

**Independence** 

**Let's Do Something  
Great Together!**

**Concentrix Overview for  
Independence Customer Service RFP**

March 8, 2022

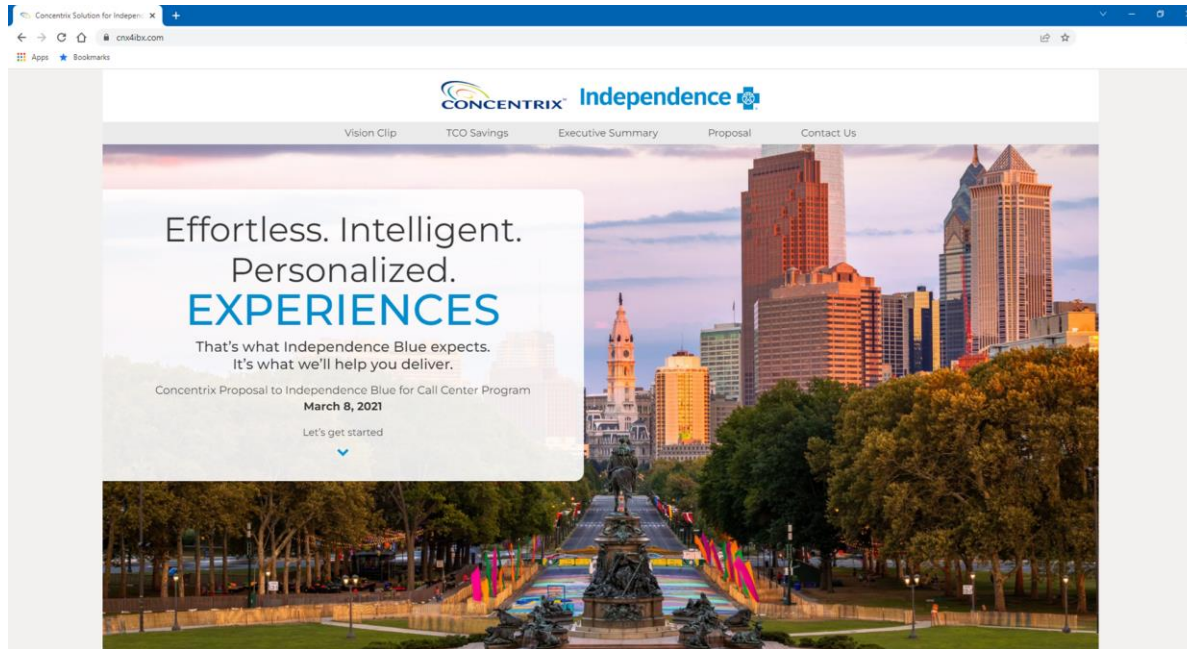
  
**CONCENTRIX™**

# Guaranteed Delivery

- ✓ Increased first call resolution (FCR) and satisfaction (NPS/CSAT)
- ✓ Guaranteed implementation plan (measured milestones)
- ✓ Early PMO engagement before contract signature
- ✓ Invest in successful launch with operational assessment
- ✓ Staffing (seeding) competencies in start-up

- We are a partner with Highmark and use the same platform that IBX uses today
- IBX uses the Highmark's Oscar and CSD system
- We are a proud partner to several other Blues and happy to provide references

# Important Links



Website: <https://cnx4ibx.com>

Password: Concentrix@2022

## Concentrix Executive Video Presentation



Video: <https://player.vimeo.com/video/685588673>

Password: Concentrix@2022

# Concentrix Delivers Results for our Partners

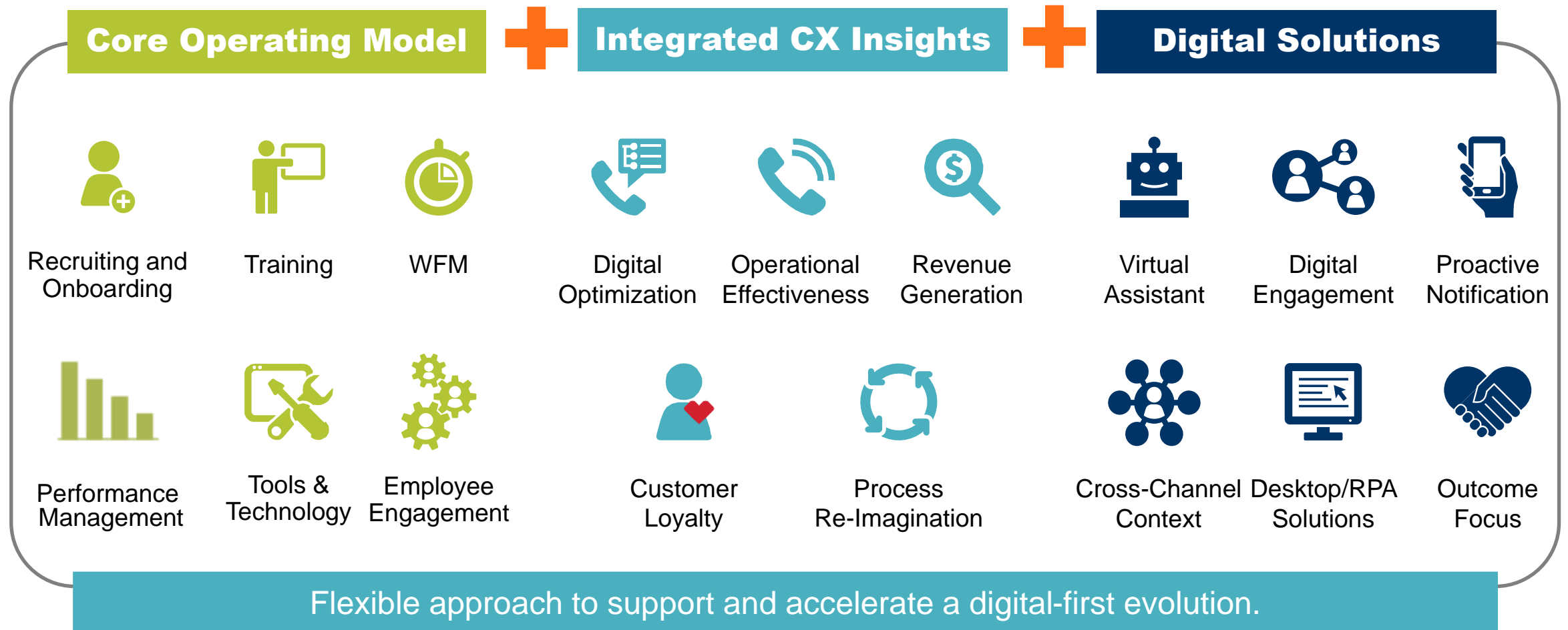
An illustration based on past experiences

Fewer Agents + Reduced cost + Increased efficiencies



**5% to 8%**  
CX Experience  
Enhancement

# Making a Difference to Independence Blue with our Integrated Delivery Structure





**While we have  
you here...**

**Independence** 

## **Solution Overview**

  
**CONCENTRIX**™



# We Understand What You Need From Your Partner

**1** Cost Optimization

**2** 3Cs (Commercial, Capability and Cultural) Alignment

**3** Reduce Unnecessary and Costly Fees

**4** Customer Experience Enhancement



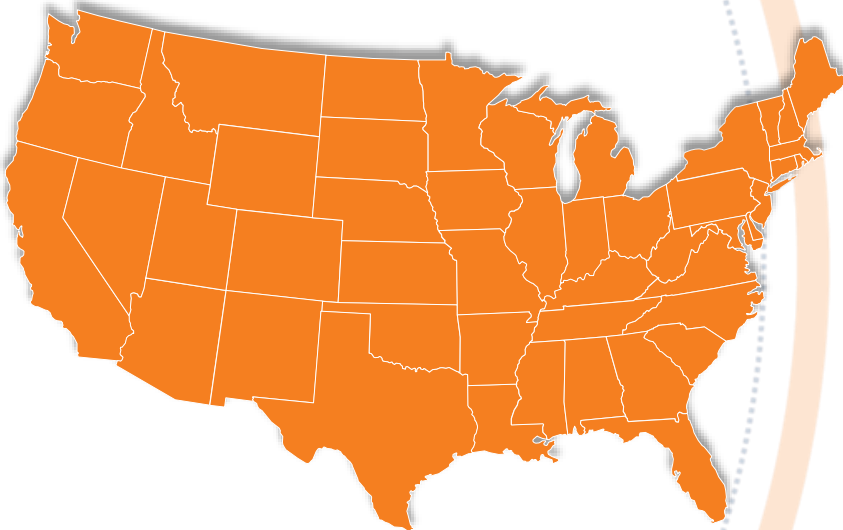


# Proposed Locations for Independence Blue

NICARAGUA



UNITED STATES – WAH



PHILIPPINES



# LATAM Overview

The fastest growing, highest performing geo across the Concentrix global footprint

**#1**

Top performing geo in client scorecard attainment across Concentrix since 2016

**30K+**

Staff strong

**24K+**

advisors

**40%**

of advisor new hires through Employee Referral Program – our #1 source for new talent

**~90%**

of management promoted from within

**20K+**

seats



Customer experience transformation, performance improvement consulting, training, certification, and benchmarking



Data privacy and security provisions for safeguarding medical information



Information Security Management System



Redefining and updating how service companies report on compliance controls



Information security standard for branded credit cards

**62**

clients, supporting 150+ lines of business spanning 9 client industry verticals

**40M**

Annual customer transactions across array of customer care, technical support, collections and revenue generation (Voice and Digital channels)

**26 Sites**

**15 Years**

years of experience since opening Costa Rica, El Salvador and Dominican Republic in 2005

## Industries Served

- Consumer Electronics
- Banking/Financial Services
- Healthcare/Pharmaceutical
- Insurance
- Energy/Utilities
- Media/Communications
- Retail/eCommerce
- Technology
- Travel/Transportation/Tourism

## Services Provided

- Customer support
- Technical support
- Sales support
- Marketing support
- Collections

## Languages Supported

- English
- Spanish
- Portuguese
- French
- German
- Italian



# Nicaragua

- 1. Managua (Nic 2)
- 2. Managua (Nic 3)
- 3. Managua (Nic 5)

**SITES**

Our Nicaragua location is well-established since 2008 with multiple sites and large client portfolios, making it an attractive delivery location for growth.

Nicaragua is the largest country in Central America offering one of the most competitive cost structures in the region and a young and dynamic workforce culturally integrated with North America.

- Healthcare Services
- Consumer Electronics
- Technology
- Media/Communications

**INDUSTRIES SERVED**




- Customer support
- Technical support L1 L2 L3
- Sales support
- HR BackOffice Services

**SERVICES PROVIDED**

- Voice
- Email
- Chat
- Back-Office

**CHANNELS SUPPORTED**



-  **1,650+** seats
-  **1,600+** staff
-  **1,250+** advisors

Nicaragua has a highly skilled workforce offering services in Tech Support and other industries as well as a stable non-union labor market with native-like English proficiency and culturally integrated with North America and neutral Spanish accent.

- English
- Spanish

**LANGUAGES SUPPORTED**





# Outcomes delivered

**5X**  
Customer demand

Expanded hiring beyond physical location to meet seasonal volume increases

Travel, Transportation & Tourism

**10%**  
better than B&M agents

Streamlined training and talent management processes to improve customer support

Insurance

**260%**  
better attendance than target

Applied creative agent scheduling and innovative in-home solutions to meet urgent resource needs

Retail & e-Commerce



## What we do

Flexible, scalable, secure CX delivery

Leverage an expanded, experienced hiring pool aligned to your brand, with the data security and exceptional CX that you expect in a B&M contact center, combined with business continuity and the ability to quickly react to unplanned volume surges.

## What we offer

- SecureCX™ workspace security with biometrics authentication
- Flexible and Secure Desktop Environment
- CX focused, Digitally enabled Ecosystem tuned to in-home operations
- Dedicated, certified, focused service line; it's more than agents working from home
- Concentrix Engagement Studio keeping our teams engaged & connected
- Workforce management scheduling that optimizes flexibility

**16+** years of experience

**10+** Industry verticals

**40** Countries supported

**60%+** Global staff working from home

**Multiple** Industry recognized compliance



# Concentrix Philippines

**#1** Top BPO Brand and Largest Private Employer



19+ Years



47 Centers



133 Clients



86,000+ Staff



6,500 Healthcare



9/10 Client VOC



Leading influencer to PH Government



Special Partnerships

**25** Local Government Units

**7** Sectoral Groups

**61** Universities and Colleges



Vaccine Drive and Concentrix Bus



At **Concentrix**, our staff health and wellbeing is our top priority. On July 6, we were the **first BPO** in the PH to rollout **FREE** staff Inoculation Program. **#WorthTheShot**



A fleet of 50 serviced **Concentrix fully-branded buses** providing **FREE** transport to our employees. Fully equipped with air-conditioning and WIFI internet.

## Awards

**2021**

1. Best Company of the Year
2. Best Employer of the Year
3. Best Contact Center-BPO Company of the Year
4. Best Foreign Owned Company
5. Outstanding Use of ICT Services to Fight COVID-19

6. COVID Comms: COVID-19 Employee Communication Strategy
7. COVID Comms: Safety Communication: #EndtheSpread



**2020**

1. Diversity and Inclusion
2. Exporter and Employer
3. Wellness Company of the Year



# National Health Plan Operations

We hired over 4,000 healthcare agents for Q3-4 2021 ramps and 1,200 licensed/non-licensed telesales agents across multiple countries – *all during a Global Pandemic*

Client	OEP Ramp	Client since	Service delivery	Member services	Provider services	Sales operations	Back office	Medicare / Medicaid	Commercial
Client 1	>1,000	2007	NA/LA/IN	Yes		Yes	Yes	Yes	Yes
Client 2	>500	2002	NA/PH/IN	Yes	Yes		Yes	Yes	Yes
Client 3	>500	2010	LA/PH/IN	Yes	Yes		Yes	Yes	Yes
Client 4	>300	2013	NA/LA	Yes	Yes	Yes		Yes	
National Blue	>700	2014	NA/PH	Yes	Yes	Yes	Yes	Yes	Yes



# Blue's Operations

We hired over 1,500 healthcare agents for Q3-4 2021 ramps and 300 licensed/non-licensed telesales agents across multiple countries – *all during a Global Pandemic*

Client	STEADY STATE HC	OEP Ramp	Client since	Service delivery	Member services	Provider services	Sales operations	Back office	Medicare /Medicaid	Commercial	Transformation solution
National Blue	2,000	>700	2014	NA/PH	Yes	Yes	Yes	Yes	Yes	Yes	
BCBS Association	10		2021	NA	Yes						IVR (NLU)
Southeast Blue	500		2021	LA/PH/IN	Yes	Yes		Yes	Yes	Yes	CX Analytics
Southeast Blue	400	>100	2012	NA/PH	Yes	Yes			Yes	Yes	
Mid-West Blue	150		2005	IN				Yes		Yes	OCR
Mid-Atlantic Blue	600	>100	2010	IN/PH	Yes	Yes		Yes	Yes	Yes	Analytics (MTM/STARS, Medicaid Cost Containment)

- Experienced with Independence Blue work through back-office claims processing on the Highmark platform
- Working with BCBS plans on digitization strategies, and enabling adoption of new channels like Messaging
- Core experience driving MTM, and STARS analysis around grievance rates, appeals & contact center metrics and CAHPS surveys.
- Extensive experience working with Highmark's Oscar and CSD system

# Highlights of our Current Blues Support

Supported by strong horizontal technology and operational competencies

Sales and Revenue Generation	Member Services		Health & Care Management	Provider Services		Claims Processing		Technical & Device Support
Health and Care Management	Member Contact Service	Benefits and Enrollment	Health and Care Management	Network Management	Provider Contact Services	Claims Adjudication	Post Adjudication	Device Management
Lead Generation	Broker and Account Mgmt. Support	Case Installation Testing	Coverage Review Determination	Provider Demographics Load	Eligibility and Benefits Calls	Mail Room Services	Claim Audits	Application & Software Support
Exchange Services	Eligibility and Benefits Calls	Benefits Administration	Prior Authorizations	Credentialing Support	Claims Calls and Resolution	Claims Data Entry and Correction	Overpayment Data Mining	Customer Tech Support
Licensed Health Insurance Sales	Claims Calls	Benefits Configuration Testing	Patient Services	Contract Load	Complaints, Appeals & Grievances	Claims Adjudication	Overpayment Recovery	App Store
Enrolment Support calls	Tech Support	Billing – Individual and Group	Clinical Review	Provider Data Accuracy	VOC Analytics	COB/Subrogation	Claim Adjustment	PTC & AE Reporting
Member ID Cards & Premium Payments	VOC Analytics	Member Enrollment	Case Registration Workers Compensation			Claims Repricing	Payment Integrity	
						Provider & Member Correspondence		

Process	Blues Exp	Overall Exp	Blue FTE
Sales and Rev Gen	4+ years	10+ years	300
Member Contact Services	7+ years	10+ years	2000
Enrolment and Billing	7+ years	7+ years	125

Process	Blues Exp	Overall Exp	Blue FTE
Provider Contact	7+ years	14+ years	900
Claims and Adjustments	10+ years	14+ years	750
Network Management	NA	3+ years	NA



**Independence** 

## **Concentrix Overview**

  
**CONCENTRIX™**



# Who We Are

## UNPARALLELED

ability to deliver high-value CX and technology globally

## DEEP

industry and domain knowledge

## EXCEPTIONAL

technology, digital, and analytics expertise

**Top 2**

global CX solutions provider

**360°**

customer full lifecycle services

**96%**

client renewal rate



**16 years**

average tenure of the top 25 clients



**168**

industry awards FY'20 and '21



**70+**

languages



**40+** countries

**6** continents



**340+**

IP Assets



**750+**

clients



**125+**

global new economy clients



**100+**

Fortune Global 500 clients



**290k**

Staff globally

# Global Footprint

## When and where you need it

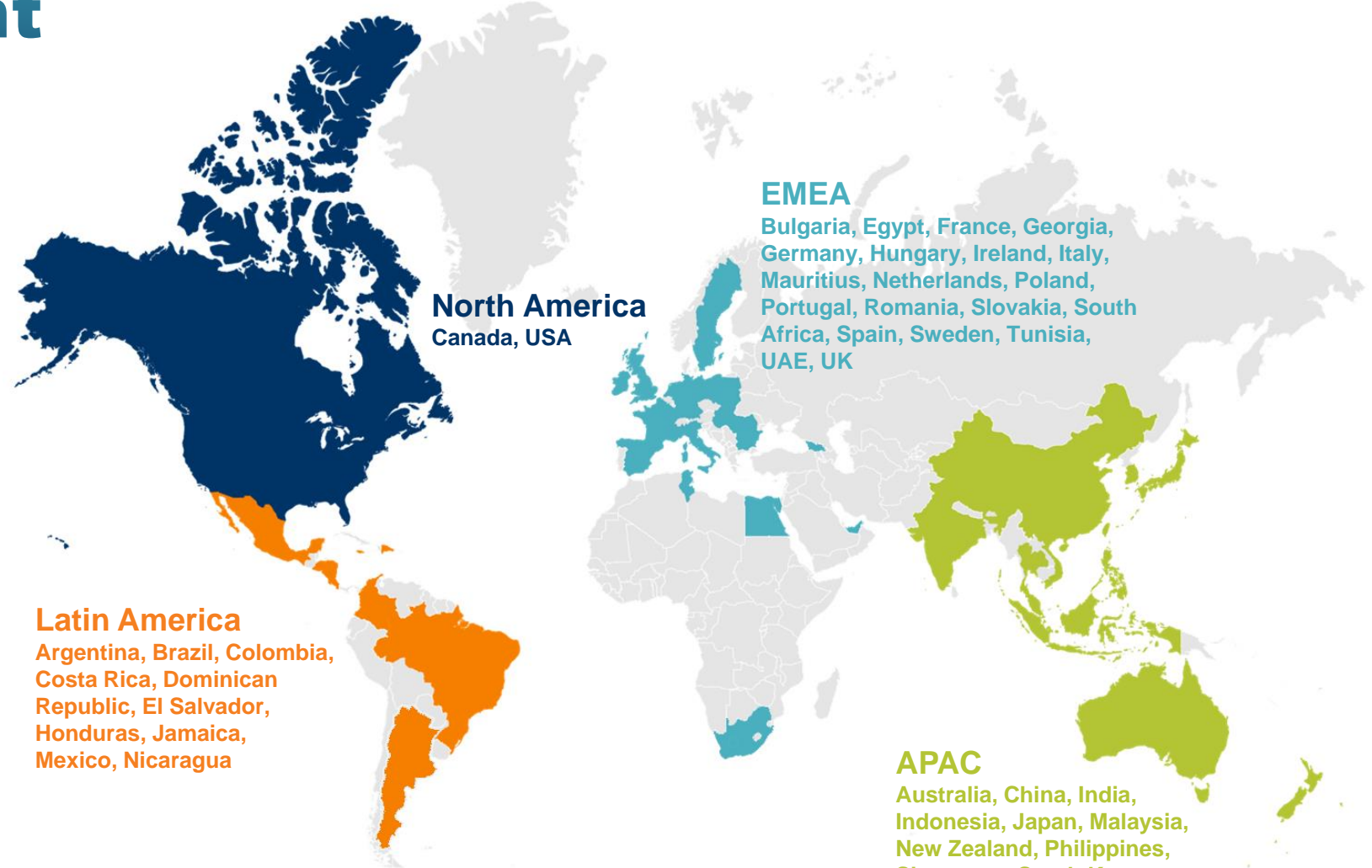
- Global consistency, local intimacy
- Robust, redundant infrastructure
- 95% of world population
- languages spoken
- 48 of our top 50 clients use us in more than one country



Work at Home

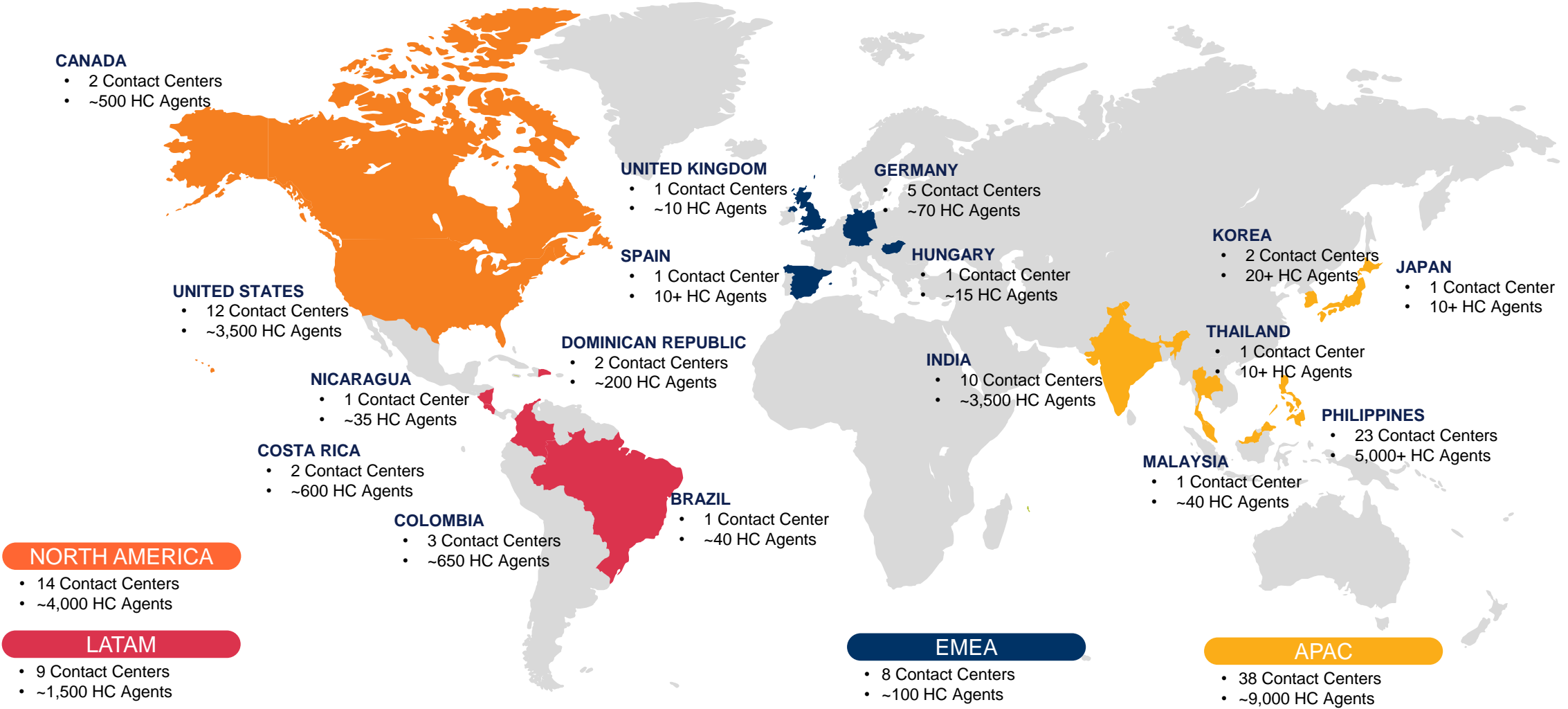


Global Delivery Centers

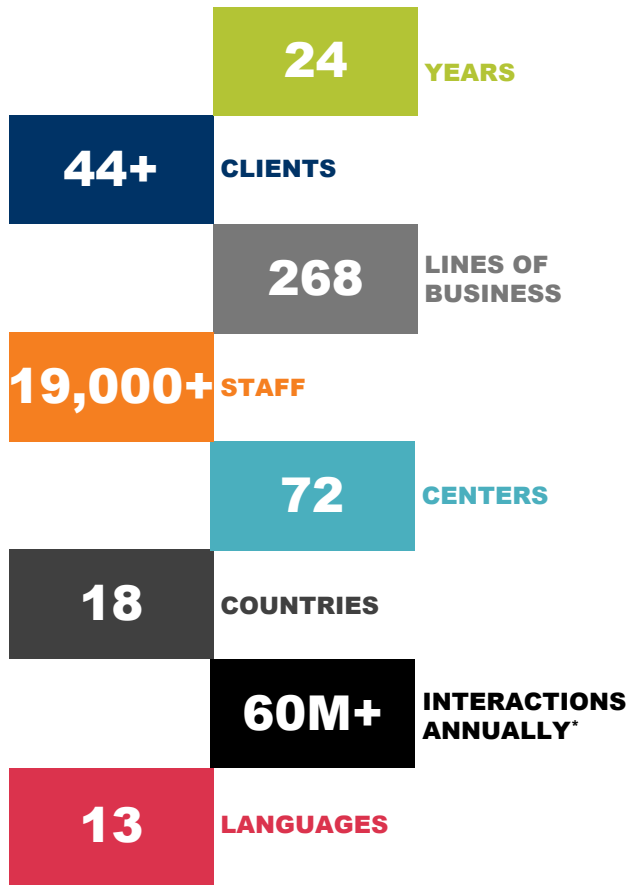


# Our Global Healthcare Footprint

Offering the Right Blend of Experienced Locations for our Clients' Needs



# Our Healthcare Services Portfolio



## PRODUCTS SUPPORTED



## WORK SUPPORTED



## CHANNELS SUPPORTED



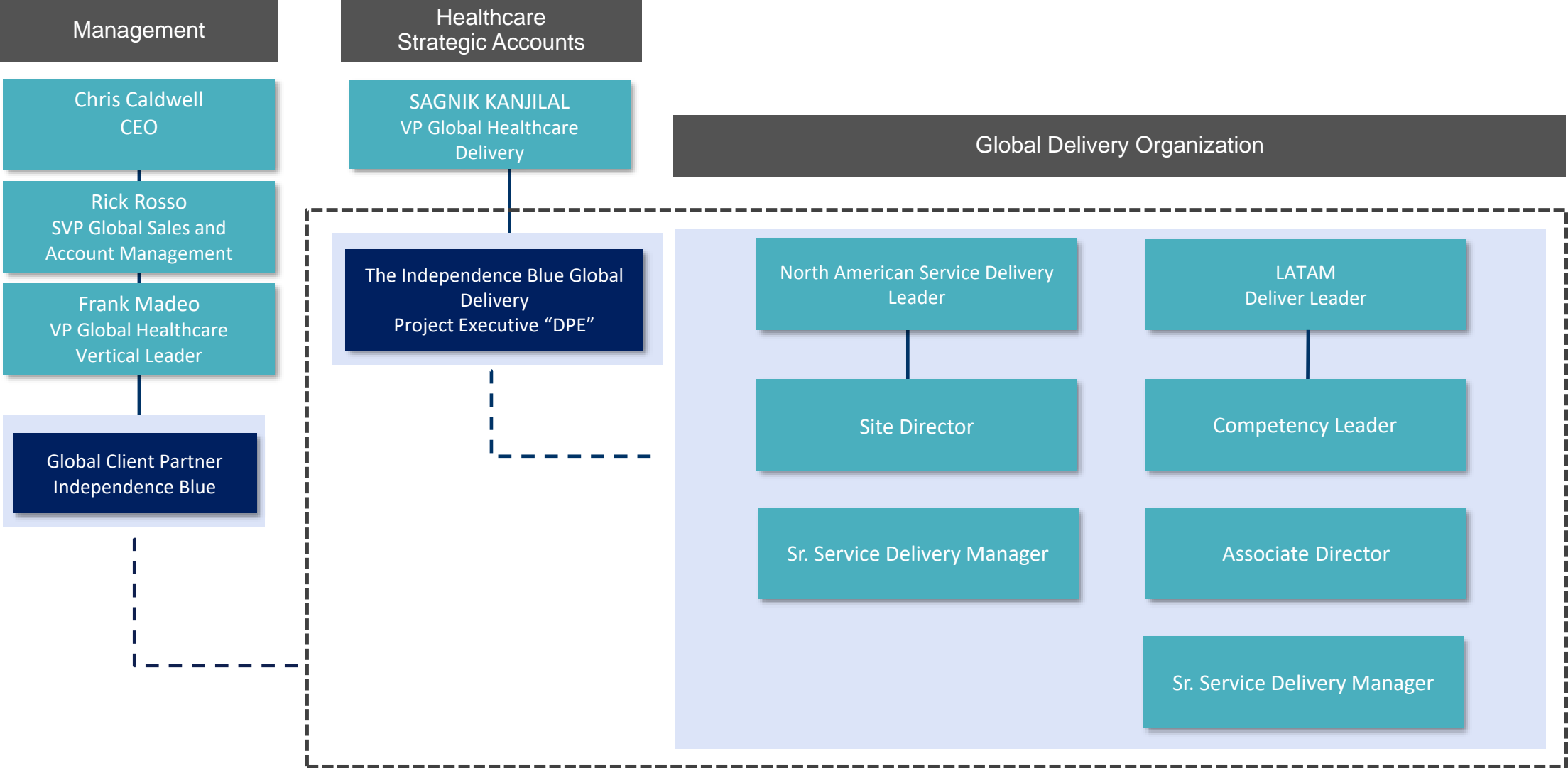
**Independence** 

**Governance**

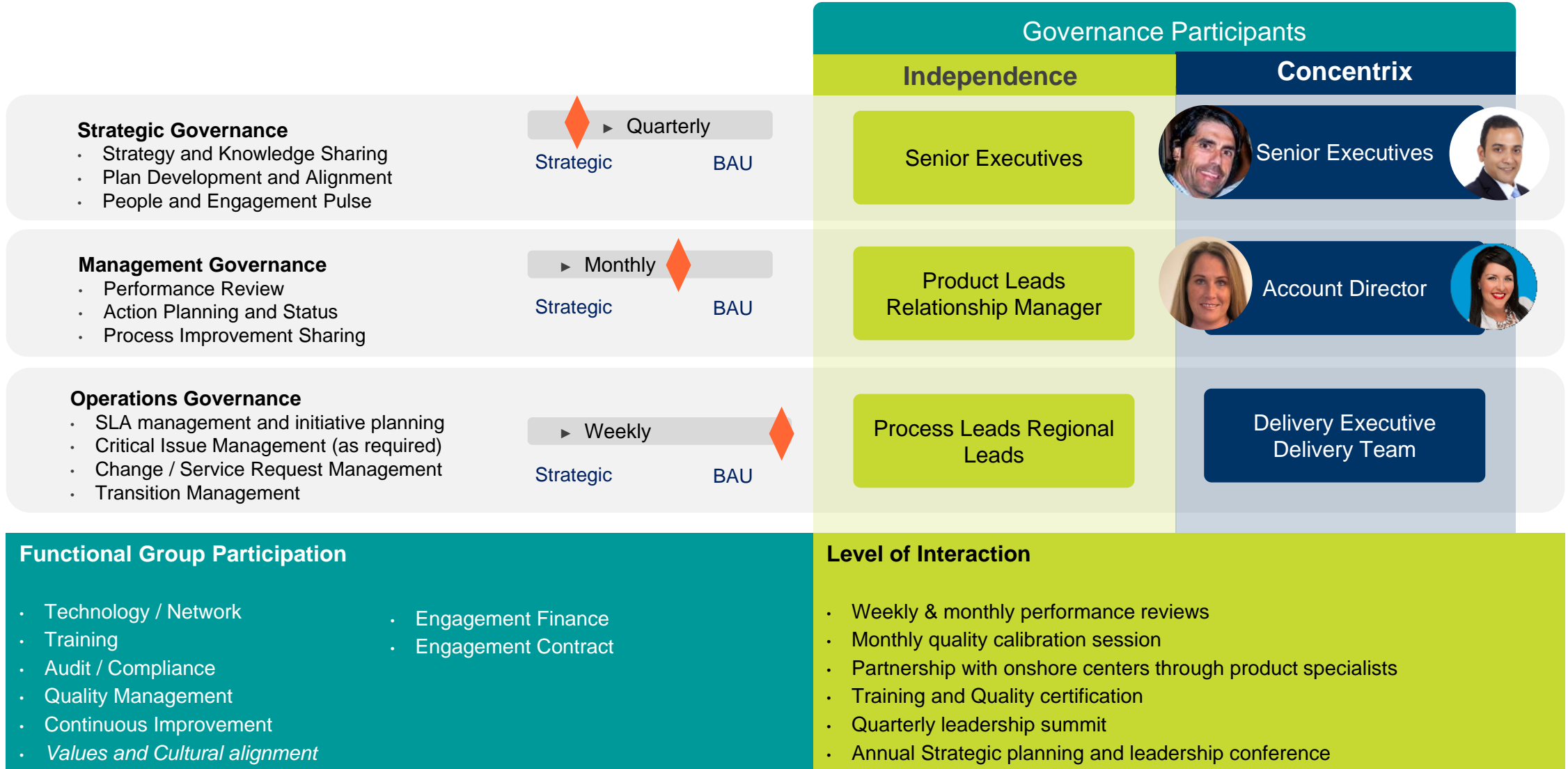
  
**CONCENTRIX**<sup>TM</sup>



# Concentrix Account Governance and Organizational Support Structure for Independence Blue



# Governance Structure





**Independence** 

**Culture Alignment**

**CONCENTRIX**<sup>TM</sup>



# Independence & Concentrix Cultural Alignment

We share the same values. We believe in your mission and vision.

We are here to serve and support Independence and make great things happen together.



**Mission**  
Is to enhance the health and well-being of the people and communities we serve

**Vision**  
We strive to be one of the most admired and innovative companies leading the transformation of health care — now and into the future

**Values**  
Empowerment, Courage, Accountability, Innovation, Integrity, Teamwork, Excellence, Customer Commitment, DEI.

**Mission**  
To create value for our business partners by being a meaningful part of their success

**Vision**  
We will be the greatest services company in the world, rich in diversity and talent

**Values**  
Integrity, Tenacious, Bold, Disruptive, Excellence, Transparency, Openness, Knowledge



# DEI Industry Leader



*At Concentrix, we have always believed in and embraced a culture of belonging where individuals from all walks of life are empowered to share their unique perspectives and experiences. We challenge ourselves every day to stand up for equality, belonging, and fairness, and feel strongly this both helps us grow and leads us into the future.*



**— Chris Caldwell**  
*President and CEO, Concentrix*



# Highly Experienced Board of Directors

A Board that is 75% Diverse



**Kathryn Marinello**

Chair of the Board

Kathy, our first Chairperson, brings extensive business leadership experience, including service on multiple public company boards of directors



**Chris Caldwell**

Director

As the leader of Concentrix for more than a decade, Chris has extensive knowledge of both the business itself and the BPO industry as a whole



**Teh-Chien Chou**

Director

An expert in finance with substantial experience serving on public company boards of directors, T.C. is a seasoned business leader



**Kathryn Hayley**

Director

Kathryn brings extensive experience in information technology, financial services, and talent management, and demonstrated success leading public companies



**Laverne Council**

Director

LaVerne brings an undeniably strong background in information technology and consulting in both the private and public sectors



**Dennis Polk**

Director

As the CEO of SYNEX, Dennis has been involved with Concentrix for many years and brings a deep knowledge of the business



**Jennifer Deason**

Director

Jennifer is an expert in leading consumer-focused, technology-enabled businesses and has a deep well of experience in finance and operations



**Ann Vezina**


Director

Ann brings extensive experience with the BPO industry and personnel management



# Awarded Best Global Company Culture in April 2021

**10. Concentrix**

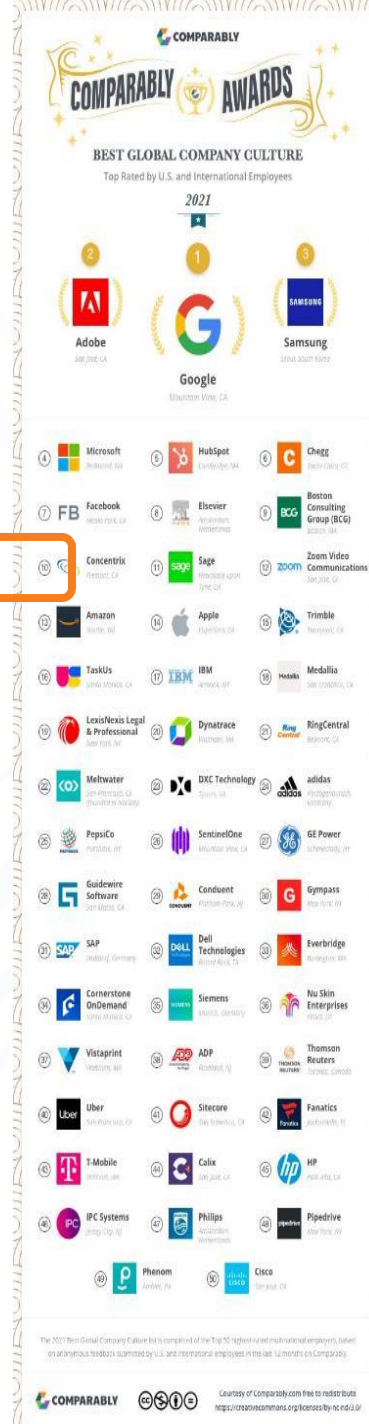


Courtesy of Comparably

**Global headquarters:** Fremont, California

**Industry:** Customer service outsourcing

**Employee's quote about the company:** "There is a true spirit of recognition across the global organization."



**COMPARABLY AWARDS**

**BEST GLOBAL COMPANY CULTURE**  
Top Rated by U.S. and International Employees

**2021**

1. Google  
2. Adobe  
3. Samsung

10. Concentrix

40. Uber  
41. Sitecore  
42. Fanatics

43. T-Mobile  
44. Calix  
45. HP

46. IPC Systems  
47. Philips  
48. Pipedrive

49. Phenom  
50. Cisco

The 2021 Best Global Company Culture list is comprised of the Top 50 highest rated multinational employers, based on anonymous feedback submitted by U.S. and international employees in the last 12 months on Comparably.

Courtesy of Comparably.com free to readers from <https://www.comparably.com/news/best-global-culture-2021/>

- Sources
- <https://www.businessinsider.in/careers/news/the-25-global-companies-with-the-best-workplace-cultures-according-to-employees/slidelist/81934993.cms>
  - <https://www.comparably.com/companies/concentrix>
  - <https://www.comparably.com/news/best-global-culture-2021/>

**Independence** 

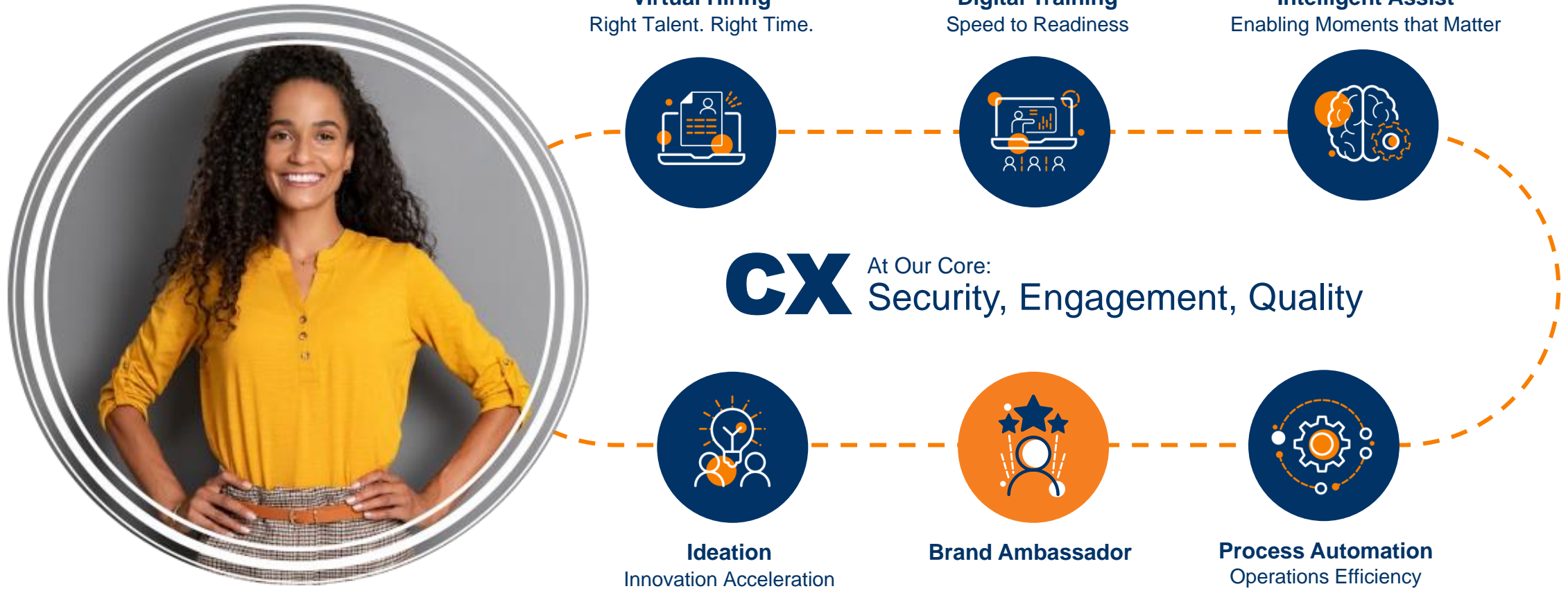
**Talent is  
Everything**

  
**CONCENTRIX™**



# Tech-Enabled Advisor Journey

Using technology to find, develop, and support amazing ambassadors for your brand



# Virtual Hiring

Right Talent. Right Time.

Virtual Interviews / Screening • Online Assessments • eOffer & eOnboarding

Fill Rate

96% ➔ 100%

On-time Starts

98%

Candidate Experience

93%

Top 2 box performance

# Digital Training

Speed to Readiness

ALBA Training Bots (Chat and Voice) • Tailored Simulations • Gamification

Training Throughput

82% ➔ 89%

Training Lead Time

10% ↓

Time to Proficiency

20% ↓

# Intelligent Assist

Enabling Moments that Matter

Smart Agent Assist (Real time conversational guidance, customer sentiment) • Automated ACW • Guided Workflows • Knowledge Bots

Customer Satisfaction

15% ↑

Handle Time Reduction

10% ↓

Reduced QA Errors

20% ↓

# Process Automation

Operations Efficiency

Cognitive Conversational Bots (Messaging, Chat, Voice, Email, Multi-lingual) • Robotics Process Automations • Desktop Automations

Digital Channel Shift

10%-15% ↑

Efficiency

8%-15% ↑

Cost to Serve

15%-20% ↓



# Healthcare Specific Training

We focus on building healthcare specific training



## Compliance Courses

- HIPAA
- Fraud, Waste, and Abuse

## Healthcare Foundational Courses

### Healthcare 101

- Understanding of healthcare terms
- US healthcare industry
- Overview of how insurance works
- Affordable Care Act

### Healthcare 102

- Understanding claims
- Understanding dental plans
- Medicare vs. Medicaid
- Diabetes care overview



## Enhanced Learning Tools

- Virtual reality lab– Understanding the member journey
- Gamification
- Role plays



## HIPAA CRATERS

Same game functionality, a different type of question

- All questions or scenarios are randomized
- Learner picks module they want to play

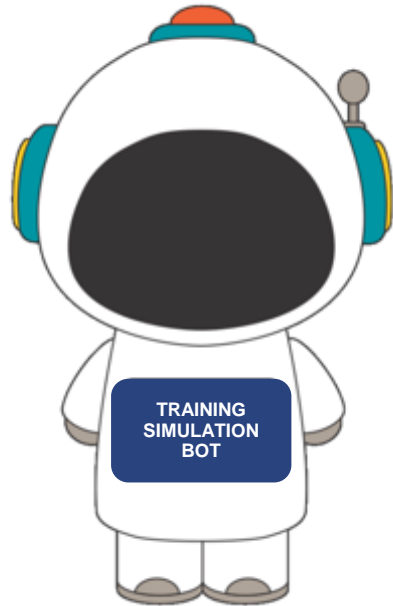


- Game structure is set up to allow for more modules to be added over time



# ALBA – Advance Learning Through Bot & Automation

- 1 Ramp to Proficiency
- 2 Customer & Business Ready Advisors
- 3 More Practice for Advisor
- 4 Deployed in Multiple Accounts



Password: **Concentrix@2022**

**NPS**  **3%**

**SCENARIOS**

**5**  **20**



In Pipeline: Email and Voice BOT

# SecureCX™ by Concentrix

Video: [https://www.youtube.com/watch?v=BJ\\_83cDvqa4](https://www.youtube.com/watch?v=BJ_83cDvqa4)



# Included in Independence Blue's Solution

Solution	Business Need	Key Features	Key Benefit
<b>SecureCX</b>	<i>Fraud Avoidance</i>	<ul style="list-style-type: none"> <li>• <i>Live monitoring of WAH agents and send real time alert to security on compliance breaches by WAH Agents</i></li> </ul>	<ul style="list-style-type: none"> <li>• Real time alert on fraud deduction for WAH agents</li> </ul>
<b>Advanced Learning Through Bot and Automation (ALBA)</b>	<i>Training Better Ramp</i>	<ul style="list-style-type: none"> <li>• <i>Training chatbot for agents to practice on chat scenarios to be more proficient and effective while interacting with the customers</i></li> </ul>	<ul style="list-style-type: none"> <li>• CSAT Improvement</li> <li>• AHT Improvement @ 5%-8%</li> </ul>
<b>Agents Activity Logger (AAL)</b>	<i>Productivity Improvement</i>	<ul style="list-style-type: none"> <li>• <i>“Utility” to track/monitor productivity by capturing all activities performed by an agent</i></li> </ul>	<ul style="list-style-type: none"> <li>• Agent Work Behavior improved by 10%</li> <li>• Enhance Utilization and Productivity at 8%-15%</li> </ul>
<b>ACW – Call Automation</b>	<i>Productivity Improvement</i>	<ul style="list-style-type: none"> <li>• <i>Ease of closing ACW case with step by step guided flow based on call drivers and case notes</i></li> </ul>	<ul style="list-style-type: none"> <li>• Reduce ACW time by 10%- 15%</li> <li>• Improve agents productivity</li> </ul>
<b>GRADE Gamification</b>	<i>Performance Improvement</i>	<ul style="list-style-type: none"> <li>• <i>Performance metrics enhancement through gamified scenarios</i></li> <li>• <i>Peer competition and virtual market capability</i></li> </ul>	<ul style="list-style-type: none"> <li>• Improve productivity of agents on key metrics (subject to account)</li> </ul>
<b>PULSE</b>	<i>Coaching, Quality, Quiz modules etc....</i>	<ul style="list-style-type: none"> <li>• <i>One stop integrated “Contact Center Management solution” with built-in modules on Performance, Quality, Coaching to Workflow</i></li> </ul>	<ul style="list-style-type: none"> <li>• Improve data visibility</li> <li>• Improve agent performance management</li> </ul>
<b>Fraud Management Solution (FMS)</b>	<i>Fraud Avoidance</i>	<ul style="list-style-type: none"> <li>• <i>Aids in Fraud Detection, Fraud Monitoring and Fraud Reporting</i></li> </ul>	<ul style="list-style-type: none"> <li>• Reduce Fraudulent Behavior</li> <li>• Early Warning Message</li> </ul>
<b>Quick Connect</b>	<i>Agent Efficiency and Fraud Avoidance</i>	<ul style="list-style-type: none"> <li>• <i>Comprehensive suite of productivity and communications applications running on a multi clustered framework.</i></li> </ul>	<ul style="list-style-type: none"> <li>• Improve agents efficiency and productivity on Chat, Real time agents screen monitoring</li> </ul>
<b>Smart Agent Assist</b>	<i>Reduce AHT, Increase in Member and Provider Sat</i>	<ul style="list-style-type: none"> <li>• <i>Guided workflows tailored to Health Plan processes</i></li> </ul>	<ul style="list-style-type: none"> <li>• Improved <u>SURVEY RESULTS</u> Ensures compliance, improvements in throughput and enrollment</li> </ul>

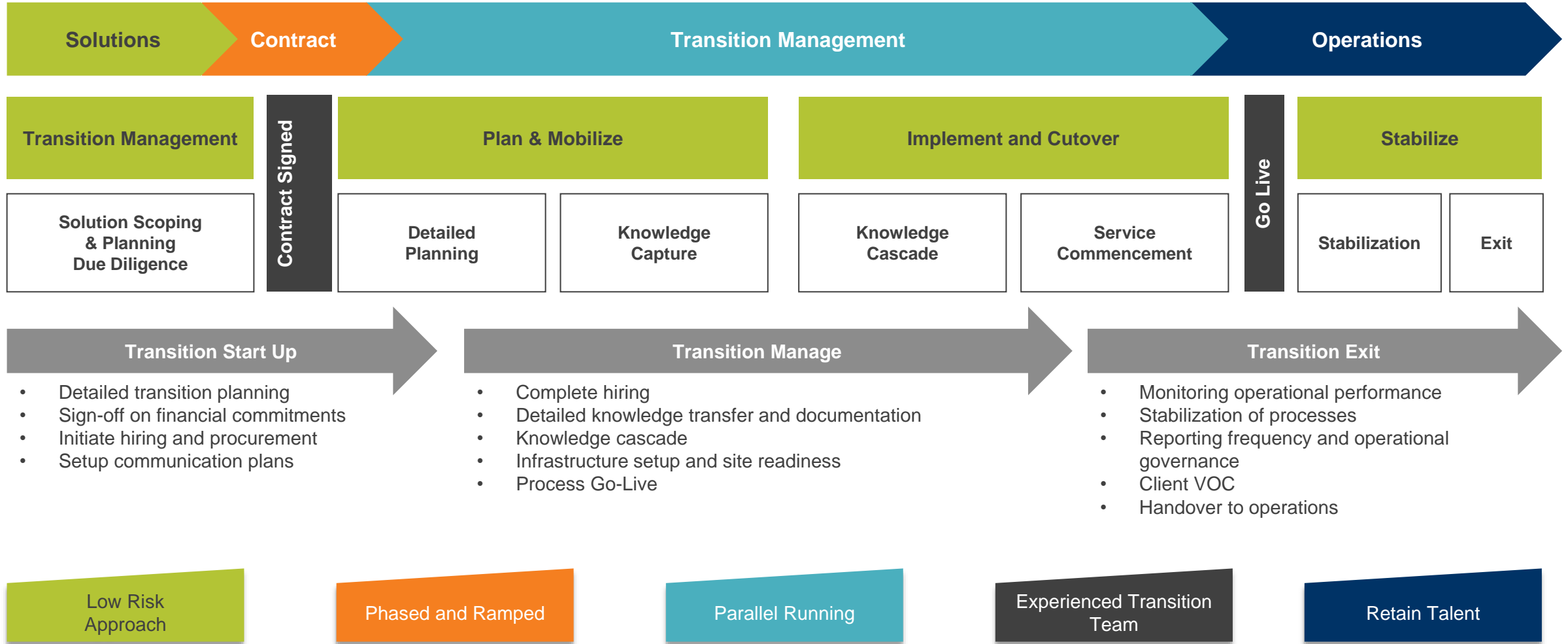
**Independence** 

**Transition and  
Implementation**  
**A Guaranteed Success**

  
**CONCENTRIX**™

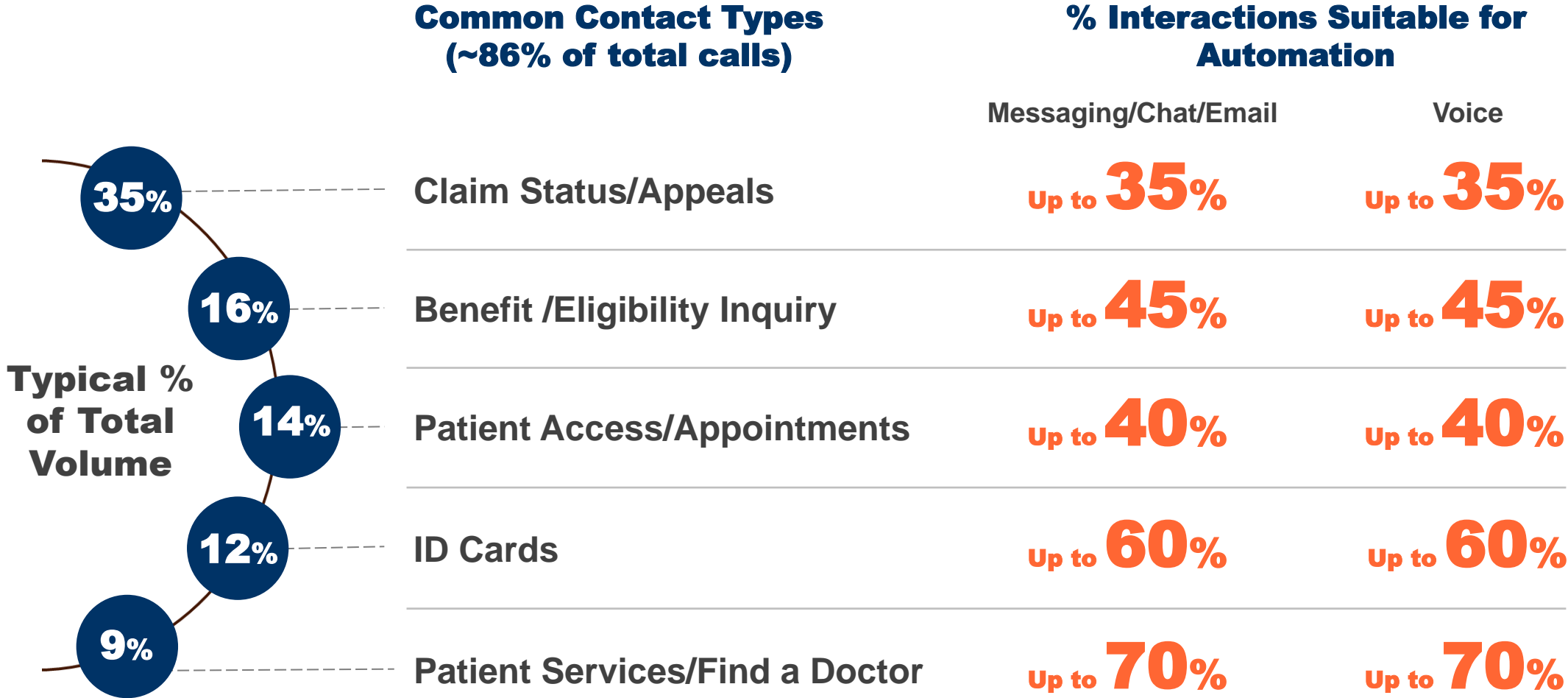


# A safe transition that will protect your CX

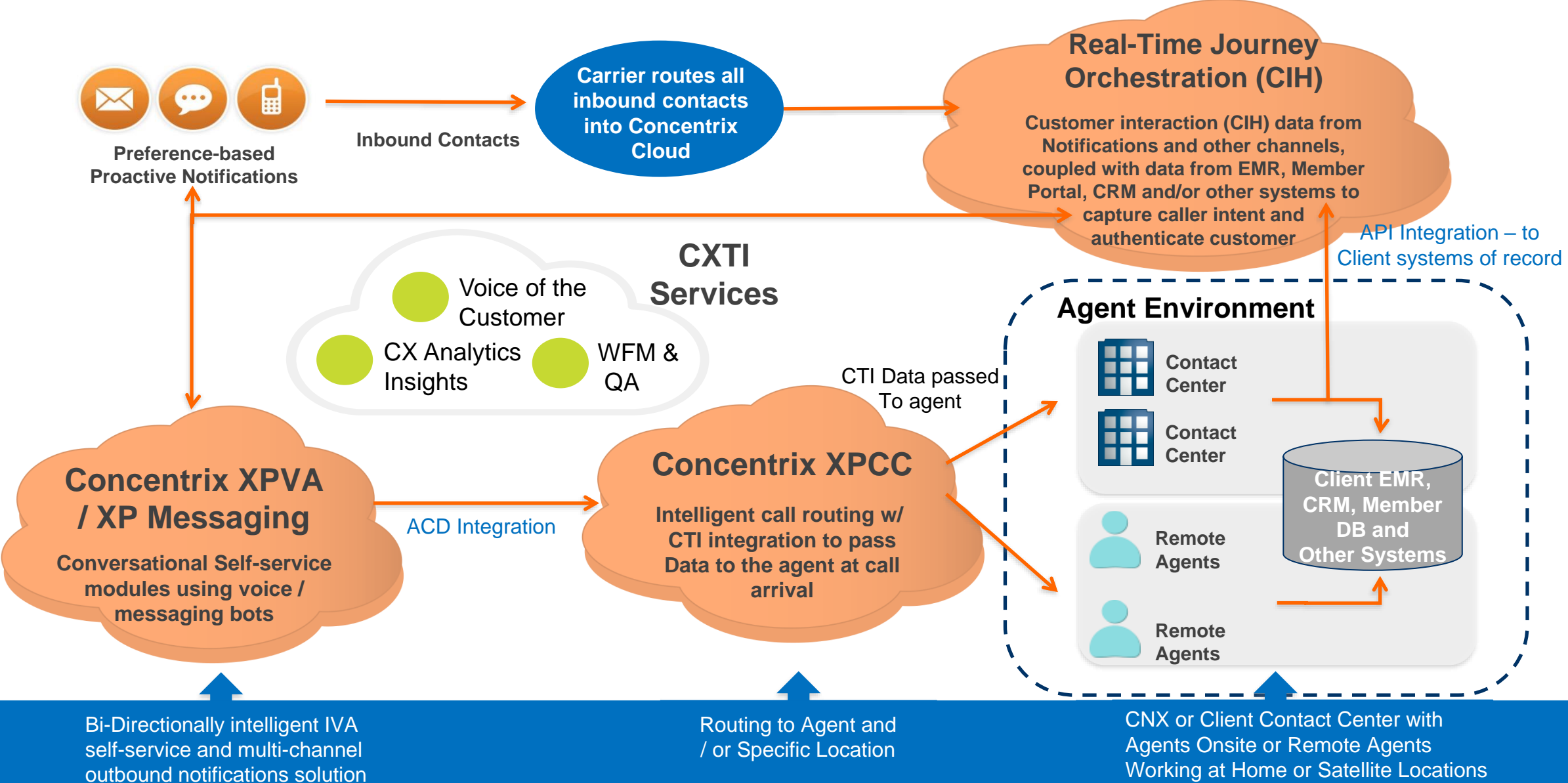


# Digital Engagement: Self-service & BOTs

Potential percentage of interactions addressable via automation (text and voice)



# Concentrix AWS Cloud for IVR & Next Gen



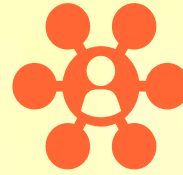




Independence 



Flexible  
& Agile  
Partnership

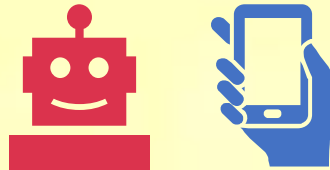
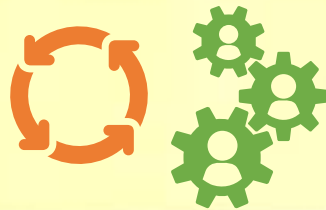


Geo Diversity

Delivery  
Excellence



Innovation



Digital  
Transformation

Winning in  
the Market  
Together!





# THANK YOU!

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Concentrix Healthcare Solutions Leader  
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[Click here for more](#)

**Independence** 

## **Case Studies**

  
**CONCENTRIX**™



# MTM Index Results @ 99.90% which is the 3rd best score among all blues



The Member Touchpoint Measures (MTM) Program is used by the Blue Cross and Blue Shield Association (BCBSA) to assess service performance by monitoring enrollment processing, claim adjudication, inquiry resolution and first call resolution to determine responsiveness to customers

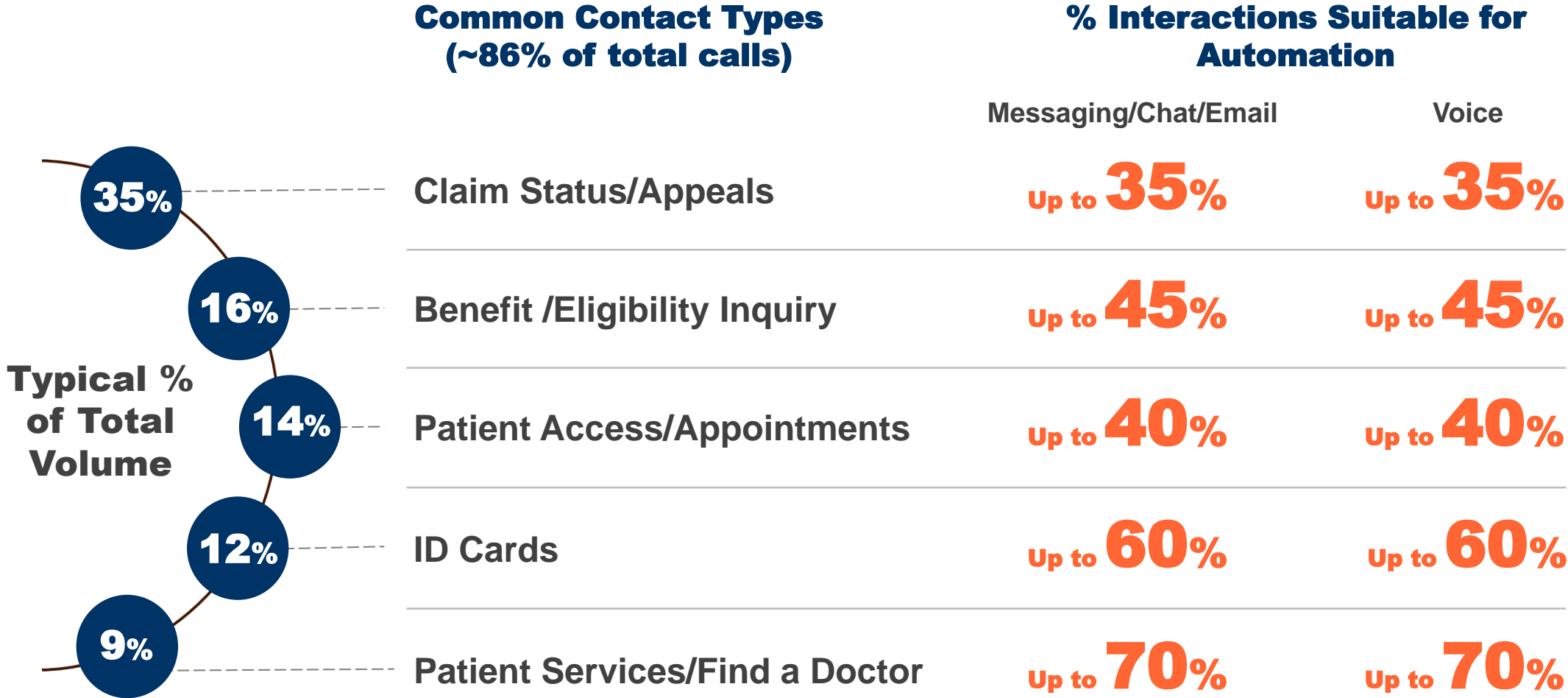
Measure	Possible Points
<b>Enrollment Measures</b>	
Enrollment Timeliness	10.00
Member-Level Accuracy	10.00
Group-Level Accuracy	10.00
<b>Claims Measures</b>	
Claims Timeliness	10.00
Processing Accuracy	13.00
Financial Accuracy	13.00
<b>Inquiry Measures</b>	
Inquiry Timeliness	10.00
Inquiry Accuracy	16.00
First Call Resolution	8.00
<b>Total MTM Index Points</b>	<b>100</b>

# Healthcare Specific Success Stories

Client	Business Objective	Solution Implemented	Result / Business Value
<b>Vision Benefits Company</b>	This vision benefits leader was striving to deliver a low-effort, high-quality IVR experience.	Integrated natural language understanding <b>(NLU) IVR</b> self-service along with <b>Customer Interaction Hub (CIH)</b> to provide an easy, fully conversational CX.	<b>44% containment rate</b> (with performance guarantee)
<b>National Health Plan</b>	Members weren't getting what they needed from this healthcare insurance leader's limited menu IVR.	Implemented a <b>natural language IVR</b> to streamline the user interface and help members get what they needed faster, creating a more effortless experience	<b>70-80% reduction in repeat callers</b>
<b>Leading Healthcare Consumer Org.</b>	This leading healthcare consumer engagement client needed help serving providers across service channels.	Provide a <b>multichannel solution</b> (voice w/ CTI, e-mail and SSO agent desktop) along with agent services, including unique scripting for each provider.	<b>3 minute reduction in agent AHT</b>
<b>Regional Health Plan</b>	A leading health insurer wanted to increase self-service rates while increasing the member and provider experience	Delivered an <b>IVR solution and integrated automated outbound solution</b> that proactively provides benefit payment information	<b>80% Self service rate achieved (member and provider)</b>

# Digital Engagement: Self-service & BOTs

Potential percentage of interactions addressable via automation (text and voice)



# Maintaining IPP scores below 0.05% throughout the year

*\*\*Manage 60% volumes for the customer*



- IPP – Inter Plan Performance
- Blues measure inter plan performance with respect to Home and Host claims and Adjustments
- Home claims - % of Home requests processed greater than 30 days – 3% target
- HosClaims - % of Host requests processed greater than 10 days – 3% target
- Adjustments - % of Home requests processed within than 14 days – 99.50% target

# Driving Innovation Across Front office and Back office for Fortune 500 US payers



## Customer #1:

- Mispaid leakage prevention by \$1B
- 20+ projects completed through Innovation councils
- \$13M savings across claims, enrollment, plan automation and appeals

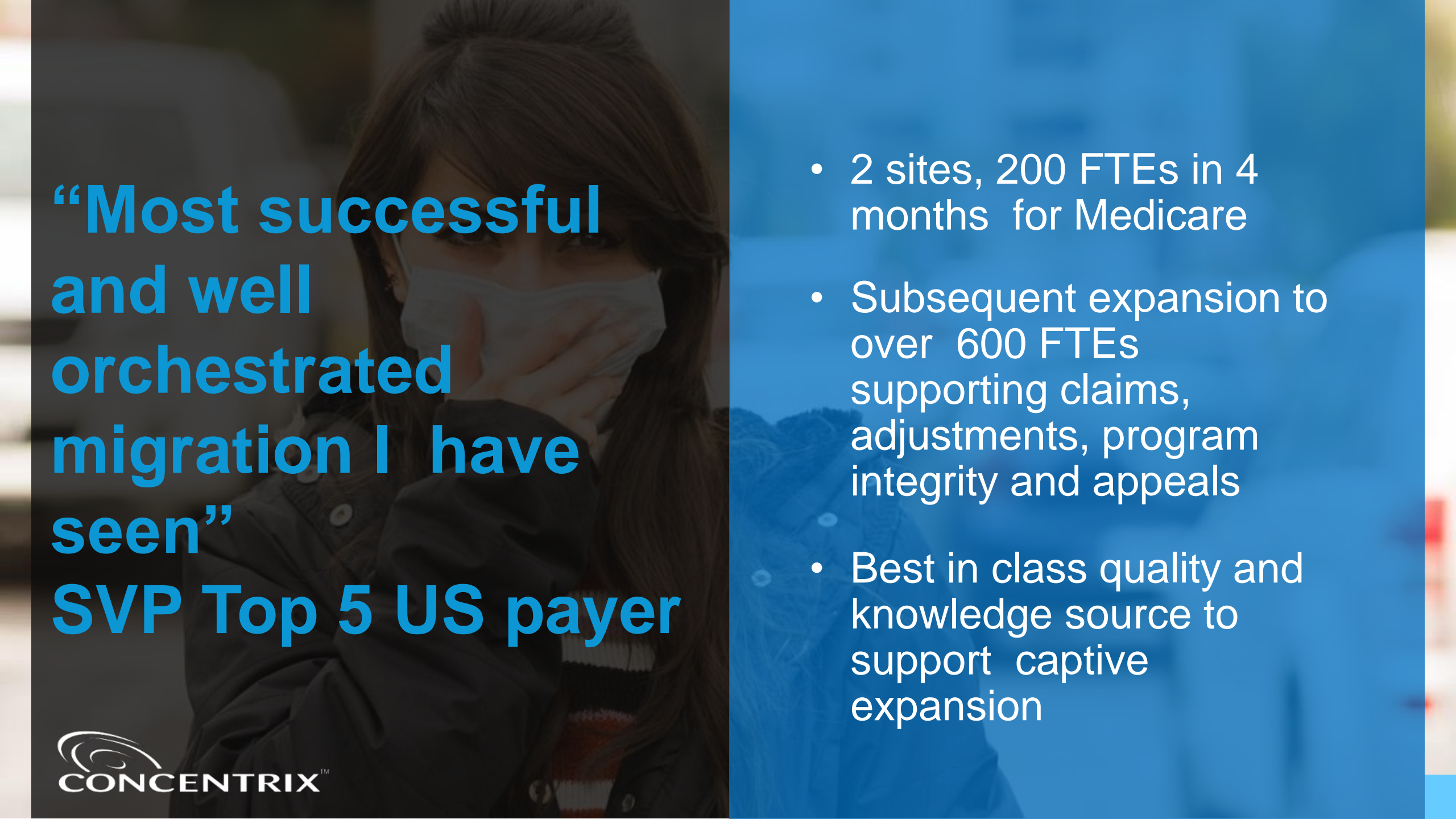
## Customer #2:

- Leading RPA Implementation for Medicare claims
- \$0.4 M Admin Expense Reduction
- \$1.2 M LPI Reduction

## Customer #3:

- Simulation environment embedded into training plan
- 30% reduction in training time and 62% reduction in defects
- 15+ Projects completed through Innovation Councils with 20+ automation solutions






**“Most successful  
and well  
orchestrated  
migration I have  
seen”  
SVP Top 5 US payer**

- 2 sites, 200 FTEs in 4 months for Medicare
- Subsequent expansion to over 600 FTEs supporting claims, adjustments, program integrity and appeals
- Best in class quality and knowledge source to support captive expansion

**68% reduction in unnecessary routes to Network Management Team Down from 40% to 13%**

- High percentage of incorrect volume routed to Network Management Team resulting in higher ageing
- Multiple scenarios with complex guidelines
- Lack of documented reference materials
- Training alignment with respect to Network Management Team



# Partner of choice for a leading Blues Plan

- 600+ team members supporting 10 service lines
- Seamless ramp from 150 FTEs to over 800 FTEs at peak within 15 months to deliver client outsourcing strategy
- Delivering client enterprise analytics, reporting and command center services



## Breaking the 'complex to learn' myth through our Smart Training Solution

- Predicting New hire/ Up-skilling performance prior to production
- 25% Reduction in Training Duration
- 30% Faster Time to Proficiency
- New Hires achieving 99%+ Accuracy targets from Day 1



**Delivering over  
2,000 seasonal staff  
for a leading  
Health Insurance  
Company**

Multi channel sourcing strategy  
leveraging market presence and partner  
networks

Seasonal support and hierarchy model

Dynamic geo strategy and technology  
infrastructure design

# Improved Member & Provider Experience for a Large Blues Health Plan

- Implemented Voice Analytics on customer service calls, and deployed Pattern Recognition algorithms for benefits coding & claims queues.
- Improved FCR of 7%, and CSAT of 5% over 12 months
- Reduced TAT by 21% on aging inquiries, through better back & front office integration & issue identification
- FTE reduction of 9% Y-o-Y through improved staffing plans and reduced AHT



# Appendix

# Meet Concentrix Catalyst

## CONCENTRIX™ CATALYST

### The Concentrix Catalyst team:

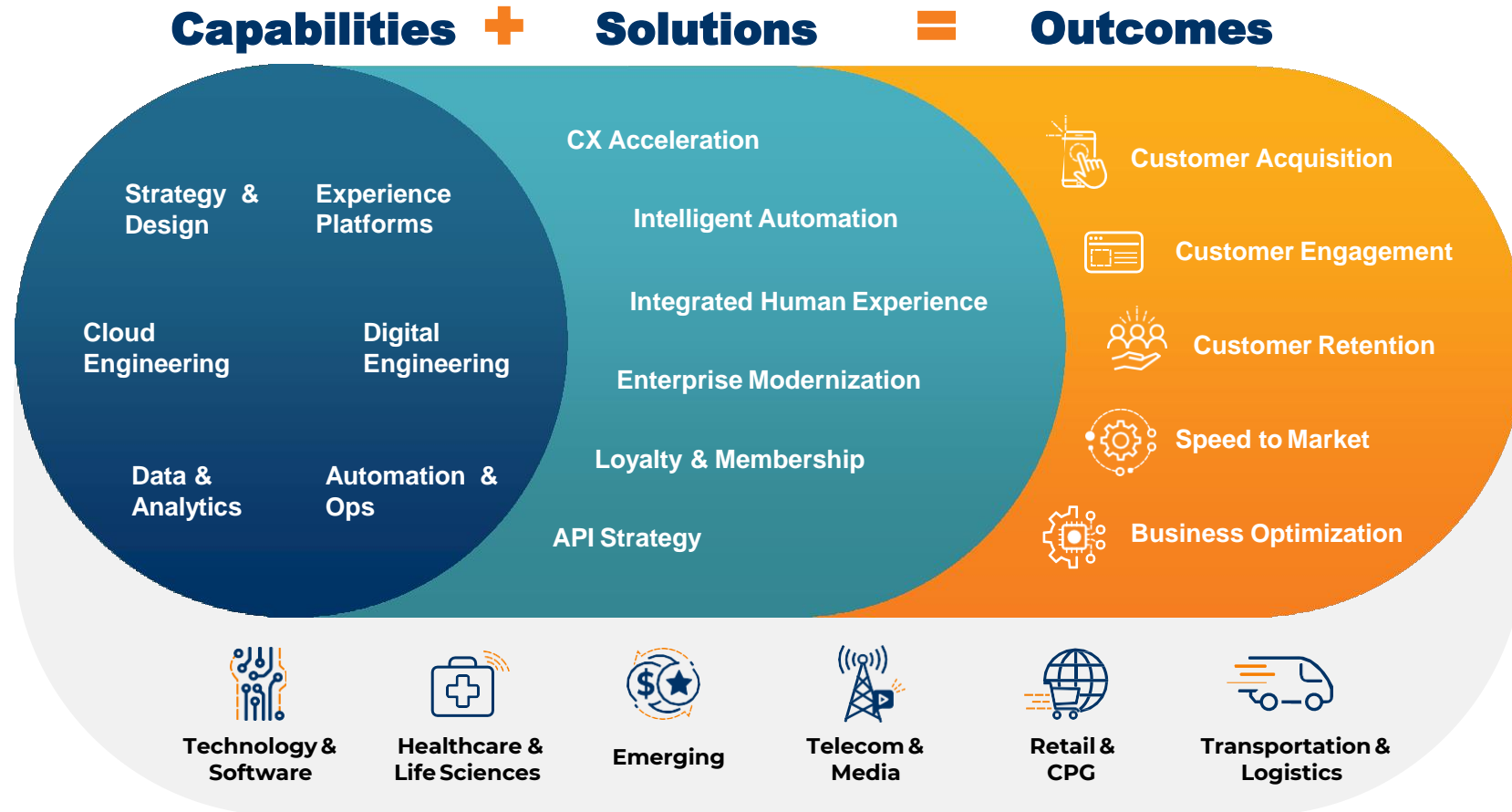
- Combines **human-centered design, powerful data + strong tech to accelerate CX transformation at scale**
- Charts a path to what's next for the world's most innovative brands, helping them pace with hyper-change
- Builds leadership in end-to-end capabilities, strengthening our ability to **Reimagine Everything CX**





# Concentrix Catalyst

A Leading CX Design Engineering Company



**Concentrix Catalyst accelerates digital outcomes for clients by combining expertise and solutions to design and engineer pioneering CX**

# Concentrix Catalyst's Digital Offerings

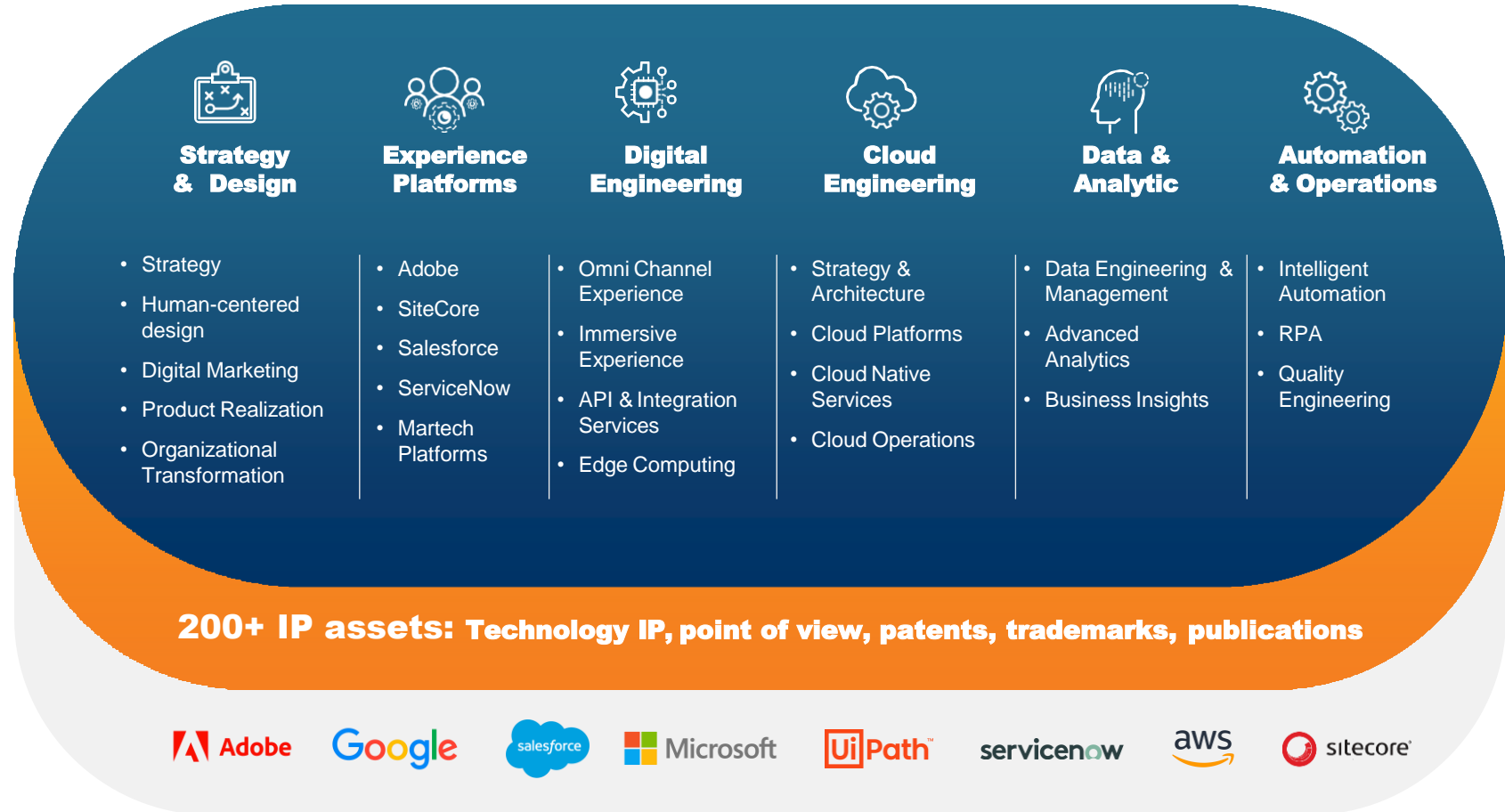
**Differentiated capabilities and solutions targeting high-growth industries**



**A strong portfolio of IP**



**Partnerships with 20+ leading platforms**



# Why Concentrix?

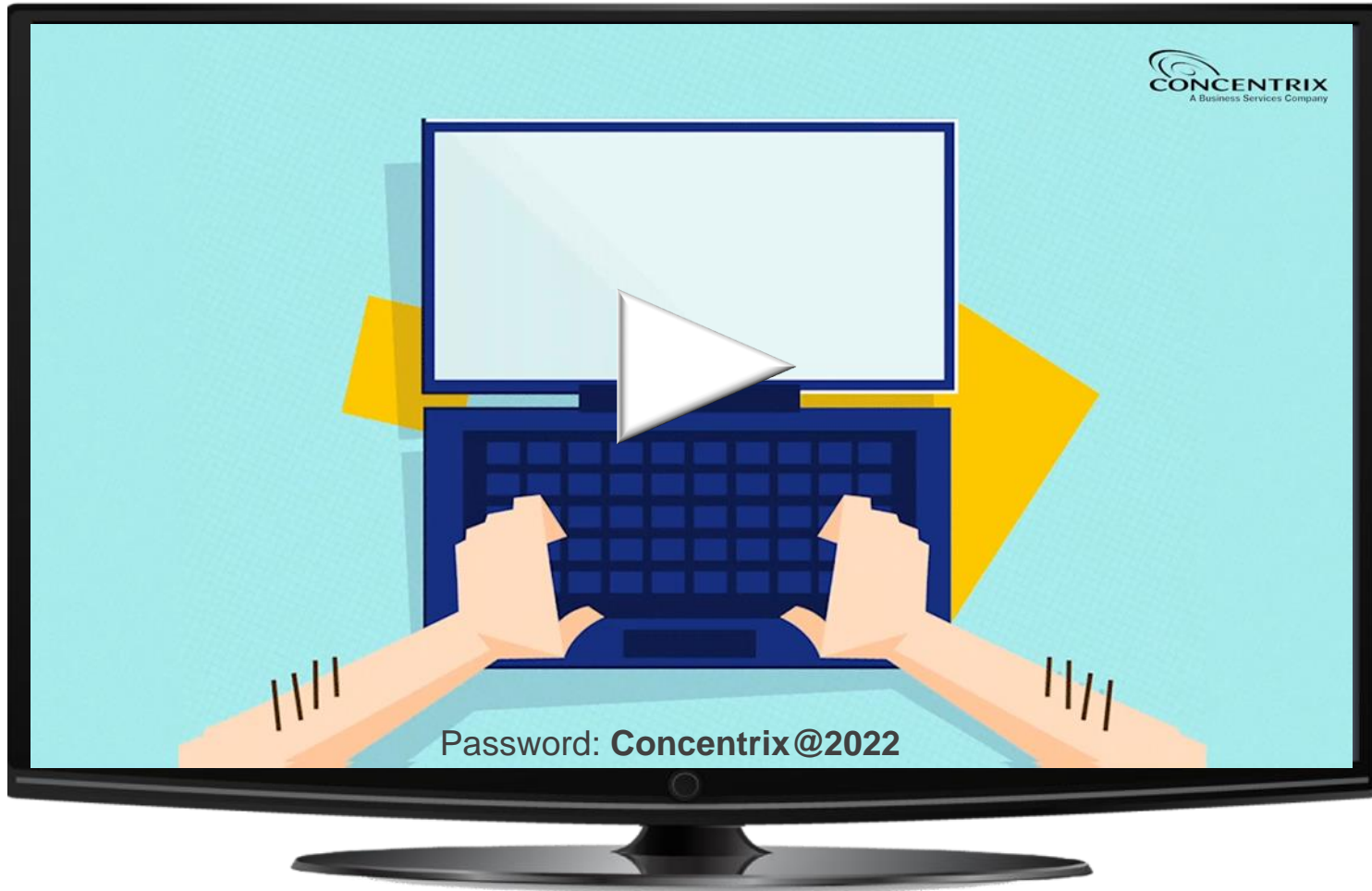
- ✓ **Proven Innovation with Guaranteed Benefits (Innovation Council/Fund)**
- ✓ We Deliver Beyond Expectations
- ✓ Flawless Transition
- ✓ **Partner of Choice with 7 of the 10 Leading Health Insurance Companies in U.S.**
- ✓ Reduced Repeat Calls, Improved MTM & IPP Metrics and Better CX
- ✓ **16 years of Experience working with Blues, 6 Blue Clients**
- ✓ We Make the Entire Multi-Vendor Ecosystem Better
- ✓ Best Results. Tech-enabled, Not Tech-Defined

# Concentrix QuickConnect

Secure, proprietary, policy enabled communication solution

Advisor  
Enablement

Staff  
Engagement  
Studio



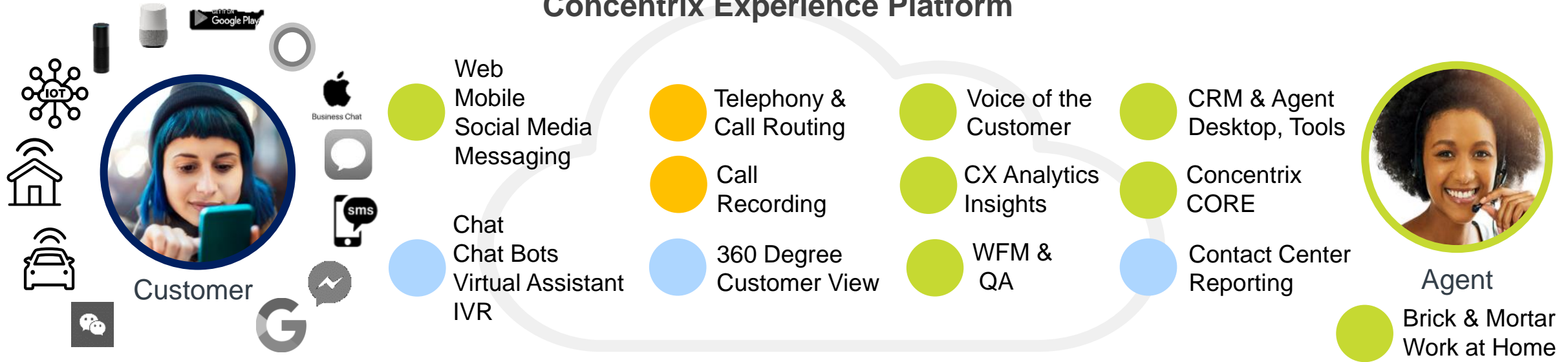
- Live interactive viewing of agent desktop
- Live stealth viewing of agent desktop
- Real-time remote control of agent desktop
- Real-time individual and team communication functions via
  - Chat
  - Email
  - Broadcast
  - Surveyor
  - Notes

# Concentrix IVR and Contact Center Ecosystem

Powered by AWS



## Concentrix Experience Platform



- AWS/Amazon Connect
- Concentrix
- AWS or Concentrix

**Independence** 

# **DEI Presentation For Independence Blue Cross**

March 8, 2022

  
**CONCENTRIX™**

# Diversity Questions & Concentrix Responses

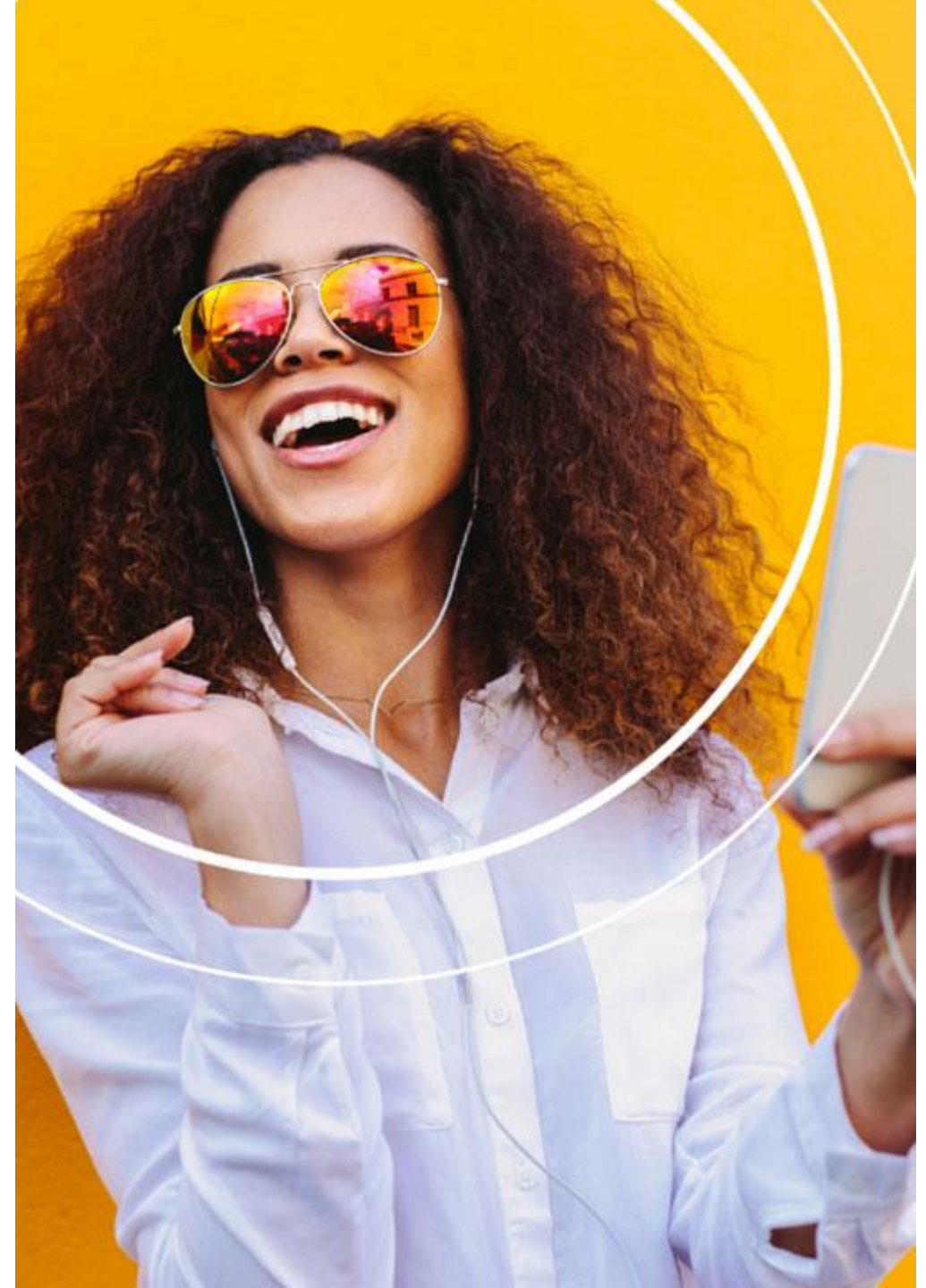
<p><b>Do you have a formal Supplier Diversity Program? How many FTEs work in the Program?</b></p>	<p>Yes. Our robust supplier diversity program include regularly attracting existing suppliers to 1) offer them greater access to sourcing where they may not have been included, 2) engaging new diverse suppliers to fulfill new and existing requirements and 3) engaging with local, State and Federal Governments for access to a broad range of diverse suppliers.</p>
<p><b>Do you have a Supplier Diversity leader and what rank? If so, to what title do they report?</b></p>	<p>Yes, the North American Procurement Leader heads up our Supplier Diversity program and reports directly into the Global Vice President of Procurement.</p>
<p><b>What is your diverse spend with third party certified businesses as a % of total spend?</b></p>	<p>Our supplier diversity program has associated goals and targets at a client level, based on client requirements. We track and report our aboriginal, minority owned, and women owned supplier spend monthly to specific annual goals, working with multiple diversity suppliers to support our current clients' diversity spend portfolios. Currently, Concentrix has clients who require a diversity spend anywhere from 5% to 15%.</p>
<p><b>What % of Board members are diverse (not just female)</b></p>	<p>Our board was intentionally created with diversity in mind is 75% diverse.</p>
<p><b>What % of your leaders at VP and above are diverse?</b></p>	<p>We have 58% gender, racial and generational diversity (&gt;40) represented in VP roles and above.</p>
<p><b>Recognitions and award you have received for Diversity.</b></p>	<ul style="list-style-type: none"> <li>• 2019 GC Powerlist Brazil, our all female Legal team in Brazil</li> <li>• Best Company for Women, 2nd Year</li> <li>• Best Company for Diversity, 2nd Year</li> <li>• Brainshark SHARKIE Awards for Sales Enablement Leader of the Year, Michelle Williams</li> <li>• Best Company for Women</li> <li>• Best Company for Diversity</li> <li>• Best CEOs for Diversity</li> <li>• Best CEO's for Women</li> <li>• Career Show Index 2020, Top 100 HR Professionals in Bulgaria, Poliksenia Doitchinova</li> <li>• Career Show Index 2020, Top 100 HR Professionals in Bulgaria, Karamfila Kotomanova</li> <li>• Top 10 Human Resources Professional Award, Kim Sullivan</li> <li>• PSBJ (Puget Sound Business Journal) 40 Under 40, Jiquanda Nelson</li> <li>• Women Leaders in Technology Consulting, Kate Jones</li> </ul>

# 2021 Diversity Awards



Concentrix won three awards in 2021 and four awards in 2020 for Diversity. In 2021, Concentrix won for Best CEOs for Women 2021, Best CEOs for Diversity 2021 and Best Company for Diversity 2021.

Concentrix won for Best Company for Diversity 2020, Best Company for Women 2020, Best Company Happiness and Best CEOs for Diversity 2020.





# Diversity, Equity, and Inclusion is in our DNA

WE ARE  
**F★NATICAL**  
ABOUT OUR  
CLIENTS & STAFF

WE HAVE HIGH  
**INTEGRITY**  
WITH EXEMPLARY  
CHARACTER

WE ARE  
**TENACIOUS**  
IN OUR PURSUIT OF  
**EXCELLENCE**

WE VALUE  
**KNOWLEDGE,**  
OPENNESS AND  
TRANSPARENCY

WE HAVE  
**CONTRARIAN**  
VIEWS ON  
HOW TO RUN A  
**BUSINESS**

WE ARE  
**BOLD**  
IN OUR  
DECISIONS

WE ARE  
**DISRUPTIVE**  
IN THE  
MARKETPLACE

WE  
**INVEST**  
IN THE  
FUTURE

WE ALL  
CONTRIBUTE  
AND ARE  
**ONE**  
CONCENTRIX



## Concentrix Vision

We will be the greatest customer engagement services company in the world, rich in diversity and talent.

**We will get there by embracing our culture.**

# Community and Culture

Builds Belonging



Culture

**Staff Experience  
and Engagement**



Diversity, Equity,  
and Inclusion

**Staff Representation  
Inclusive Workplace**



Wellbeing

**Mental Health and  
Wellness  
Total Health  
Wellbeing**



Global Citizenship

**Volunteerism  
Staff Relief  
Community  
Partnerships**

# DEI Focus Areas and Commitments



## Build a diverse Workforce

**Commitment:** 50% senior managers and above represented by women

Achieve diversity at every level with a fully engaged and high performing workforce in equitable and inclusive environments.



## Create an inclusive and innovative culture

**Commitment:** Create a metric to hold leaders accountable to ensure staff feel like they belong

Build inclusive workplaces that drive engagement, innovation, and collaboration.



## Equal access and fairness for everyone

**Commitment:** Racial Equity in Pay and Senior Leadership Representation

Do the work to remove barriers that impede equality in all areas of community, education, and business.



## Enable Customer Experience

**Commitment:** Prosperity Hub project bringing jobs to under-represented communities in Johnstown, PA

Strengthen and empower diverse suppliers and communities by building partnerships with key diverse organizations.

# DEI Industry Leader



*At Concentrix, we have always believed in and embraced a culture of belonging where individuals from all walks of life are empowered to share their unique perspectives and experiences. We challenge ourselves every day to stand up for equality, belonging, and fairness, and feel strongly this both helps us grow and leads us into the future.*



**— Chris Caldwell**  
*President and CEO, Concentrix*



# It's more than words. It's action...

## MESSAGE FROM CHRIS CALDWELL



This message is for all staff in North America

Concentrix Canada and United States Team Members,

Too much these days, the news is filled with imagery and stories of hate, violence and unconscionable acts. It can become overwhelming and have the unfortunate side effect of making people numb to the struggles of others that make up the great countries we live in. We simply can't allow that to happen. The current upswelling of violence against Asians and Pacific Islanders is extremely disturbing and being driven out of ignorance, racism and xenophobia. As a company, clearly, we stand with our Asian and Pacific Islander community at large in condemning these acts and hoping they stop quickly. On a personal note, I am both saddened and uplifted by notes I have received from our staff. Some have talked about the challenges they have faced within Concentrix, and others have shared stories about being supported by their fellow staff members and feeling that they are in a safe place during these difficult times.

We have to remember that Concentrix staff are made up of all backgrounds, lifestyles and philosophies. It's one of the things that I love about the company and also something that I believe makes us stronger, so when one of our communities is attacked, it hurts all of us. Today, we need to rally to support our Asian and Pacific Islander communities, but please don't forget, a very short time ago our Black and Latino staff were equally under attack and fundamentally we are kidding ourselves if we think it has meaningfully changed for those communities in a few months. Together we must ensure that the Concentrix environment is welcoming, supportive and non-judgmental for all our constituents. We simply will not tolerate behavior that degrades or disadvantages one person over another. We will continue to focus on enforcing, educating and being vocal about the environment we want. From an individual perspective I strongly encourage all of you to learn about different cultures, beliefs and backgrounds and use times like these as a catalyst for education and self-awareness. Ignorance and fear are always at the center of racist behavior.

As a society we must do better and as a Company we must continue to look for ways to help. Please be kind to one another – we are stronger together.

As always, we are One Team, One Company, One Concentrix!

## MESSAGE FROM CHRIS CALDWELL



Concentrix Team,

What does diversity mean to you and how have you promoted it? As a company we put it in our very first paragraph of our vision because of how strongly we believe in it, but with the events in the United States over the last 5 days I have asked myself these questions a lot. The answer is clearly not enough. It's hard to believe we live in 2022 when the graphic and disturbing images of blatant racism play out in front of us all. The reality is that for many of our staff this is a window into their daily lives around the world while for others, you might not feel it impacts you. The truth is when one part of society suffers, all of us are worse off for it. Unfortunately, it doesn't just end with racism. In the environment today globally, there is still an abundance of sexism, religious intolerance and lifestyle discrimination that only seems to be at a heightened level.

From a Concentrix stand point, let me be very clear – we simply will not tolerate it in our business. When we hear and see it, we must hold those accountable and eradicate it. We have to ensure a comfortable and engaging environment to raise awareness and allow staff to speak up about ways to create a more inclusive Concentrix. We need to challenge peers and members of our leadership team if they demonstrate behaviors that are not consistent with our values regarding equality, inclusion, belonging, and fairness. We all need to be mindful of our own personal biases and microaggressions that can perpetuate inequity and think through what we can do better.

Externally, with our over 290,000 staff around the world, we need to be more proactive in our message, support diversity and inclusion in our communities and have a clear public position. With our numbers we can have an impact. While these are easy platitudes to say, we are working on how to put real action behind them and are certainly open to listening to your ideas. Please feel free to share your thoughts with us at [diversity@concentrix.com](mailto:diversity@concentrix.com).



# Awarded Best Global Company Culture in April 2021

## 10. Concentrix

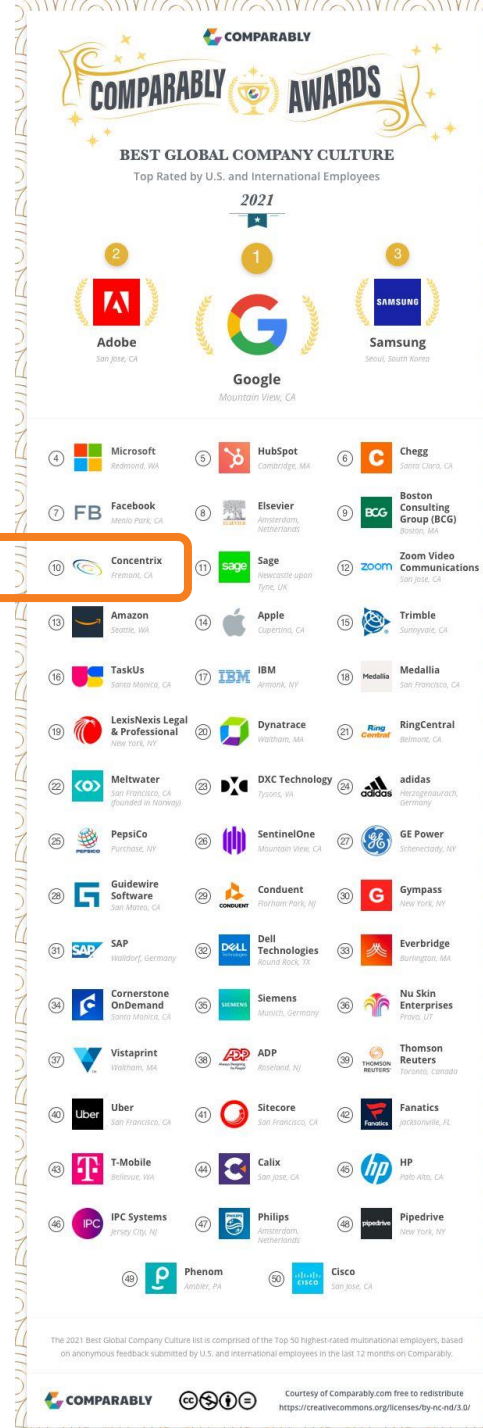


Courtesy of Comparably

Global headquarters: Fremont, California

Industry: Customer service outsourcing

Employee's quote about the company: "There is a true spirit of recognition across the global organization."



- Sources
- <https://www.businessinsider.in/careers/news/the-25-global-companies-with-the-best-workplace-cultures-according-to-employees/slidelist/81934993.cms>
  - <https://www.comparably.com/companies/concentrix>
  - <https://www.comparably.com/news/best-global-culture-2021/>

# Highly Experienced Board of Directors

A Board that is 75% Diverse



**Kathryn Marinello**

Chair of the Board

Kathy, our first Chairperson, brings extensive business leadership experience, including service on multiple public company boards of directors



**Chris Caldwell**

Director

As the leader of Concentrix for more than a decade, Chris has extensive knowledge of both the business itself and the BPO industry as a whole



**Teh-Chien Chou**

Director

An expert in finance with substantial experience serving on public company boards of directors, T.C. is a seasoned business leader



**Kathryn Hayley**

Director

Kathryn brings extensive experience in information technology, financial services, and talent management, and demonstrated success leading public companies



**Laverne Council**

Director

LaVerne brings an undeniably strong background in information technology and consulting in both the private and public sectors



**Dennis Polk**

Director

As the CEO of SYNEX, Dennis has been involved with Concentrix for many years and brings a deep knowledge of the business



**Jennifer Deason**

Director

Jennifer is an expert in leading consumer-focused, technology-enabled businesses and has a deep well of experience in finance and operations



**Ann Vezina**

Director

Ann brings extensive experience with the BPO industry and personnel management



# Strong Leadership Team

With 380+ Years of Experience



**Chris Caldwell**  
President and CEO  
32 years



**Kathy Juve**  
Executive Vice President  
CX Technology, Analytics & Insights  
25 years



**Kim Sullivan**  
Senior Vice President  
People Solutions  
24 years



**Guy Brosseau**  
Executive Vice President  
Information Systems and Security  
36 years



**Jason Marasigan**  
Senior Vice President  
Corporate Development  
18 years



**Cormac Twomey**  
Executive Vice President  
Global Operations and Delivery  
28 years



**Philip Cassidy**  
Executive Vice President  
Strategic Projects & Corporate Strategy  
30 years



**Dinesh Venugopal**  
President  
Concentrix Catalyst  
23 years



**Andre Valentine**  
Chief Financial Officer  
36 years



**Monica Egger**  
Senior Vice President  
Financial Planning and Analysis  
27 years



**Jane Fogarty**  
Executive Vice President  
Legal and Corporate Secretary  
30 years



**Debbie Gonzalez**  
Senior Vice President  
Global Marketing and Communications  
28 years



**Rick Rosso**  
Executive Vice President  
Global Sales & Account Management  
36 years





# A Fanatical Staff Experience

## North America



## Key Staff Highlights



Staff

**19K+**



Happy Staff

**4.15/5**



Women Senior Leaders

**35%**

### Regional Highlights

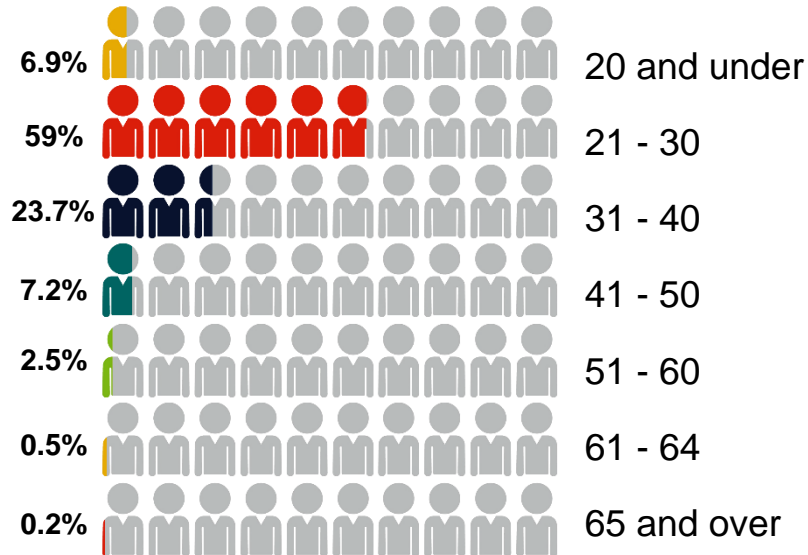
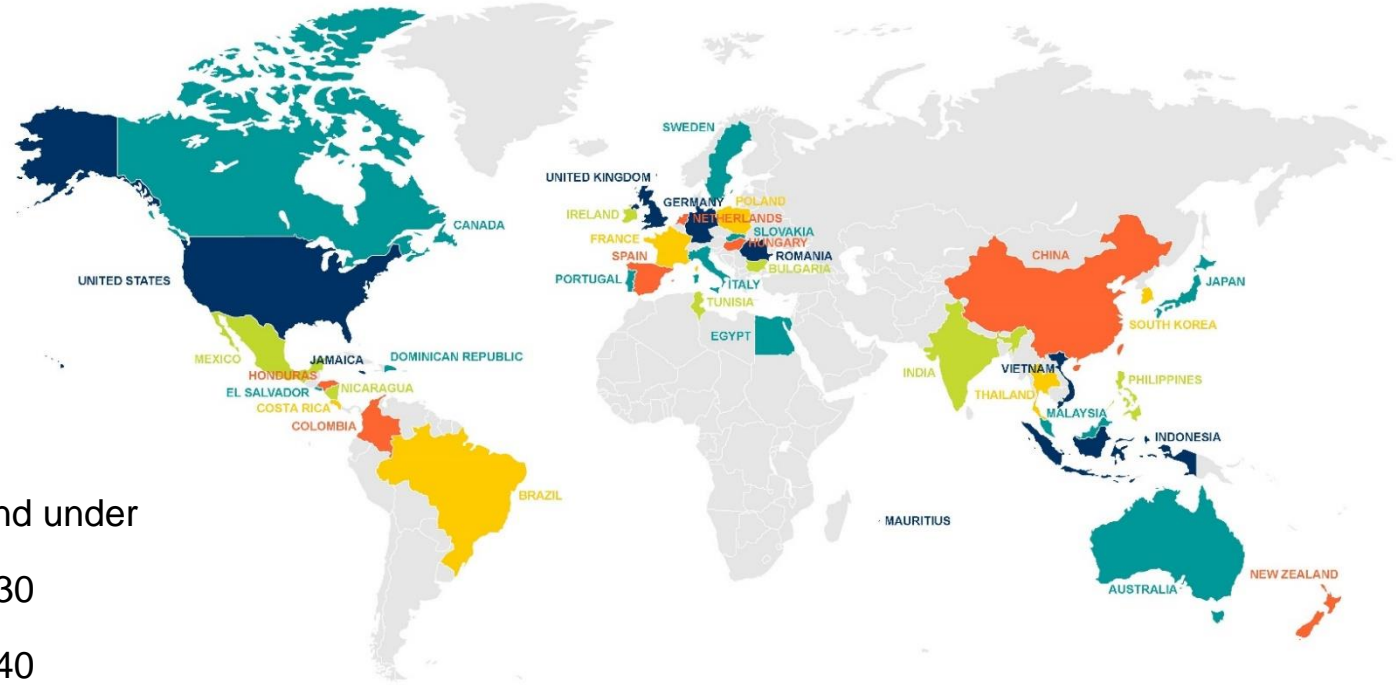
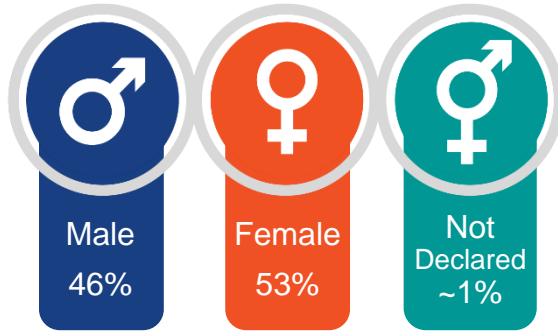
- New Hire Onboarding Experience and Journey
- Career discussion guide specifically for agents
- Site based recognition and activity calendars to supplement regional
- Work-At-Home virtual workspace and engagement of initiatives
- Leadership Development Program for diverse leaders

### 2022 Goals

- **40%** of women in leadership
- **20%** Percentage of Under Represented Minority (URM) Leaders in Sr. Manager and above
- **Sr. Contact Center Advisors & Business Support Promotions: 70.0%**
- **Professional & Supervisory Promotion: 60.0%**
- **Executive Promotion: 60.0%**

- Australia
- Belgium
- Brazil
- Bulgaria
- Canada
- China
- Colombia
- Costa Rica
- Dominican Republic
- Egypt
- El Salvador
- France
- Germany
- Honduras
- Hong Kong
- Hungary
- India
- Indonesia
- Ireland
- Italy
- Jamaica
- Japan
- Korea, Republic of
- Malaysia
- Mauritius
- Mexico
- Netherlands
- New Zealand
- Nicaragua
- Philippines
- Poland
- Portugal
- Romania
- Singapore
- Slovakia
- Spain
- Sweden
- Thailand
- Tunisia
- United Arab Emirates
- United Kingdom
- United States of America
- Vietnam

# Global Diversity: Business is Borderless



**259+** Staff | **40+** Countries | **6** Continents | **70+** Languages

# DEI Initiatives – What we’ve done

1

## Global Listening Circles

Intended to provide a safe space to acknowledge and celebrate differences and listen to staff experiences at Concentrix.

## Outcomes

- 2,000+ Staff heard
- Every region represented
- Action steps/plans created by leaders

2

## Workforce Diversity

Deploy a data-driven strategy on staff representation. We are intentional and proactive in promoting inclusive hiring. Starting from writing inclusive job descriptions to posting opportunities on diverse platforms.

## Outcomes

- Achieved 53% women staff
- Achieved 35% women in Sr. Manager through Sr. Director
- Trained 100+ Recruiters

3

## Staff Resource Groups

NOW (Network of Women) is a global community of our women staff in various roles and responsibilities.

## Outcomes

- Expanded Network of Women to every region w/20,000 women staff engaged

4

## Be Seen, Be Heard, Be You

A campaign to encourage our staff to self-identify their diversity. Data is used to tailor programs and benefits to align to our demographics.

## Outcomes

- 23K staff self-identified

# Goals for 2022 and Beyond

## Gender Pay Equity

- Commitment to pay equity for women.
- **GOAL: Achieve 100% Gender Pay Equity by 2025**

## DEI Belonging Assessment

- A global assessment to get a pulse on our workplace environment: how staff live and experience our culture, staff engagement and the levels in which staff feel a sense of inclusion and belonging.
- **GOAL: Inclusion Index Developed where 85% staff feel like they belong**

## Staff Resource Groups

- PRIDE LGTBQ+, Black Leaders and People with Disabilities launched in early 2021. Future groups include: Veterans, LatinX, and Faith
- **GOAL: 30% staff participating; 100% Senior Executive Team serving as executive sponsors**

## Launch Racial Equity Campaign

- Commitment to pay equity and leadership opportunities
- **GOAL: 100% pay equity by 2025; 20% senior leadership representation by 2025**

# Our ESG Strategy

We have a responsibility to improve the lives of our people and the health of our planet. It's a responsibility we take very seriously.



## Environmental

Care for the environment to leave it better than we found it.



## Social

Create a better place for people to work and live in the communities where we operate.



## Governance

Act with integrity and do the right thing. Always.

Our vision becomes action across the six pillars of our environmental, social, and governance focus:



Environmental Sustainability



People, Culture & Community



Diversity, Equity & Inclusion



Wellbeing

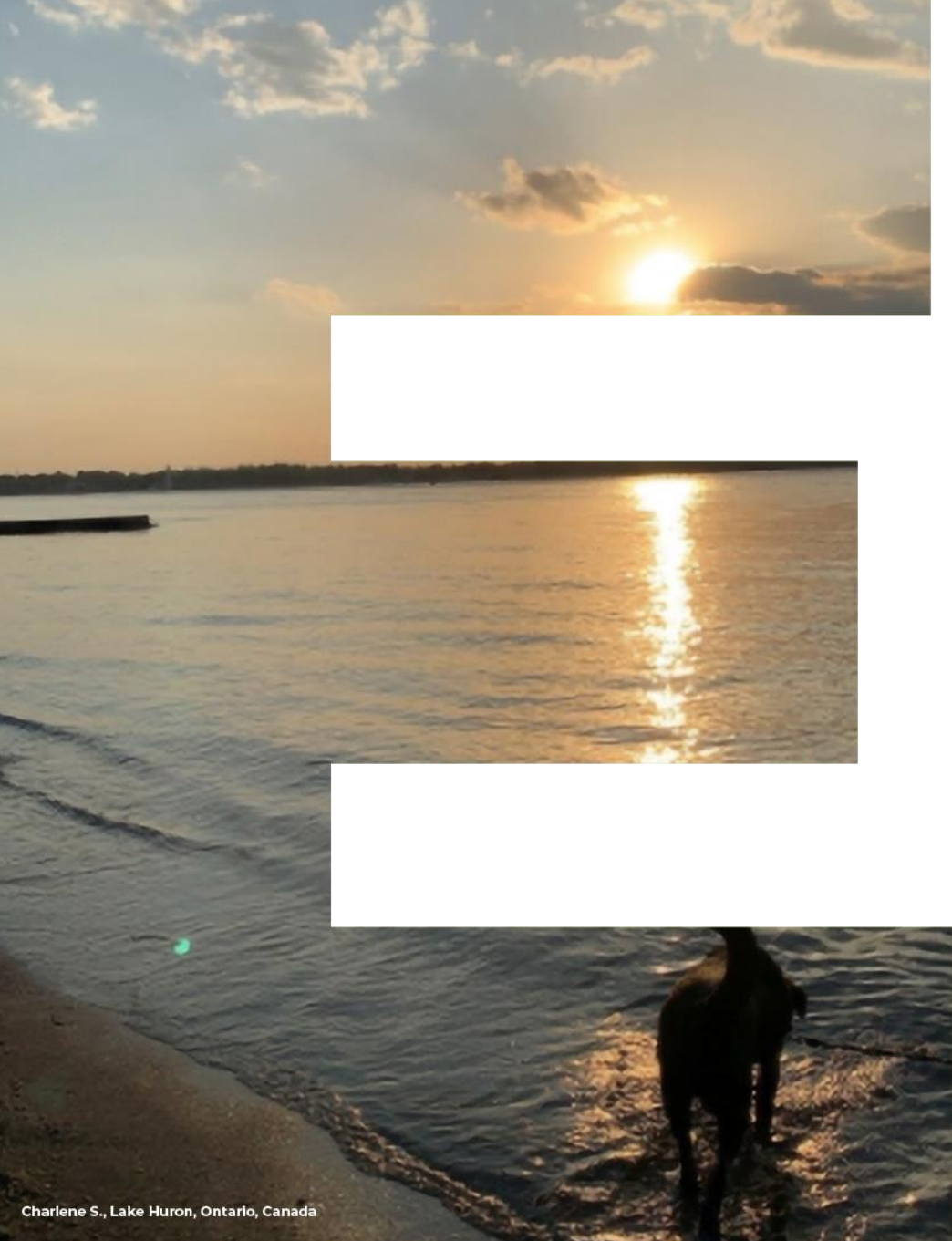


Governance



Cyber Security & Data Protection





Charlene S., Lake Huron, Ontario, Canada

# Environmental

## Our Priority

Care for the environment to leave it better than we found it.

## Our Commitments for 2025

- Drive energy efficiency & reduce carbon footprint
- Reduce waste to landfill
- Work to help replenish our ecosystems

## UN SDG Alignment

<p>7 AFFORDABLE AND CLEAN ENERGY</p>	<p>12 RESPONSIBLE CONSUMPTION AND PRODUCTION</p>	<p>13 CLIMATE ACTION</p>	<p>15 LIFE ON LAND</p>
--------------------------------------	--	--------------------------	------------------------





# Social

## Our Priority

Create a better place for people to work and live in the communities where we operate.

## Our Commitments for 2025

- Create a culture for people to learn, grow & be at their best
- Give back to our communities
- Create workplaces that reflect the communities we are in
- Create a place that nurtures health, happiness & wellbeing for all staff

## UN SDG Alignment





Adam M., Cyber Defense Operations Center

# Governance

## Our Priority

Act with integrity and do the right thing.  
Always.

## Our Commitments for 2025

- Lead with diversity of thought & a view to the future
- Enforce standards for ethical business conduct
- Lead in cybersecurity & data protection practices

## UN SDG Alignment





# Thank you

Let's do something great