

xPressContracts for Group Benefits

Key Benefits

- Web-based tool modernizes, simplifies, and controls contract negotiation process
- Microsoft Word-based editing eliminates need to learn a new proprietary technology
- Side-by-side contract revision comparison speeds review and approval times
- Historical version tracking provides regulatory audit support
- Standards-based architecture ensures easy integration with core business systems (Java EE, XML, Web Services)
- Preapproved contract clauses can be quickly searched and reused to reduce lengthy approval processes
- Web-based, collaborative tool eliminates paper-based processes

Easily manage contract negotiations in a collaborative, Web-based environment

Employers continue to see group benefits as a differentiator in securing employee loyalty. Consequently, health insurers that provide employers with access to products and negotiation tools will be better poised to secure existing business and obtain new clients. Many insurers, however, still use multiple systems and cumbersome processes to address their growing business needs. At the same time, new regulatory mandates occur almost as frequently as the need to renew and negotiate complex contracts for both group and individual coverage.

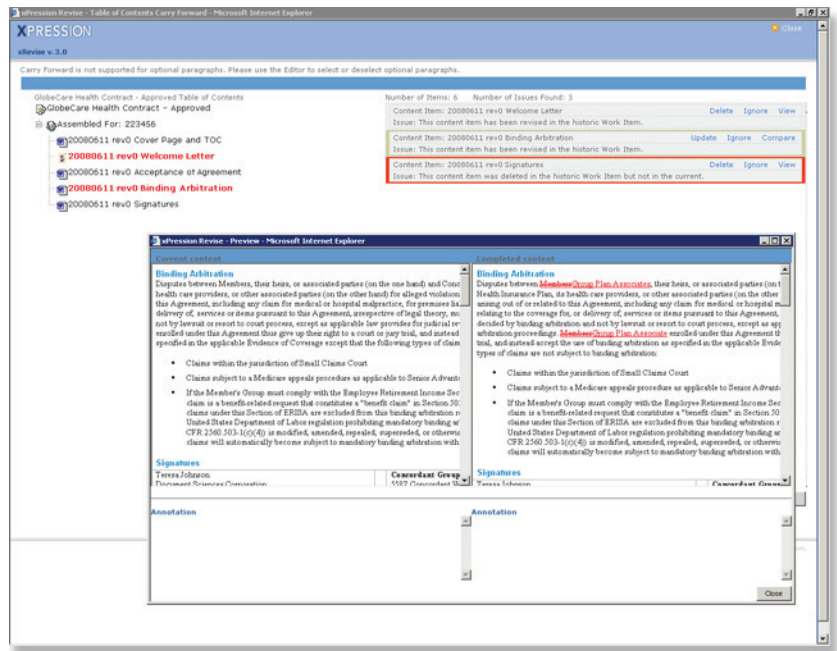
EMC Document Sciences' xPressContracts for Group Benefits offers a consolidated approach to contract negotiations and management. An extension of the award-winning xPression[®] 3 software suite, xPressContracts enables organizations to improve challenging contract negotiation processes by transforming traditionally manual and expensive procedures into one automated, robust workflow with regulatory controls, versioning, and search capabilities.

Reduce maintenance costs and time required to implement contract changes

xPressContracts for Group Benefits provides realtime, paperless, and streamlined contract negotiation capabilities for health insurers. Instead of maneuvering proprietary technology and manual, error-prone processes that put organizations at risk, xPressContracts enables insurers to focus on core business risk assessments for insured coverage.

xPressContracts for Group Benefits features:

- Intuitive content authoring and document template design environment based on Microsoft[®] Word.
- Retrieval of contract data from a wide variety of data sources and systems.
- Automated generation of contracts from preapproved data and rules-based document templates.
- Advanced search capability for finding and retrieving preapproved clauses from a shared library.
- Version control, history management, and tracking of all changes made to any version of contract.
- Side-by-side comparison of contract versions for easy detection and resolution of differences.
- Advanced contract editing and tracking environment with automated approval workflow.
- Ability to produce both electronic and printed versions of contracts in a variety of formats for multichannel distribution.
- Archival of contract versions in multiple ECM systems for records management, search, and retrieval.



Robust search and carry-forward capabilities allow you to easily compare contract changes in an online, side-by-side comparison view.

Improve contract negotiation and management processes

xPressContracts for Group Benefits addresses the specific contract management needs of the group health insurance industry. Automate manual processes and streamline the execution of individual or group contracts, save valuable time while controlling and tracking all contracts or any portions of contracts, and reduce error-prone, paper-intensive steps and replace them with a web-based, automated environment.

Integrate with existing systems using xPression 3 software suite

xPressContracts for Group Benefits is an extension of EMC Document Sciences xPression 3 software suite. Built on an open, component-based architecture using Java EE and XML standards, xPression 3 integrates with existing business processes, workflow tools, and business intelligence systems to create and deliver real-time, interactive, and high-volume communications highly personalized for each recipient.

About EMC

EMC Corporation (NYSE: EMC) is the world's leading developer and provider of information infrastructure technology and solutions that enable organizations of all sizes to transform the way they compete and create value from their information. Information about EMC's products and services can be found at www.EMC.com.



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Take the next step

To learn more about xPression 3, visit www.docscience.com or call 888.4.DOC.SCI (outside the U.S.: +1.760.602.1400).