reporting:

In addition to our standard reporting, we offer a business reporting system that incorporates your data and transactions into unique and meaningful data to run your business.

Worksite/Voluntary Benefits Services include:

- Advisory services
- Integrated enrollment
- New business processing
- Policy and certificate issuance
- Agency management and commissions
- Billing — single carrier
- Combined billing
- In-force administration
- Call center
- Claims
- Business intelligence reporting

Technology solutions include:

- Quote tool
- Agent portal
- Underwriter's work desk
- Employer solutions website
- Straight-through processing
- Member portal and self-service

In-force policy administration:

The NTT DATA LifeSys policy administration system maintains both individual and group products, including:

- Supplemental health
- Hospital indemnity
- Accident
- Life
- Disability
- Cancer
- Critical illness
- Legal
- Dental
- Vision



Visit nttdataservices.com/insurance to learn more.

NTT DATA Services partners with clients to navigate and simplify the modern complexities of business and technology, delivering the insights, solutions and outcomes that matter most. As the largest division of NTT DATA, a top 10 global business and IT services provider, we combine deep industry expertise with a comprehensive portfolio of consulting, application, infrastructure and business process services.

NTT DATA
Trusted Global Innovator