



Setting the Standard in Platform-based BPO Services

The healthcare payer sector is becoming increasingly competitive as the industry consolidates and payers begin outsourcing claims administration and other operational processes. Without reducing costs, improving quality and enhancing customer service, many organizations will find it difficult to maintain profitability in this highly competitive marketplace.

Platform - based BPO services

With Mphasis - Eldorado's platform-based BPO services, your organization can thrive now and for the long term. If you're a third party administrator, self-insured company or other healthcare payer, our platform-based BPO services will reduce your costs by up to 30%.

Our Service Level Agreements guarantee that the quality and timeliness of services provided will meet or exceed your requirements. We own the software platform on which our BPO services are executed and we're committed to delivering continuous long-term improvements in efficiency and cost-effectiveness.

Unparalleled Benefits

Our BPO services leverage HEALTHpac, the leading software platform for healthcare administration.

This proprietary software platform helps you:

- Focus on your customers and provide superior services while we improve your back-office functions. This helps customer retention and pricing in a highly competitive marketplace.
- Increase your flexibility - We can adjust staffing levels through seasonal ups and downs.
- Scale your business quickly - We have the depth and breadth of staffing to help you contend with rapidly changing market demands.

*Grow your business
while reducing your
administrative costs
by as much as 30%*



PLATFORM-BASED BPO SERVICES



- Improve the quality and speed of essential, repetitive business processes such as claims processing, billing, plan building, and eligibility and enrollment.
- Reduce costs by as much as 30%.
- Renew your focus on strategic objectives and core competencies.
- Achieve a seamless transition to our systems and staff.
- Predict your costs and profits with our per-employee-per-month (PEPM) or per-member-per-month (PMPM) pricing model.
- Reduce turnaround time for claims processing and adjudication.

We are committed to delivering continuous long-term improvements in efficiency and cost-effectiveness.

Platform-based BPO at its Best

Reach Your Objectives - One Step at a Time.

With MphasiS, take it one step at a time or implement an end-to-end solution. We handle only those processes that you are comfortable delegating. You may choose to start with a few groups, as opposed to an entire book of business, then phase in additional groups over time.

We migrate all delegated processes seamlessly to our onshore and offshore BPO service teams, make systematic improvements through our proven transitions methodology, and deliver services on the industry's leading software platform HEALTHpac.

For Application Service Provider (ASP) clients who utilize our platform-based BPO services, processing is accomplished in a highly secure, HIPAA-compliant service center with extensive backup and disaster-recovery capabilities.

Achieve Maximum Efficiency

The key to our success in the healthcare market is our ownership of the HEALTHpac platform on which processes are executed. HEALTHpac, a comprehensive health benefits management system, is the hub of a suite of integrated software products and ASP services that increase your efficiency and profitability.

Leveraging this proprietary platform and our proven process-improvement methodology, we deliver highly effective services at significant savings. Platform-based BPO utilizing HEALTHpac helps us achieve continuous quality improvements and that benefits both of us.

Optional Platform-based BPO Services include:

- Mailroom functions
- Claims processing and adjudication
- Claims repricing
- Provider maintenance
- Billing
- Eligibility and enrollment
- Plan building and maintenance
- Utilization review
- Reporting



At Mphasis, the transition is not just a handoff. It is about improving the process and the results.

The migration begins with an assessment of your requirements, followed by alignment of key stakeholders with the outsourcing strategy. We develop a prioritized phased-migration outsourcing plan, conduct a pilot, make necessary refinements and then go live with the outsourced process(es).

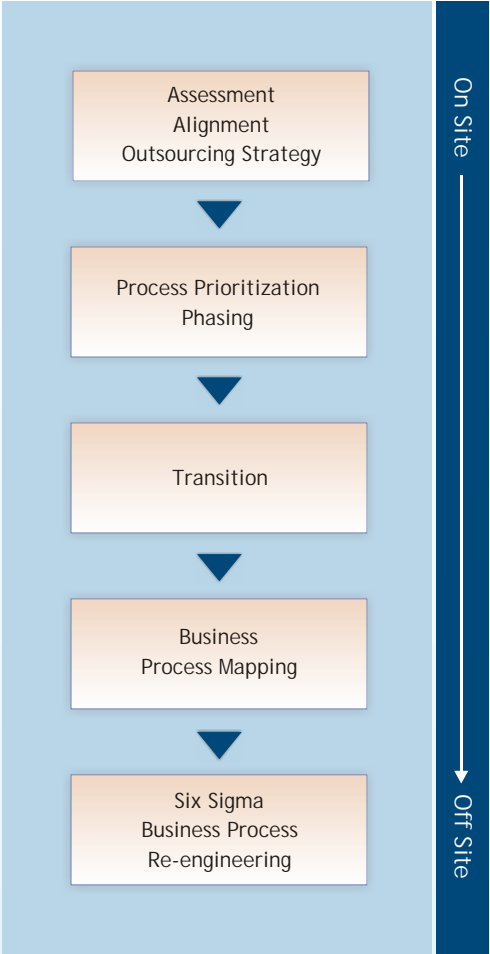
During the re-engineering phase, we determine the current performance baseline and analyze processes employing a Six Sigma approach to deliver enhanced output. We then pilot and assess the baseline improvement.

PEPM/PMPM Pricing Model

Mphasis prices its end-to-end claims processing services on a per-employee-per-month (PEPM) or per-member-per-month (PMPM) basis. We rigorously adhere to service-level agreements for such parameters as turnaround time, ts and

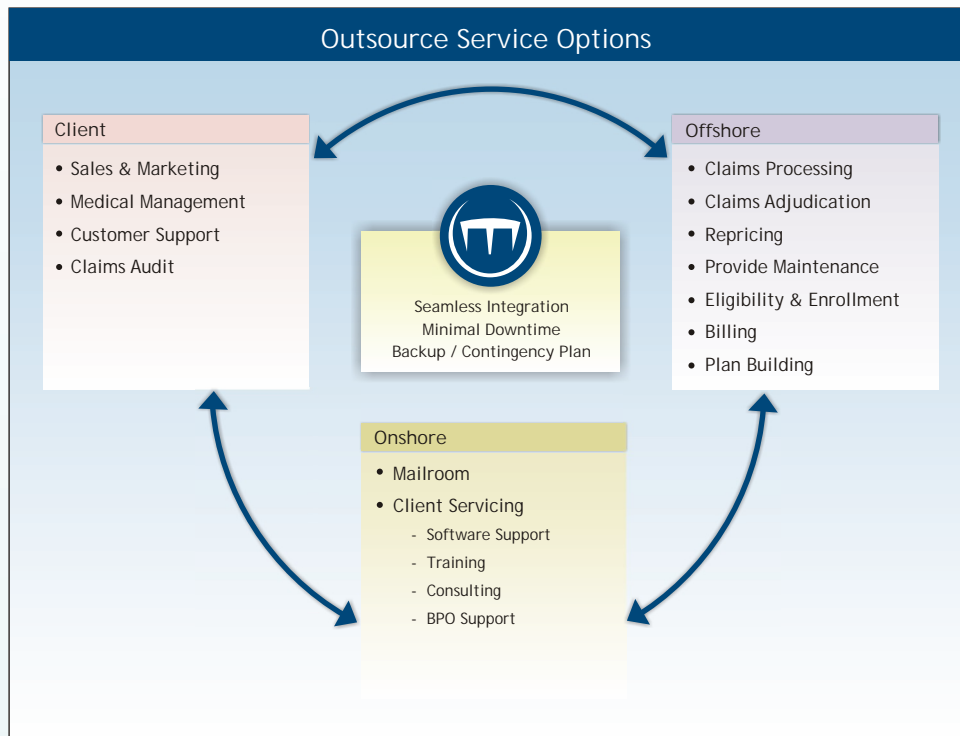
The PEPM/PMPM model helps you predict costs and profits. It also minimizes your risk as services scale up or down to meet changing demand.

processing accuracy and actual deliverables. The PEPM/PMPM model helps you predict costs and profits. It also minimizes your risk as services scale up or down to meet changing demand. For one-off processes, we charge on a per-transaction basis.



To prosper in today's highly competitive marketplace, healthcare payer organizations must increase efficiency and growth to generate the revenue needed to improve services and profitability.

With our platform-based solutions you will accomplish both objectives. We take over operational headaches expertly and cost-effectively managing non-core processes. This allows you to focus on customer service and retention, sales and marketing, and other core competencies to meet your strategic objectives.



Take Advantage Of Our Pilot Program

As you consider ways to improve your organization's performance and profitability, let us show how we can help you. Call us today to sign up for a pilot.

We will evaluate your systems and processes, help you determine what can be outsourced and show you how we can make a difference.

You have nothing to lose but your current limitations. You'll gain world-class, platform-

based BPO services delivered by a partner you can count on.

Setting a Higher Standard.

Our BPO services free your operations team from routine tasks, allowing them to focus on strategic objectives like signing new clients. Our systems/processes integrate seamlessly with yours. Our predictable and reasonable pricing saves up to 30% and our Service Level Agreements limit your risk.

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