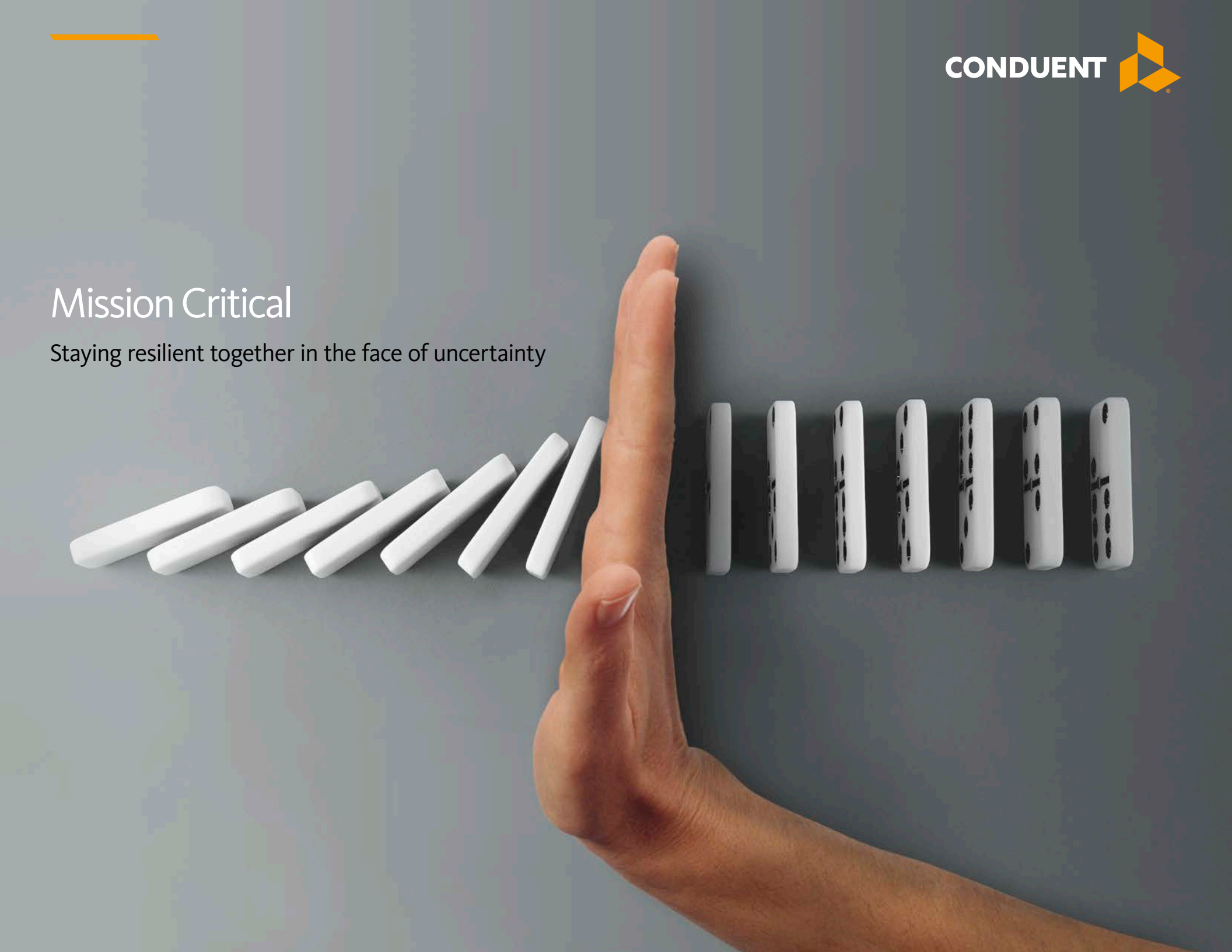
CONDUENT

Mission Critical

Staying resilient together in the face of uncertainty



Introduction

Right now, everyone in the world is grappling with unprecedented change, uncertainty, and disruption to our lives, work and families. This is uncharted territory for most businesses, in which leaders are facing more pervasive, complex challenges than ever before — and being forced to make some of the most difficult decisions of their careers.

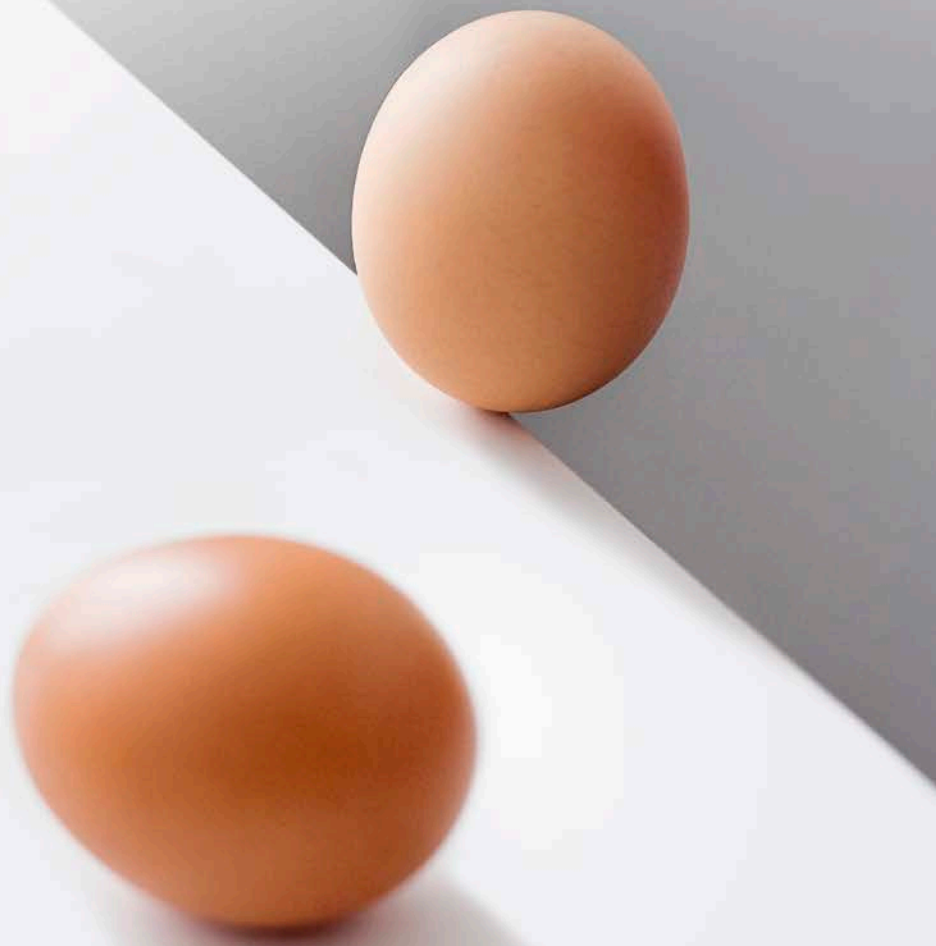
Navigating the new reality of a world in crisis

There is no simple answer or one-size-fits-all set of solutions that will deliver organizations to the other side of the COVID-19 crisis unaffected. But with a hyper-focus on many of the same aspects of "doing good business" that organizations already care about most, business leaders can make progress to mitigate risks, keep operations moving forward, and prepare to come out stronger when this crisis is over — and as future challenges arise.

Key focus areas for leaders in a time of crisis

1. Support and engage your workforce
2. Proactively connect with your customers
3. Maintain essential business operations
4. Traverse mass change in the healthcare ecosystem

This business guide explores each of these areas in detail — highlighting many of the challenges that are top of mind for business and government leaders as the COVID-19 pandemic moves across the world. It also offers some practical ideas and solutions to help leaders address these challenges, and highlights some of the ways that Conduent can help organizations respond to this growing crisis and harden their business for the future.



1.

Support and engage your workforce



The COVID-19 pandemic presents daily challenges for business leaders, who must balance the interests of their employees with those of the business at large. This sudden disruption on the workplace is not only operational in nature but is also having a significant and unpredictable impact on the underlying health, wellbeing and overall productivity of the workforce.

Some critical challenges employers are facing today include:

- Risks to employee health, wellness and safety
- Mandated remote, virtual work to support social distancing
- Temporary closure of locations and complete businesses
- Fear of impending recession and need for HR cost reduction
- Regulatory mandates and policy changes impacting pay and benefits
- Large-scale access to healthcare, and benefits resources and staff
- Increased workforce stress about the here and now — and what the future holds

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1.
Support and engage your workforce *(cont)*

How can organizations support employees through this time of crisis and uncertainty?

As the coronavirus pandemic continues to impact businesses across the globe, organizations are confronted with new ways of working, operating and interacting with their employees. And with mandated measures aimed at containing the outbreak, such as social distancing and virtual work policies, organizations must reinvent their HR and talent processes and turn to modern, digital HR strategies. Some mission-critical focus areas for HR leaders include:

Process reinvention: Leaders must rapidly reinvent HR, talent and learning processes with on-demand services for remote workforces, virtual interviews and digital workplaces

Employee communications: Leaders must deliver frequent and digestible employee communications, guidance, coaching and support across health, wealth, and HR topics

Business continuity: Leaders must remain ahead of business continuity and optimization strategies, navigating shifting circumstances on a daily basis

Managing workplace stress: Workforce stress impacting productivity and engagement requires expanded access to virtual health, wellness and financial resources

Workforce enablement: Tools that assist with team collaboration and distance learning are critical at this time

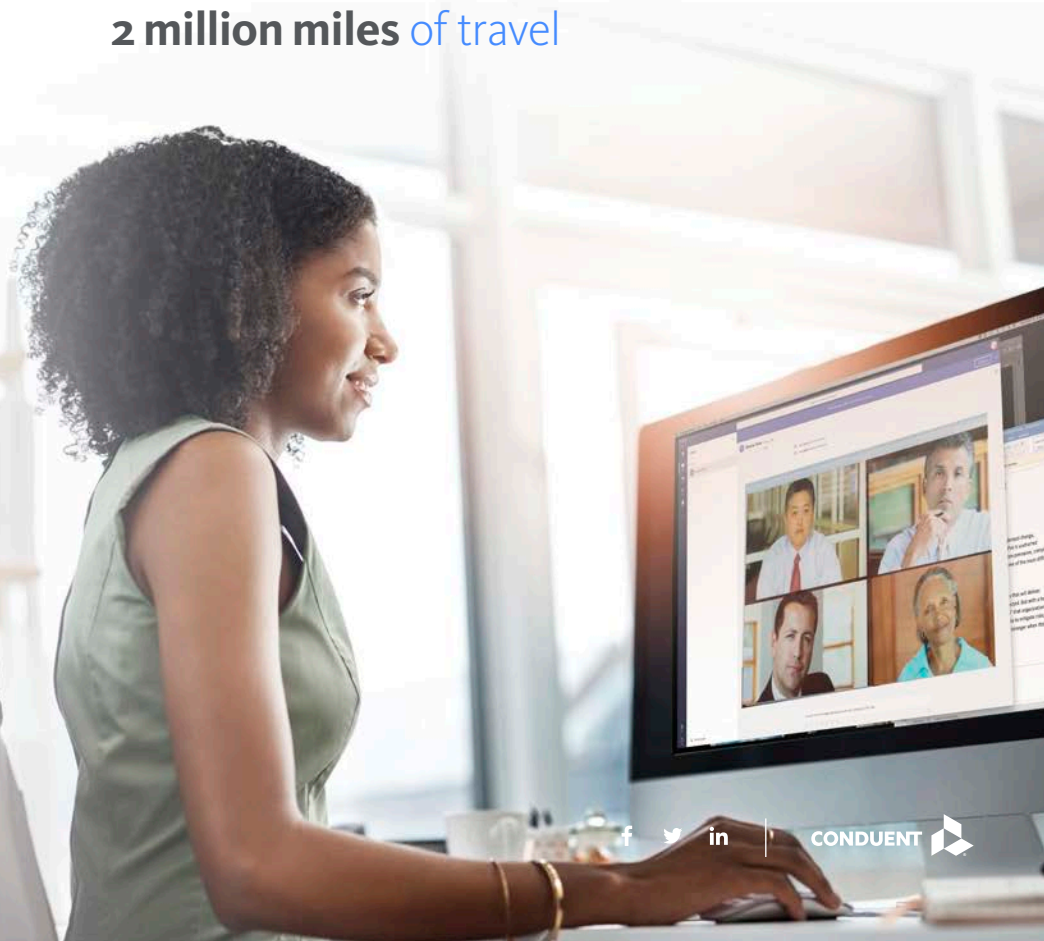
Policy adaptation: Real-time adaptations to HR, pay and benefits policies and processes are part of daily life

Staffing: Leaders must optimize the current workforce to align with inevitable business change and prepare for the potential of large-scale reductions

Solutions that help organizations lead their workforce forward

Learning at a distance
During this unprecedented time of change, learning is still crucial to your organization. With more employees working from home and juggling the priorities of work and family together, it is mission critical that organizations provide tools, resources and support to keep operations moving and protect employees' wellbeing.

Conduent has **reduced** our clients' learning design and development time by **60%** through **virtual learning** and saved them **2 million miles** of travel



Soon after COVID-19 cases emerged in the U.S., Conduent's Learning Services team began rolling out a series of webinars that are helping our clients' employees navigate the transition to working from home — and our learning teams can provide custom content designed around your organization's specific learning needs. We're also continually working to support our own associates as they rapidly transition to Work-at-Home (WAH) roles through learning modules, technological support and frequent top-down communications.

Additional Conduent offerings that are helping clients navigate the virtual learning challenges they're facing right now include:

- We have existing licenses for the major virtual delivery platforms (e.g. Zoom, WebEx, On24) that we can bring to our clients to use quickly for virtual delivery of classes, including production support
- Ability to guide our clients with expeditious conversion of classroom courses to virtual learning
- Drive awareness and adoption of Health, Wealth and HR policies and programs through multi-media/multi-channel employee communications to improve employee wellbeing and productivity

Conduent delivers 40% efficiency gains in HR management
With so much to think about right now, HR leaders are taxed in every sense of the word. Recruitment and onboarding have become increasingly virtual. Self-service tools such as our Life@Work® engagement platform, with mobile access to pay, benefits and HR policies, have never been more critical. In addition, many HR leaders are dealing with a large uptick in severance and separation situations.

Conduent offers a suite of technology-enabled solutions that can help HR teams through this crisis and leave them better prepared for the future.

Conduent delivers an 11% reduction in total health claims costs for our clients
Organizations are taking every measure possible right now to protect their employees' health, emotional and financial wellness. Conduent offers a suite of tools that support employee health and wealth initiatives including our RightOpt® digital health insurance marketplace; health and retirement administration, modeling and planning tools; BenefitWallet® consumer-directed health solutions; and much more.

Learn more about Conduent's HR and Learning Services.

Conduent delivers

40%

efficiency gains in HR management through automation



2.

Proactively connect with your customers



The value of personalized, contextually relevant customer support and communications can never be underestimated. During a time of crisis, the continuity of those interactions is especially crucial to sustaining operations. As businesses and government agencies work at breakneck speed to mitigate the impact of COVID-19 across their organizations, disruptions in customer interaction channels are a serious threat due to:

- **Spikes in transaction volumes:** Many organizations will experience significant disruption in their ability to maintain customer service levels due to sharp spikes in the volume of transactions (calls, emails, chats, social, etc.)
- **Contact center absenteeism:** Loss of core resources due to illness or social distancing can significantly impact both the customer experience and the bottom line. The immediate results are long hold times and high abandonment rates. Depending on the business, such disruptions may hamper the ability to answer critical health questions, process claims requests, answer tax queries, provide technical support, sell products or collect payments.
- **Print and mail disruptions or delays:** Traditional print and mail systems may experience service delays impacting the production and delivery of both inbound and outbound mail. These communications are mission critical to any business and include bills, statements, explanations of benefits, payments, and other time-sensitive correspondence.

How can organizations mitigate customer service disruptions?

Maintaining communications and providing meaningful support to customers is key to sustaining relationships. Although anticipating every disruption is not always possible, there are some ways that organizations can minimize service disruptions.

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2.
Proactively connect with your customers *(cont)*

One of the most important things an organization can do is to create resiliency and redundancy with digitally enabled alternatives. Some key focus areas include:

- **Drive frequent, proactive communications:** Connect with your customers regularly throughout the crisis to keep them informed.
- **Leverage omnichannel communications:** Utilize alternate channels of communications that don't rely only on printed mail or calls but connect with customers in their channel of choice.
- **Enable Work-at-Home customer contact services:** Never have we seen the level of "shelter in place" decrees as with this pandemic and implementing WAH options allows workers to continue to support customer communications without missing a beat.
- **Implement self-service channels:** 67% of customers today prefer self-service channels, as opposed to speaking with a live person. Videos, FAQs, chat, and other tools support this model.
- **Convert paper communications to digital:** Reducing paper-based communications not only saves money but enables ongoing essential communications when business continuity events occur that could impact or even disable traditional, paper-based communications.

Delivering and sustaining effective, omnichannel, essential customer interactions looks different for every industry and organization. Whether your organization manages various elements of customer communications in-house or through service partners, putting in place the right mix of people, processes and technology is the key to success. A good business partner is one that takes the time to understand your end users, industry and challenges — and then recommends customized solutions and strategies for success.

Solutions that help keep customers connected

Contact centers that are ready to flex
Keeping up with your contact center volumes is mission critical. For most businesses, a time of crisis brings more

Conduent was listed by MoneyWise as the #3 Best Work-at-Home Company in 2019



2.
Proactively connect with your customers *(cont)*

customer issues and higher call volumes. This is especially relevant for the healthcare, insurance and travel industries. Our Work-at-Home model provides more resilience to changing conditions — and we continue to evolve in the face of unprecedented need.

Conduent has converted 50% of its global **Customer Experience Management** workforce to Work-at-Home agents.

- **North America:** 55% of associates
- **Europe:** 50% of associates
- **Latin America:** 40% of associates in Guatemala and 75% of associates in Columbia
- **Asia Pacific:** 50% of associates

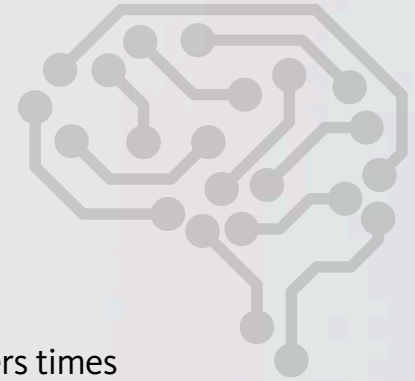
Conduent typically delivers 20% reduced call times and 30% reduction in customer inquiries through automation and AI

At a time of uncertainty, Conduent's technology-infused, multi-channel approach combined with deep industry expertise, helps our clients realize better business outcomes, while delivering the highest levels of personalized customer service. We have consistently delivered high customer satisfaction (NPS scores) even in these difficult times.

Conduent saves its clients 50-75% of print mail costs by helping them transition to digital

Conduent's advanced multi-channel communication platform can seamlessly convert mission-critical paper-based communications to a digital format that can be delivered in multiple channels such as email, SMS, web, and mobile applications. In addition, Conduent has a network of fulfillment centers that can help organizations reduce risk during times of geographic disasters or business continuity events.

Learn more about Conduent's Customer Contact Services.



Typically, Conduent delivers times

20%

reduced call times and a

30%

reduction in customer inquiries through automation and AI.

3. Maintain essential business operations



Every step an organization takes in a time of crisis ultimately leads back to shoring up its overall business operations. Fortifying employee communications and continuity programs and ensuring the right mix of people, processes and technology is in place to seamlessly engage with customers are critical to operational preparedness. On top of that, businesses and government agencies are faced with many other complex issues including things like:

- Post-crisis litigation and disputes
- Force majeure and contractual liabilities
- Compliance and confidentiality challenges related to remote work
- Supply chain disruption and shipment delays
- Processing delays or inefficiencies that can affect crucial government services such as child support payments and public assistance benefits

What strategies are most important now to sustaining business and government operations?

Although every organization has unique challenges to business operations continuity, it is now more important than ever to ensure that every organization has strong and efficient operations and processes to keep pace with the rapidly changing environment.

3.
Maintain essential business operations *(cont)*

Conduent's Document Management and Automation Services deliver **90%** straight through processing (STP) results

Some key priorities include:

- **Enabling critical payments:** For government support agencies, business continuity efforts will take many forms – but one of the most critical is ensuring that constituent support payments are processed efficiently and are accessible to recipients for immediate use. This can be accomplished through payment cards as opposed to paper checks and deploying communications tools to support the end user.

- **Contract analytics:** Using an automated process to assess and analyze clauses such as force majeure in all contracts to understand the range of potential risks and liabilities is critical.

- **Litigation preparedness:** As legal cases arise, providing around-the-clock access to eDiscovery solutions that enable automated document review in a secure environment saves time and resources, which can be redirected to litigation strategy.

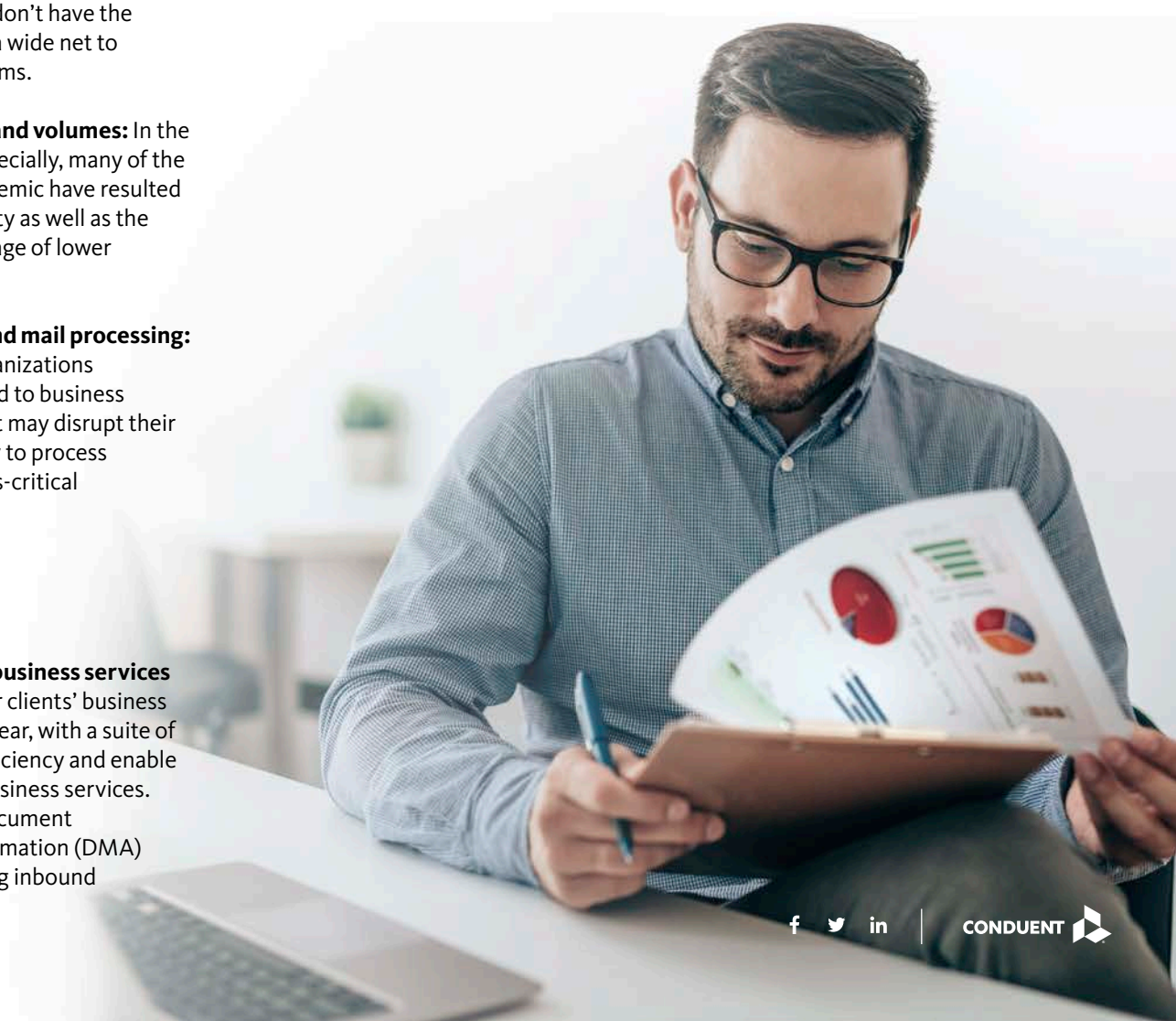
- **Supply chain management:** Quarantines are closing manufacturing facilities and will cause supply chain disruption with long delays in shipments. Companies need parts to keep their business running and essential supplies to ensure a clean environment for workers. Companies don't have the bandwidth to search a wide net to procure necessary items.

- **Increased inquiries and volumes:** In the financial industry especially, many of the dynamics of the pandemic have resulted in the need for liquidity as well as the desire to take advantage of lower interest rates.

- **Continuity of inbound mail processing:** At times like this, organizations experience risk related to business continuity events that may disrupt their operational capability to process paper-based, business-critical communications.

Moving your business operations forward

Mission-critical core business services
Conduent supports our clients' business operations 365 days a year, with a suite of solutions that drive efficiency and enable mission-critical core business services. One example is our Document Management and Automation (DMA) Solutions for processing inbound



3.
Maintain essential business operations *(cont)*

correspondence. At Conduent, we have resources and processes in place and are fully prepared to support these activities and many other business-sustaining activities right now including legal and compliance challenges, financial and procurement operations, government card payments — and much more.

Conduent reduces our clients' total cost of legal document review by 60-80%, on average
Organizations are currently facing various contract, compliance and legal issues that could have major impacts on operations for years to come. When our clients require managed review or eDiscovery solutions, Conduent offers both human and technology support to accelerate these crucial tasks.

Our contract analytics solution is particularly useful for organizations facing force majeure and requiring efficient contract liability analysis. Through this solution, we're able to ingest a company's vendor contracts, extract and analyze the relevant terms associated with COVID-19 and classify the contracts according to what level of flexibility in purchasing term or scope of services are offered. This gives our clients the ability to manage these relationships in a priority order as they understand the impacts to their own business.

Conduent saves our clients an average of 15% on procurement costs through strategic sourcing
Conduent's procurement process solutions can help organizations reduce their risk during business continuity events that could potentially impact or even disable their supply chain operation. Smart supplier discovery through AI digitizes the sourcing process so that our clients can cast a wider net over potential suppliers in less time. Once the right supplier has been identified, Conduent can then continue with the overall sourcing process and provide expertise throughout the entire strategic sourcing cycle.

Conduent delivers 54 million government cardholders accurate payments on time for the benefits they need
At no time in any of our lifetimes has access to government support services been more important for those who depend on them. At Conduent, we're enabling these crucial card-based payments for programs such as unemployment insurance, WIC and SNAP to continue. And as the need for these programs increases, we continue to ensure that these services remain uninterrupted.

Learn more about Conduent's Business Operations Solutions.

Conduent saves our clients an average of

15%

on procurement costs through strategic sourcing



4.
Traverse mass change in the healthcare ecosystem



For an organization to manage through a crisis, it must have the capability to effectively analyze and prepare for risks. For healthcare organizations and government health agencies, COVID-19 has brought forth a very specific set of challenges that other organizations do not currently face.

COVID-19 is a human health crisis — and healthcare must emerge the hero

Right now, every faction of the global healthcare system is under siege and working around the clock to combat the coronavirus, and every day brings new risks and challenges.

- For **healthcare providers**, there are risks to provider safety, equipment shortages to grapple with, sudden spikes in acute care volume and the critical need to track, manage and report on new cases.
- **Pharma and life sciences organizations** are strapped with other challenges including patients' loss of income and worries over the inability to get medications due to shortages; lack of access to healthcare providers who are closing offices and turning to telemedicine; more frequent patient inquiries due to providers being less available; and with field reps forced inside, an overflow of calls for internal or vendor services.
- **For healthcare payers and claims management organizations,** there is employee absenteeism due to illness or social distancing, the risk of increased workers' compensation claims, higher critical care case volumes, a higher volume of non-traditional treatment or testing to reconcile, and a higher number of claims to process — to name a few.

4.
Traverse mass change in the healthcare ecosystem *(cont)*

Conduent saves providers

$48 Million

in costs associated with hospital acquired conditions, reducing the average length of stay in hospitals by 8 days

- **Government healthcare organizations** must find an immediate way for state and local officials and departments to track COVID-19 cases and understand where the greatest risk exists. In addition, both private and public clinical health administration stakeholders need strong case management capabilities to share data and enable collaboration across communities and populations.

What steps can the healthcare industry take to tackle these risks and challenges right now?

Healthcare providers must embrace data and reporting tools

Every provider sits on an abundance of electronic health records, and now more than ever before, providers must embrace dashboard and reporting tools that will help them stay one step ahead of the pandemic. For example, Conduent has access to 96 million interactions such as test results and new admissions — and we're able to merge that data with other, publicly available population data to help providers spot patterns, trends and disease hotspots — enabling them to make well-informed decisions. Additional tools include:

- Prebuilt CDC indicators and profiles that can be uploaded into Conduent Midas systems for the purposes of tracking and monitoring the virus progression
- System Management services to allow hospital staff to focus on patient care and critical functions
- Development of a new COVID-19 business continuity response team to answer business contracting, resourcing and billing questions in an expeditious manner and a COVID-19 communications team that meets daily to address ongoing changes

Conduent's Healthy Communities Institute (HCI) platform provides detailed information at the zip code level on at-risk populations such as the elderly or those with underlying risk factors such as heart disease, diabetes, respiratory disease, and other conditions that may be associated with a suppressed immune response. This type of platform can also give providers valuable data on social determinants of health so they can target vulnerable populations and focus their proactive community outreach efforts to support the populations of greatest need.

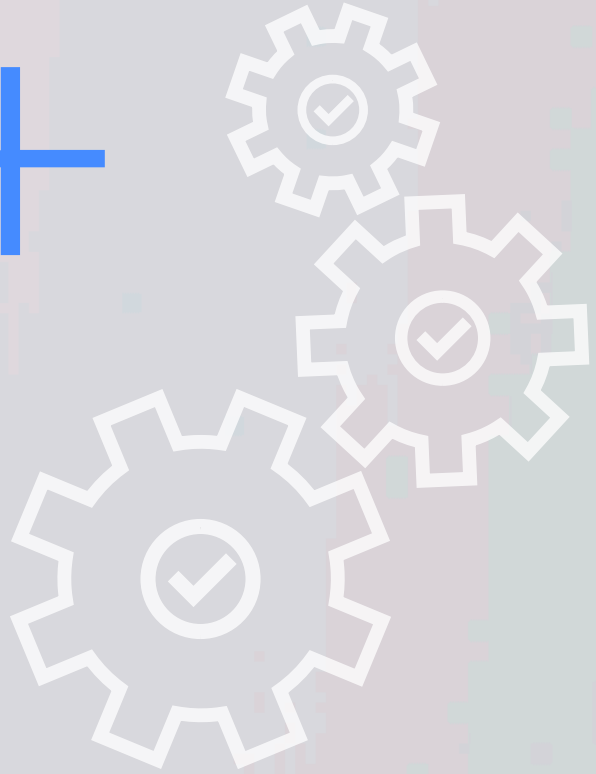
Pharma and life sciences companies must ramp up the back office

COVID-19 is having a profound effect on the pharmaceutical industry, particularly for patient access to medication, adherence and compliance to therapeutic regimens, and disruption to field sales. The virus has also put a tremendous burden on physician offices, pharmacies and the patients themselves. As pharmaceutical manufacturers work to manage their internal daily operations, they may not have the existing resources or technologies to support the "new abnormal."

4.
Traverse mass change in the healthcare ecosystem *(cont)*

Conduent supports

500+ brands and 8/10 top pharma companies



Now is the time to build partnerships that can help your organization promptly respond to issues and questions that keep your patients' wellbeing top of mind and support the healthcare professionals on the front lines. Partners such as Conduent can deliver WAH resources able to support emergent campaigns within this uncertain healthcare landscape. In addition to answering mission-critical healthcare inquiries, our professional staff can support proactive and reactive communication through omnichannel technology. Frequently deployed campaigns include education and awareness, patient access, overflow triage, reportable event monitoring, self-service, and field force remote selling support.

Payer and claims management organizations must maximize every aspect of operations

With the anticipated increased volume of claims, payer and claims management organizations must find ways to mitigate and manage increases in fraud, waste and abuse; changing regulations; and overall volume of work. Here too, strategic partnerships are critical to complementing core operations functions including:

- Mitigating fraud, waste and abuse cases
- Scaling up digital mail services and ramping up processing staff to ensure claims are processed on time
- Accelerating utilization review and pre-authorizations
- Responding to increased volume of inquiries

Conduent supports all these mission-critical activities and more — including our Nurse First Response service for 24/7 care triage on exposure claim intake leveraging our COVID-19 protocol. This protocol follows the CDC guidelines and allows us to notify our clients if someone has been exposed, has symptoms, or is confirmed to have COVID-19.

***Learn more about** Conduent's Commercial Healthcare Solutions.*

Conduent delivers 24/7 telephonic nurse triage to deter emergency room overcrowding and reduce unnecessary ER visits by

34%

on average

4.
Traverse mass change in the healthcare ecosystem *(cont)*

Government healthcare agencies must inform the front lines of defense

Government public health agencies have a crucial role in supporting the healthcare ecosystem battling COVID-19. They're responsible for collecting data about the population and accurately reporting this information to the CDC. They must also operationalize the support of case management — reporting key information and providing coordination among epidemiologists, medical professionals and health departments.

Conduent supports U.S. government public health agencies through its Maven® COVID-19 module, a comprehensive **disease surveillance and outbreak management tool** which allows public health officials to securely track the virus, identify those at risk, enable contact tracing, and inform containment decisions locally and nationwide. Key features include:

- Deployment on the **AWS cloud,** which **speeds up the implementation process** for health organizations. Within 72 hours after acquisition, state and local agencies in the U.S. and agencies around the world can begin using Maven to automate case management, patient outreach and tracking of the exponentially increasing number of **COVID-19 cases.**
- Empowers organizations to perform robust **contact tracing** across an entire country, state, county, city or region. Data aggregation and visualization tools provide textual and **geographic visualizations** of outbreak areas and case clusters.
- Accelerates **real-time collaboration** among organizations and experts such as medical professionals and epidemiologists. Sharing information and analytic insights is essential to helping "flatten the curve" of highly contagious diseases such as COVID-19. The Maven platform **automates the integration** of disparate information sources, including test results from labs and reports from the patients, along with reporting to public health agencies and the CDC.
- Enables **digital outreach** on a large scale to individuals who may have been exposed to COVID-19. If a case is suspected, doctors and public health workers can take immediate action while remaining free of direct contact with the individual.

***Learn more about** Conduent's Government Healthcare Solutions.*

Conduent's government healthcare solutions support

30 million

constituents annually



Conclusion

At this time of unprecedented change, uncertainty and disruption, business leaders need strategies and solutions to sustain their operations through the crisis and navigate this sudden new reality. Though setbacks and challenges present themselves at every turn, organizations must remain focused on their employees, customers and operations.

Conduent helps businesses and governments every day, delivering mission-critical services and solutions to move their operations forward. And in the most challenging times, we stand by our clients — helping them sustain their operations, enable their employees to work, and stay connected with their customers. Together, we're implementing the right solutions for today — and preparing our customers' operations for whatever lies ahead.

Learn more about our approach in this time of uncertainty at conduent.com

About Conduent

Conduent delivers mission-critical services and solutions on behalf of businesses and governments – creating exceptional outcomes for its clients and the millions of people who count on them. Through people, process and technology, Conduent solutions and services automate workflows, improve efficiencies, reduce costs and enable revenue growth. It's why most Fortune 100 companies and over 500 government entities depend on Conduent every day to manage their essential interactions and move their operations forward.

Conduent's differentiated services and solutions improve experiences for millions of people every day, including two-thirds of all insured patients in the U.S., 11 million employees who use its HR Services, and nearly nine million people who travel through toll systems daily. Conduent's solutions deliver exceptional outcomes for its clients including $17 billion in savings from medical bill review for workers compensation claims, up to 40% efficiency increase in HR operations, and up to 40% improvement in processing costs, while driving higher end-user satisfaction. Learn more at www.conduent.com.

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