

## COGNIZANT® RISK PROFILE GATEWAY PRODUCT GUIDE

Last Update: April 2nd, 2019

This Product Guide is for Cognizant’s Software Service known as Cognizant Risk Profile Gateway. This Product Guide includes valuable information about the Software Service, including information about the Support Services, Professional Services, and Ancillary Software that are available to support Your use of the Software Service. This Product Guide applies as of the “Last Update” date and supersedes earlier versions of this Product Guide. This Product Guide forms a part of Your Agreement with Cognizant. Cognizant will notify You of material updates to this Product Guide.

The Software Services described in this Product Guide apply only to use under the terms of Your Agreement and are not applicable to business process outsourcing (“BPS or BPO”) or business process as a service (“BPaaS”) offerings. Availability Service Level Agreement (SLA) and Support Service Terms do not apply to Beta Testing and Evaluation.

### 1. SOFTWARE SERVICE OVERVIEW

Cognizant Risk Profile Gateway is a web-based SaaS platform that aggregates digital medical records from health information exchanges and other formats and processes the records to produce medical history summaries, medical risk scores, and underwriting automation triggers.

### 2. DEFINITIONS

Capitalized terms that are not defined in this Product Guide have the meanings given to them in the General Terms portion of Your Agreement with Cognizant.

### 3. PRODUCT ACCESS

You are authorized to access the Software Service only if You are current in the payment of applicable Subscription fees or to the extent authorized for Evaluation or Beta purposes. You are required to manage authorizations for Your Authorized Users and to verify that they are not prohibited from using the Software Service by any federal agency of the U.S. government. See, for example, [How Do I Avoid Dealing with Unauthorized Parties?](#)

### 4. DEPLOYMENT

The Software Service is a multi-tenant Software-as-a-Service offering that is deployed in a Cognizant-controlled data center or cloud service (e.g., Amazon Web Services). It is offered on a Subscription basis, generally for a 1-, 2- or 3-year Subscription Term.

### 5. UPDATES AND UPGRADES

**Generally.** Cognizant will determine: (i) when to develop, release and apply fixes and patches to the Software Service (“**Updates**”), which generally do not include new functionality and are released as needed; (ii) whether and when to develop, release and apply new features to the Software Service (“**Upgrades**”); and (iii) whether a new release is an Update, Upgrade, a new Edition of a Software Service that is subject to additional fees, or a new Software Service that is available under a separate subscription.

**No Additional Cost.** Updates and Upgrades to the Software Service are automatic and included in the Subscription fees. Professional Services are not included in the scope of Upgrades or Updates.

**Schedule and Notice.** Cognizant typically will apply Updates and Upgrades, if any, to the Software Service on the third Saturday of each calendar month, however Updates also will be applied on an as-needed basis. Cognizant will provide reasonable notice before applying an Upgrade or Update, but Cognizant reserves the right to provide a short notice or no notice before the application of an Upgrade or Update if in Cognizant's reasonable judgment the Upgrade or Update is critical to maintaining the availability, security or performance of the Software Service, for it to comply with applicable laws or to avoid or mitigate infringement or misappropriation of a third-party's Intellectual Property Rights.

## 6. ENTITLEMENTS AND BILLING

**Units.** The Software Service is priced on a “**10,000 Points**” basis, which is the “Unit” on which pricing is based in the Order Schedule. You will purchase upfront a set amount of Points in 10,000 Point increments that You will be able to use towards the Transactions type indicated in your Order Schedule over the Subscription Term, and the applicable Points value per Transaction will be deducted from your Points balance.

**Points values (per Transaction).** The Software Service is offered with the following types of Transactions and corresponding Points values. You can only select one Transaction type per Subscription Term, which will apply to all subsequent renewal Subscription Terms.

Transaction	Transaction Description	Points value
<b>APS Page</b>	Use of the Software Service to process an individual page of an APS document. Each page of an APS document is counted as one APS Page, regardless of whether it is blank, contains medical information, or is a cover or transmittal page.	0.33 Points per APS Page
<b>APS Document</b>	Use of the Software Service to process an APS document that may be used by an insurance underwriter to assess an insurance applicant as a part of an insurance underwriting process. Each APS document processed by the Software Service will be deducted from your Point balance as an APS Document, regardless of document type and whether any or all data fields are able to be extracted from the document.	60 Points per APS Document

### Definitions.

An “**Attending Physician Statement,**” or “**APS,**” means a report by a physician, hospital, clinic, medical facility, or similar source that treated or is currently treating a person applying for insurance coverage, and that summarizes key health data of the insurance applicant to help evaluate the risk profile of the insurance applicant. An APS must be in Portable Document Format (PDF) or TIFF (Tag Image File Format).

A “**Point**” means the smallest unit of measure for determining consumption of a purchased Unit.

**Billing for Additional Units.** Cognizant will monitor Your use of the Software Service. If, at the end of each Subscription Term, the Points balance is not fully consumed, then any remaining Points are forfeited. If the Points balance is likely to be consumed prior to the end of the Subscription Term, You should promptly purchase more Units for your entitled Transactions. If the Points balance is consumed prior to the end of the Subscription Term and You have not purchased more Units, You are responsible for any overage and must promptly remit payment upon receipt of invoice from Cognizant for the number of Units required to cover any Points overages accrued at list price. Points overage will be calculated based on the Transaction type indicated in your Order Schedule. Cognizant may invoice you at list price for overages, which payment is due net 30 days from the date of invoice.

**Editions.** The Software Service is offered in the following one Edition.

Product ID	Name	Units of Measure	Inclusions
PRD01325	Standard Edition	10,000 Points	<b>Software Service Feature:</b> Use of Optical Character Recognition (OCR) and Natural Language Processing (NLP) technology to process Attending Physician Statements.

## 7. AVAILABILITY SERVICE LEVEL AGREEMENT (SLA)

**Availability.** Cognizant is committed to providing high availability services and offers the following availability service level agreement for the Software Service:

AVAILABILITY SLA	
Availability	Service Credit
99.90% or greater	None. SLA is met.
99.89% - 99.50%	5% of monthly fee
99.49% - 99.00%	10% of monthly fee
98.99% - 98.50%	15% of monthly fee
Less than 98.49%	25% of monthly fee

### Calculation.

$$\text{Availability} = \left\{ 1 - \frac{\text{Unscheduled Downtime}}{\text{Base Time}} \right\} \times 100$$

**Unscheduled Downtime** means the time in minutes during a month during which the Software Service cannot be accessed by 50% or more of Your Authorized Users, other than as a result of a force majeure event under the General Terms or any outages resulting from issues with Your technology or any permitted suspension of Your access, starting when You notify Cognizant of the outage and ending when access has been restored to at least 50% of Your Authorized Users.

**Base Time** means the total minutes in the month minus minutes of scheduled maintenance of up to one hour per month.

The measurement period is a calendar month. For purposes of calculating the Service Credit, the monthly fee for a Subscription Term that is greater than one month will be considered the total Subscription fees for the Software Service during the applicable Subscription Term divided by the number of months in the Subscription Term.

### Requesting Service Credits.

**Submitting a Request.** Requests for service credits must be submitted to by e-mail or by opening a support ticket within 30 calendar days after the end of the month during which the service credit was earned.

**Required Information.** Each request for a service credit must include

- Your name
- Your company name
- the name of the Software Service
- the month for which the service credit is claimed
- the date(s) of the incident(s) that caused Cognizant to miss the Availability SLA
- a reasonable description of the incident(s)
- contact information for Your representative with knowledge of the incident(s).

**Acknowledgement.** Cognizant will acknowledge all requests for a service credit within five business days after receiving the request and will review all claims within 10 business days of receipt. You will be informed by e-mail whether the service credit request has been accepted or rejected. If rejected, the notification will specify the basis for rejection. Requests for service credits will be rejected if untimely or otherwise not submitted in accordance with these requirements or if the service credit was not earned under these terms.

**Service Credit Availability.** Approved service level credits will be applied to the next billing cycle. If Subscription Fees were paid in advance, service credits will be credited against fees for the next renewal Subscription Term. Service credits are not payable in cash.

**Reasonable Clarifications to the Availability SLA.** Cognizant may reasonably change this description of the Availability SLA to clarify its terms or its calculation by posting a new version of this Product Guide, but Cognizant will not materially degrade the Availability SLA during any paid Subscription Term.

**Exclusive Remedies.** Service credits are Your exclusive remedy and Cognizant's exclusive liability for the availability of the Software Service.

**Data Retention.** Your Data is retained and available through the Software Service for a limited period of time. If You are legally required or desire to maintain Your Data for more than seven (7) days, You must download Your Data to the system of Your choice.

## 8. SUPPORT SERVICE TERMS

**No Additional Fees.** Support Services are included in the applicable Subscription fees.

**Purpose.** The purpose of Support Services is to resolve defects that cause the Software Service to fail to conform to its User Documentation. A resolution to a defect may consist of a fix or patch, a reasonable workaround, or other resolution as Cognizant deems reasonable. Support Services do not include any Professional Services, such as implementation, configuration, integration, customization, or training services, or assistance with administrative functions.

### Support Service Details.

COGNIZANT PREMIUM SUPPORT SERVICE DETAILS	
Feature	Details
<b>Support Services Fees</b>	Included in the Subscription Fees
<b>Support Hours – United States and Canada</b>	24/7
<b>Support Hours – Other Countries in the Territory</b>	24/7

<b>Number of Tickets</b>	Unlimited
<b>Service Location</b>	Remote
<b>Support Help Desk Access</b>	Premium Support can be obtained through E-mail, Phone or the Support Portal
<b>Support E-Mail Address</b>	<a href="mailto:RiskProfileGateway@cognizantproducts.com">RiskProfileGateway@cognizantproducts.com</a>
<b>Support Phone</b>	TBD
<b>Support Portal (including access to other resources such as Documentation, knowledge base, and discussions)</b>	<a href="https://help.riskprofilegateway.cognizantproducts.com">https://help.riskprofilegateway.cognizantproducts.com</a>
<b>Available Languages</b>	U.S. English

### Incident Severity Determination, Response Time and Resolution Targets.

Cognizant is committed to responding with an appropriate level of urgency to all Support Services requests. You may submit an incident report to Cognizant via the Support Portal or the Support E-Mail 24 hours per day, 7 days per week, 365 days per year. Severity Level response times do not vary if You file Your incident report via Phone, the Support Portal or the Support E-Mail. All incident reports are tracked in the Support Portal and can be viewed by Your authorized contacts. Cognizant will use reasonable efforts to meet the response time objectives during U.S. support hours (i.e., the elapsed time during U.S. support hours from when an incident is entered into the Support Portal until Cognizant begins working on the incident).

INCIDENT SEVERITY LEVELS		
Severity Level	Definition	Response Time Objective
<b>Severity 1 (Critical)</b>	<ul style="list-style-type: none"> <li>• Software Service is totally unavailable</li> <li>• Critical functionality is inoperable</li> <li>• Data is corrupted or lost</li> <li>• Severe response time latency</li> <li>• No procedural workaround exists</li> <li>• Applies only to production environments</li> </ul>	1 Hour
<b>Severity 2 (Urgent)</b>	<ul style="list-style-type: none"> <li>• Software Service is unavailable for significant periods of time</li> <li>• Critical functionality is restricted in its use, with no reasonable workaround</li> <li>• Material response time latency</li> </ul>	2 business hours
<b>Severity 3 (High)</b>	<ul style="list-style-type: none"> <li>• Software Services is intermittently unavailable</li> <li>• Functional issue affects some users</li> <li>• Some response time latency</li> </ul>	1 business day
<b>Severity 4 (Medium/Low)</b>	<ul style="list-style-type: none"> <li>• Routine end-user help request</li> </ul>	varies

	<ul style="list-style-type: none"> <li>• Request for technical guidance on configuration, capabilities, etc.</li> <li>• General trouble-shooting</li> <li>• Bug affecting a small number of users</li> <li>• Error messages not affecting performance</li> <li>• Minor inconveniences not affecting material functionality</li> </ul>	
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**Your Responsibilities.** You play a key role in assisting Cognizant when You have questions about or have encountered problems with Your use of the Software Service. The information that You provide about the Software Service and Your incident is often critical to resolving Your issue. The following practices can assist Cognizant to better understand Your problem and more effectively respond to Your concerns, as well as help You make the best use of your time:

- keeping different questions/issues separate (one problem per support ticket, incident or case)
- reporting to Cognizant any changes in Your environment that may be contributing to an incident, including any changes to software programs that may interact with the Software Service
- providing timely feedback on the recommendations that have been made by Cognizant, so Cognizant can close out the support ticket when the problem has been resolved. If the problem reoccurs You may reopen the original support ticket by resubmitting it electronically.

**Required Information.** You will be required to provide the following information when submitting an incident report:

- Your name
- Your company's name
- the name of the Software Service (and Edition level and Units in production, if relevant)
- e-mail address and telephone number with extension for contacting You
- ticket, incident, or support case number, if applicable
- any additional information reasonably requested by Cognizant.

**Reasonable Changes to Support Services Terms.** Cognizant may reasonably change these Support Services terms by posting a new version of this Product Guide, but Cognizant will not materially degrade the overall level of Support Services during any paid Subscription Term.

## 9. END-OF-SALES

**End-of-Sales.** With at least 12 months' prior written notice to You, Cognizant may retire the Software Service or one or more of its Editions. Once retired, Cognizant will cease making Subscriptions available for purchase for the retired Software Service or Edition.

**Support Services After Retirement is Announced.** Cognizant will continue to provide technical support, including Updates, for Software Services and Editions that have been announced for retirement until all Subscriptions have ended for that Software Service or Edition; however, Cognizant may in its discretion cease providing new functionality and Upgrades for a Software Service or Edition from the date of the retirement announcement through the date that all Subscriptions have ended.

## Renewals for Retiring Software Services or Editions.

**Software Service.** If You have an active Subscription for the Software Service when Cognizant announces that it is being retired, You will not be able to renew Your Subscription unless on the End Date of the Subscription Term fewer than 12 months will have elapsed from the date of announcement to the End Date of Your current Subscription Term. In this case, You will be entitled to renew Your Subscription for the number of months that allows You to have 12 months from the date of the announcement until Your Subscription ends.

**Edition.** If You have an active Subscription for an Edition of a Software Service when Cognizant announces that the Edition is being retired, You will not be able to renew Your Subscription for the retiring Edition unless fewer than 12 months have elapsed from the date of announcement to the End Date of Your current Subscription Term. In this case, You will be entitled to renew Your Subscription for the retiring Edition for the number of months that allows You to have 12 months from the date of the announcement until Your Subscription ends. However, You may renew Your subscription for another Edition of the Software Service that has not been retired or announced for retirement.

## 10. PROFESSIONAL SERVICES

The following Professional Services are available from Cognizant to assist You in getting started with or enhancing Your use of the Software Service. To order any of these Professional Services, please contact Cognizant to have a Statement of Work drafted and signed to document the Professional Services to be provided and the applicable fees.

AVAILABLE PROFESSIONAL SERVICES			
Product ID	Name	Pricing Model	Service Description
PRD01326	Initial Setup and Integration	T&M	<ul style="list-style-type: none"><li>Connectivity testing with customer environment</li><li>Integration support to enable intake of APS PDFs or TIFFs and delivering output JSON</li><li>Support testing on customer QA staging and production environments</li></ul>

## 11. LEGAL NOTICES

### Address for Legal Correspondence

Cognizant  
500 Frank W. Burr Blvd.  
Teaneck, NJ 07666  
Attn: General Counsel

**Copyright Notice.** The Software Service, the Ancillary Software, the User Guide, Supplemental Documentation and this Product Guide are:

© 2019 Cognizant Business Services Limited

**Trademarks.** Cognizant, the Cognizant logo, Cognizant.com, Cognizant Risk Profile Gateway and other trademarks used in this Product Guide to identify Cognizant products and services are registered trademarks, common law trademarks, trade names, service marks or logos of Cognizant or its affiliates. Other company, product and service trademarks are marks of their respective owners.

**Confidential Information and Trade Secrets.** The Software Service and its User Guide, Supplemental Documentation, Ancillary Software and Content are Cognizant Confidential Information and contain Cognizant trade secrets. Access to and use of this information is strictly limited to You and Your Authorized Users. You are required to have confidentiality agreements in place with Your Authorized Users that are sufficient for You to meet Your confidentiality obligations to Cognizant in accordance with the terms of the Agreement between You and Cognizant. The Software Service and its User Guide, Supplemental Documentation, Ancillary Software and Content may not be copied, distributed, or otherwise disclosed or used by You or any of Your Authorized Users except as may be expressly permitted under the terms of the Agreement.

**Availability.** The Software Service may not be available in every country in which Cognizant operates.

**12. COGNIZANT ANCILLARY SOFTWARE**

The following Cognizant Ancillary Software is available to You under the General Terms that You can deploy on Your equipment or equipment operated for You to facilitate the operation or interoperation of the Software Service with other software, hardware, or services:

AVAILABLE ANCILLARY SOFTWARE		
Name	Pricing	Description
[Not Applicable]		

**13. SUPPLEMENTAL WEBSITE AND MOBILE DEVICE TERMS**

The following website and mobile device terms apply to Your use of the Software Service and, along with the rest of this Product Guide, are incorporated into Your Agreement with Cognizant:

[NOT APPLICABLE]

**14. THIRD PARTY SUPPLIER TERMS**

Certain commercial third party software products, hardware products, and services that are contained in or used to deliver the Software Service require separate licenses with You, terms to be passed-through to You or require Your acknowledgement and agreement to certain additional terms, conditions or disclaimers (“**Third Party Supplier Terms**”). Third Party Supplier Terms applicable to the Software Service are indicated below. You accept these Third Party Supplier Terms by using the Software Service.

THIRD PARTY SUPPLIER TERMS
[NOT APPLICABLE]



## COGNIZANT® PROPERTY INSIGHTS PRODUCT GUIDE

Last Update: April 5, 2019

This Product Guide is for Cognizant’s Software Service known as Cognizant Property Insights. This Product Guide includes valuable information about the Software Service, including information about the Support Services, Professional Services, and Ancillary Software that are available to support Your use of the Software Service. This Product Guide applies as of the “Last Update” date and supersedes earlier versions of this Product Guide. This Product Guide forms a part of Your Agreement with Cognizant. Cognizant will notify You of material updates to this Product Guide.

The Software Services described in this Product Guide apply only to use under the terms of Your Agreement and are not applicable to business process outsourcing (“BPS or BPO”) or business process as a service (“BPaaS”) offerings. Availability Service Level Agreement (SLA) and Support Service Terms do not apply to Beta Testing and Evaluation.

### 1. SOFTWARE SERVICE OVERVIEW

Cognizant Property Insights is a web-based SaaS platform that uses satellite and aerial imagery to assess properties prior to and in the aftermath of a catastrophe event. The software provides an interactive view, with images and maps, for claims managers and claims adjusters to evaluate property damage, triage and prioritize property inspections, and estimate roof damage for an impacted property.

### 2. DEFINITIONS

Capitalized terms that are not defined in this Product Guide have the meanings given to them in the General Terms portion of Your Agreement with Cognizant.

### 3. PRODUCT ACCESS

You are authorized to access the Software Service only if You are current in the payment of applicable Subscription fees or to the extent authorized for Evaluation or Beta purposes. You are required to manage authorizations for Your Authorized Users and to verify that they are not prohibited from using the Software Service by any federal agency of the U.S. government. See, for example, [How Do I Avoid Dealing with Unauthorized Parties?](#)

### 4. DEPLOYMENT

The Software Service is a multi-tenant Software-as-a-Service offering that is deployed in a Cognizant-controlled data center or cloud service (e.g., Amazon Web Services). It is offered on a Subscription basis, generally for a 1-, 2- or 3-year Subscription Term.

### 5. UPDATES AND UPGRADES

**Generally.** Cognizant will determine: (i) when to develop, release and apply fixes and patches to the Software Service (“**Updates**”), which generally do not include new functionality and are released as needed; (ii) whether and when to develop, release and apply new features to the Software Service (“**Upgrades**”); and (iii) whether a new release is an Update, Upgrade, a new Edition of a Software Service that is subject to additional fees, or a new Software Service that is available under a separate subscription.

**No Additional Cost.** Updates and Upgrades to the Software Service are automatic and included in the Subscription fees. Professional Services are not included in the scope of Upgrades or Updates.

**Schedule and Notice.** Cognizant typically will apply Updates and Upgrades, if any, to the Software Service on the third Saturday of each calendar month, however Updates also will be applied on an as-needed basis. Cognizant will provide reasonable notice before applying an Upgrade or Update, but Cognizant reserves the right to provide a short notice or no notice before the application of an Upgrade or Update if in Cognizant's reasonable judgment the Upgrade or Update is critical to maintaining the availability, security or performance of the Software Service, for it to comply with applicable laws or to avoid or mitigate infringement or misappropriation of a third-party's Intellectual Property Rights.

**6. ENTITLEMENTS AND BILLING**

**Units.** The Software Service is priced on a “**20,000 Points**” basis, which is the “Unit” on which pricing is based in the Order Schedule. You will purchase upfront a set amount of Points in 20,000 Point increments that You will be able to use towards the applicable Transactions occurring over the term of the subscription. You will be able to use the Points balance towards the Transactions listed below and the Points value per Transaction will be deducted from your Points balance.

Transaction	Transaction Description	Points Value (per Transaction)
<b>Pre-Catastrophe Report</b>	Use of the Software Service to generate a report for an individual property providing aerial image of the property, and available property attributes, such as the property dimensions, roof material or roof type at a point in time prior to a determined Catastrophe Event.	50
<b>Post-Catastrophe Report</b>	Use of the Software Service to generate a report for an individual property providing aerial images of the property taken prior to and after a given Catastrophe Event, which includes aerial images of the property and available property attributes, such as the property dimensions, roof material or roof type, and a measurement of the area of damage to the roof.	150

**Definitions.**

A “**Catastrophe Event**” means a natural disaster event resulting in damage to physical property.

A “**Point**” means the smallest unit of measure for determining consumption of a purchased Unit.

**Editions.** The Software Service is offered in the following one Edition.

Product ID	Name	Units of Measure	Inclusions
<b>PRD01329</b>	<b>Standard Edition</b>	20,000 Points	<ul style="list-style-type: none"> <li>Transaction Types: Pre-Catastrophe Reports and Post-Catastrophe Reports</li> <li>Service Feature: Claims Manager and Claims Adjustor Dashboards</li> </ul>

## 7. AVAILABILITY SERVICE LEVEL AGREEMENT (SLA)

**Availability.** Cognizant is committed to providing high availability services and offers the following availability service level agreement for the Software Service:

AVAILABILITY SLA	
Availability	Service Credit
99.90% or greater	None. SLA is met.
99.89% - 99.50%	5% of monthly fee
99.49% - 99.00%	10% of monthly fee
98.99% - 98.50%	15% of monthly fee
Less than 98.49%	25% of monthly fee

### Calculation.

$$\text{Availability} = \left\{ 1 - \frac{\text{Unscheduled Downtime}}{\text{Base Time}} \right\} \times 100$$

**Unscheduled Downtime** means the time in minutes during a month during which the Software Service cannot be accessed by 50% or more of Your Authorized Users, other than as a result of a force majeure event under the General Terms or any outages resulting from issues with Your technology or any permitted suspension of Your access, starting when You notify Cognizant of the outage and ending when access has been restored to at least 50% of Your Authorized Users.

**Base Time** means the total minutes in the month minus minutes of scheduled maintenance of up to one hour per month.

The measurement period is a calendar month. For purposes of calculating the Service Credit, the monthly fee for a Subscription Term that is greater than one month will be considered the total Subscription fees for the Software Service during the applicable Subscription Term divided by the number of months in the Subscription Term.

### Requesting Service Credits.

**Submitting a Request.** Requests for service credits must be submitted to by e-mail or by opening a support ticket within 30 calendar days after the end of the month during which the service credit was earned.

**Required Information.** Each request for a service credit must include

- Your name
- Your company name
- the name of the Software Service
- the month for which the service credit is claimed
- the date(s) of the incident(s) that caused Cognizant to miss the Availability SLA
- a reasonable description of the incident(s)
- contact information for Your representative with knowledge of the incident(s).

**Acknowledgement.** Cognizant will acknowledge all requests for a service credit within five business days after receiving the request and will review all claims within 10 business days of receipt. You will be informed by e-mail whether the service credit request has been accepted or rejected. If rejected, the notification will specify the basis for rejection. Requests for service credits will be rejected if untimely or otherwise not submitted in accordance with these requirements or if the service credit was not earned under these terms.

**Service Credit Availability.** Approved service level credits will be applied to the next billing cycle. If Subscription Fees were paid in advance, service credits will be credited against fees for the next renewal Subscription Term. Service credits are not payable in cash.

**Reasonable Clarifications to the Availability SLA.** Cognizant may reasonably change this description of the Availability SLA to clarify its terms or its calculation by posting a new version of this Product Guide, but Cognizant will not materially degrade the Availability SLA during any paid Subscription Term.

**Exclusive Remedies.** Service credits are Your exclusive remedy and Cognizant’s exclusive liability for the availability of the Software Service.

**8. SUPPORT SERVICE TERMS**

**No Additional Fees.** Support Services are included in the applicable Subscription fees.

**Purpose.** The purpose of Support Services is to resolve defects that cause the Software Service to fail to conform to its User Documentation. A resolution to a defect may consist of a fix or patch, a reasonable workaround, or other resolution as Cognizant deems reasonable. Support Services do not include any Professional Services, such as implementation, configuration, integration, customization, or training services, or assistance with administrative functions.

**Support Service Details.**

COGNIZANT PREMIUM SUPPORT SERVICE DETAILS	
Feature	Details
<b>Support Services Fees</b>	Included in the Subscription Fees
<b>Support Hours – United States and Canada</b>	24/7
<b>Support Hours – Other Countries in the Territory</b>	24/7
<b>Number of Tickets</b>	Unlimited
<b>Service Location</b>	Remote
<b>Support Help Desk Access</b>	Premium Support can be obtained through E-mail, Phone or the Support Portal
<b>Support E-Mail Address</b>	<a href="mailto:propertyinsights@cognizantproducts.com">propertyinsights@cognizantproducts.com</a>
<b>Support Phone</b>	TBD
<b>Support Portal (including access to other resources such as Documentation, knowledge base, and discussions)</b>	<a href="https://help.propertyinsights.cognizantproducts.com/hc/en-us">https://help.propertyinsights.cognizantproducts.com/hc/en-us</a>
<b>Available Languages</b>	U.S. English

**Incident Severity Determination, Response Time and Resolution Targets.**

Cognizant is committed to responding with an appropriate level of urgency to all Support Services requests. You may submit an incident report to Cognizant via the Support Portal or the Support E-Mail 24 hours per day, 7 days per week, 365 days per year. Severity Level response times do not vary if You file Your incident report via Phone, the Support Portal or the Support E-Mail. All incident reports are tracked in the Support Portal and can be viewed by Your authorized contacts. Cognizant will use reasonable efforts to meet the response time objectives during U.S. support hours (i.e., the elapsed time during U.S. support hours from when an incident is entered into the Support Portal until Cognizant begins working on the incident).

INCIDENT SEVERITY LEVELS		
Severity Level	Definition	Response Time Objective
<b>Severity 1 (Critical)</b>	<ul style="list-style-type: none"> <li>• Software Service is totally unavailable</li> <li>• Critical functionality is inoperable</li> <li>• Data is corrupted or lost</li> <li>• Severe response time latency</li> <li>• No procedural workaround exists</li> <li>• Applies only to production environments</li> </ul>	1 Hour
<b>Severity 2 (Urgent)</b>	<ul style="list-style-type: none"> <li>• Software Service is unavailable for significant periods of time</li> <li>• Critical functionality is restricted in its use, with no reasonable workaround</li> <li>• Material response time latency</li> </ul>	2 business hours
<b>Severity 3 (High)</b>	<ul style="list-style-type: none"> <li>• Software Services is intermittently unavailable</li> <li>• Functional issue affects some users</li> <li>• Some response time latency</li> </ul>	1 business day
<b>Severity 4 (Medium/Low)</b>	<ul style="list-style-type: none"> <li>• Routine end-user help request</li> <li>• Request for technical guidance on configuration, capabilities, etc.</li> <li>• General trouble-shooting</li> <li>• Bug affecting a small number of users</li> <li>• Error messages not affecting performance</li> <li>• Minor inconveniences not affecting material functionality</li> </ul>	varies

**Your Responsibilities.** You play a key role in assisting Cognizant when You have questions about or have encountered problems with Your use of the Software Service. The information that You provide about the Software Service and Your incident is often critical to resolving Your issue. The following practices can assist Cognizant to better understand Your problem and more effectively respond to Your concerns, as well as help You make the best use of your time:

- keeping different questions/issues separate (one problem per support ticket, incident or case)

- reporting to Cognizant any changes in Your environment that may be contributing to an incident, including any changes to software programs that may interact with the Software Service
- providing timely feedback on the recommendations that have been made by Cognizant, so Cognizant can close out the support ticket when the problem has been resolved. If the problem reoccurs You may reopen the original support ticket by resubmitting it electronically.

**Required Information.** You will be required to provide the following information when submitting an incident report:

- Your name
- Your company's name
- the name of the Software Service (and Edition level and Units in production, if relevant)
- e-mail address and telephone number with extension for contacting You
- ticket, incident, or support case number, if applicable
- any additional information reasonably requested by Cognizant.

**Reasonable Changes to Support Services Terms.** Cognizant may reasonably change these Support Services terms by posting a new version of this Product Guide, but Cognizant will not materially degrade the overall level of Support Services during any paid Subscription Term.

## 9. END-OF-SALES

**End-of-Sales.** With at least 12 months' prior written notice to You, Cognizant may retire the Software Service or one or more of its Editions. Once retired, Cognizant will cease making Subscriptions available for purchase for the retired Software Service or Edition.

**Support Services After Retirement is Announced.** Cognizant will continue to provide technical support, including Updates, for Software Services and Editions that have been announced for retirement until all Subscriptions have ended for that Software Service or Edition; however, Cognizant may in its discretion cease providing new functionality and Upgrades for a Software Service or Edition from the date of the retirement announcement through the date that all Subscriptions have ended.

### Renewals for Retiring Software Services or Editions.

**Software Service.** If You have an active Subscription for the Software Service when Cognizant announces that it is being retired, You will not be able to renew Your Subscription unless on the End Date of the Subscription Term fewer than 12 months will have elapsed from the date of announcement to the End Date of Your current Subscription Term. In this case, You will be entitled to renew Your Subscription for the number of months that allows You to have 12 months from the date of the announcement until Your Subscription ends.

**Edition.** If You have an active Subscription for an Edition of a Software Service when Cognizant announces that the Edition is being retired, You will not be able to renew Your Subscription for the retiring Edition unless fewer than 12 months have elapsed from the date of announcement to the End Date of Your current Subscription Term. In this case, You will be entitled to renew Your Subscription for the retiring Edition for the number of months that allows You to have 12 months from the date of the announcement until Your Subscription ends. However, You may renew Your subscription for another Edition of the Software Service that has not been retired or announced for retirement.

## 10. PROFESSIONAL SERVICES

The following Professional Services are available from Cognizant to assist You in getting started with or enhancing Your use of the Software Service. To order any of these Professional Services, please contact Cognizant to have a Statement of Work drafted and signed to document the Professional Services to be provided and the applicable fees.

AVAILABLE PROFESSIONAL SERVICES			
Product ID	Name	Pricing Model	Service Description
PRD01330	Cognizant Property Insights - Professional Services	T&M	<ul style="list-style-type: none"> <li>• Client onboarding</li> <li>• Integration support</li> <li>• Deployment</li> <li>• Change management</li> <li>• Training</li> </ul>

## 11. LEGAL NOTICES

### Address for Legal Correspondence

Cognizant  
500 Frank W. Burr Blvd.  
Teaneck, NJ 07666  
Attn: General Counsel

**Copyright Notice.** The Software Service, the Ancillary Software, the User Guide, Supplemental Documentation and this Product Guide are:

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**Trademarks.** Cognizant, the Cognizant logo, Cognizant.com, Cognizant Property Insights and other trademarks used in this Product Guide to identify Cognizant products and services are registered trademarks, common law trademarks, trade names, service marks or logos of Cognizant or its affiliates. Other company, product and service trademarks are marks of their respective owners.

**Confidential Information and Trade Secrets.** The Software Service and its User Guide, Supplemental Documentation, Ancillary Software and Content are Cognizant Confidential Information and contain Cognizant trade secrets. Access to and use of this information is strictly limited to You and Your Authorized Users. You are required to have confidentiality agreements in place with Your Authorized Users that are sufficient for You to meet Your confidentiality obligations to Cognizant in accordance with the terms of the Agreement between You and Cognizant. The Software Service and its User Guide, Supplemental Documentation, Ancillary Software and Content may not be copied, distributed, or otherwise disclosed or used by You or any of Your Authorized Users except as may be expressly permitted under the terms of the Agreement.

**Availability.** The Software Service may not be available in every country in which Cognizant operates.

## 12. COGNIZANT ANCILLARY SOFTWARE

The following Cognizant Ancillary Software is available to You under the General Terms that You can deploy on Your equipment or equipment operated for You to facilitate the operation or interoperation of the Software Service with other software, hardware, or services:

AVAILABLE ANCILLARY SOFTWARE		
Name	Pricing	Description
[Not Applicable]		

**13. SUPPLEMENTAL WEBSITE AND MOBILE DEVICE TERMS**

The following website and mobile device terms apply to Your use of the Software Service and, along with the rest of this Product Guide, are incorporated into Your Agreement with Cognizant:

**[NOT APPLICABLE]**

**14. THIRD PARTY SUPPLIER TERMS**

Certain commercial third party software products, hardware products, and services that are contained in or used to deliver the Software Service require separate licenses with You, terms to be passed-through to You or require Your acknowledgement and agreement to certain additional terms, conditions or disclaimers (“**Third Party Supplier Terms**”). Third Party Supplier Terms applicable to the Software Service are indicated below. You accept these Third Party Supplier Terms by using the Software Service.

<b>THIRD PARTY SUPPLIER TERMS</b>
<b>[NOT APPLICABLE]</b>



## COGNIZANT® CATALYST PRODUCT GUIDE

Last Update: February 11, 2019

This Product Guide is for Cognizant's Software Service known as Cognizant Catalyst. This Product Guide includes valuable information about the Software Service, including information about the Support Services, Professional Services, and Ancillary Software that are available to support Your use of the Software Service. This Product Guide applies as of the "Last Update" date and supersedes earlier versions of this Product Guide. This Product Guide forms a part of Your Agreement with Cognizant. Cognizant will notify You of material updates to this Product Guide.

The Software Services described in this Product Guide apply only to use under the terms of Your Agreement and are not applicable to business process outsourcing ("BPS or BPO") or business process as a service ("BPaaS") offerings. Availability Service Level Agreement (SLA) and Support Service Terms do not apply to Beta Testing and Evaluation.

### 1. SOFTWARE SERVICE OVERVIEW

Cognizant Catalyst is a cloud-based Account Payable platform that allows customers to create intelligent and automated financial solutions.

### 2. DEFINITIONS

Capitalized terms that are not defined in this Product Guide have the meanings given to them in the General Terms portion of Your Agreement with Cognizant.

### 3. PRODUCT ACCESS

You are authorized to access the Software Service only if You are current in the payment of applicable Subscription fees or to the extent authorized for Evaluation or Beta purposes. You are required to manage authorizations for Your Authorized Users and to verify that they are not prohibited from using the Software Service by any federal agency of the U.S. government. See, for example, [How Do I Avoid Dealing with Unauthorized Parties?](#)

### 4. DEPLOYMENT

The Software Service is a multi-tenant Software-as-a-Service offering that is deployed in a Cognizant-controlled data center or cloud service (e.g., Amazon Web Services). It is offered on a Subscription basis, generally for a 1-, 2- or 3-year Subscription Term.

### 5. UPDATES AND UPGRADES

**Generally.** Cognizant will determine: (i) when to develop, release and apply fixes and patches to the Software Service ("**Updates**"), which generally do not include new functionality and are released as needed; (ii) whether and when to develop, release and apply new features to the Software Service ("**Upgrades**"); and (iii) whether a new release is an Update, Upgrade, a new Edition of a Software Service that is subject to additional fees, or a new Software Service that is available under a separate subscription.

**No Additional Cost.** Updates and Upgrades to the Software Service are automatic and included in the Subscription fees. Professional Services are not included in the scope of Updates and Upgrades.

**Schedule and Notice.** Cognizant typically will apply Updates and Upgrades, if any, to the Software Service on the third Saturday of each calendar month, however Updates also will be applied on an as-needed basis.

Cognizant will provide reasonable notice before applying an Upgrade or Update, but Cognizant reserves the right to provide a short notice or no notice before the application of an Upgrade or Update if in Cognizant’s reasonable judgment the Upgrade or Update is critical to maintaining the availability, security or performance of the Software Service, for it to comply with applicable laws or to avoid or mitigate infringement or misappropriation of a third-party’s Intellectual Property Rights.

**6. ENTITLEMENTS AND BILLING**

**Units.** The Software Service is priced on a per “**Invoice**” basis, which is the “Unit” on which pricing is based in the Order Schedule. Each Invoice is chargeable regardless of its status.

**Definitions.**

An “**Invoice**” means a document (in paper, electronic or digital form) seeking payment.

An “Invoice” may have a unique reference number and may contain more than one page. All “Invoices” will be counted, regardless of their status.

**Billing for Additional Units.** Cognizant will monitor Your use of the Software Service and You will be responsible for any new Invoices that are added during the year that exceed Your contracted Units. Cognizant will charge for additional Units monthly.

**Editions.** The Software Service is offered in the following Edition. Pricing is based on the Edition ordered.

Product ID	Name	Units of Measure	Inclusions
PRD01317	Standard Edition	Invoice	Account Payable

**7. SOFTWARE SERVICE AVAILABILITY SERVICE LEVEL AGREEMENT (SLA)**

**Availability.** Cognizant is committed to providing high availability services and offers the following availability service level agreement for the Software Service:

AVAILABILITY SLA	
Availability	Service Credit
99.50% or greater	None. SLA is met.
99.49% - 99.00%	5% of monthly Subscription Fee
98.99% - 98.50%	10% of monthly Subscription Fee
Less than 98.49%	15% of monthly Subscription Fee

**Calculation.**

$$\text{Availability} = \left\{ 1 - \frac{\text{Unscheduled Downtime}}{\text{Base Time}} \right\} \times 100$$

**Unscheduled Downtime** means the time in minutes during a month during which the Software Service cannot be accessed by 50% or more of Your Authorized Users, other than as a result of a force majeure event under the General Terms or any outages resulting from issues with Your technology or any permitted suspension of Your access, starting when You notify Cognizant of the outage and ending when access has been restored to at least 50% of Your Authorized Users.

**Base Time** means the total minutes in the month minus minutes of scheduled maintenance of up to twenty four hours per month.

The measurement period is a calendar month. For purposes of calculating the Service Credit, the monthly fee for a Subscription Term that is greater than one month will be considered the total Subscription fees for the Software Service during the applicable Subscription Term divided by the number of months in the Subscription Term.

### **Requesting Service Credits.**

**Submitting a Request.** Requests for service credits must be submitted to by e-mail or by opening a support ticket within 30 calendar days after the end of the month during which the service credit was earned.

**Required Information.** Each request for a service credit must include

- Your name
- Your company name
- the name of the Software Service
- the month for which the service credit is claimed
- the date(s) of the incident(s) that caused Cognizant to miss the Availability SLA
- a reasonable description of the incident(s)
- contact information for Your representative with knowledge of the incident(s).

**Acknowledgement.** Cognizant will acknowledge all requests for a service credit within five business days after receiving the request and will review all claims within 10 business days of receipt. You will be informed by e-mail whether the service credit request has been accepted or rejected. If rejected, the notification will specify the basis for rejection. Requests for service credits will be rejected if untimely or otherwise not submitted in accordance with these requirements or if the service credit was not earned under these terms.

**Service Credit Availability.** Approved service level credits will be applied to the next billing cycle. If Subscription Fees were paid in advance, service credits will be credited against fees for the next renewal Subscription Term. Service credits are not payable in cash.

**Reasonable Clarifications to the Availability SLA.** Cognizant may reasonably change this description of the Availability SLA to clarify its terms or its calculation by posting a new version of this Product Guide, but Cognizant will not materially degrade the Availability SLA during any paid Subscription Term.

**Exclusive Remedies.** Service credits are Your exclusive remedy and Cognizant's exclusive liability for the availability of the Software Service.

## **8. SUPPORT SERVICE TERMS**

**No Additional Fees.** Support Services are included in the applicable Subscription fees.

**Purpose.** The purpose of Support Services is to resolve defects that cause the Software Service to fail to conform to its User Documentation. A resolution to a defect may consist of a fix or patch, a reasonable workaround, or other resolution as Cognizant deems reasonable. Support Services do not include any Professional Services, such as implementation, configuration, integration, customization, or training services, or assistance with administrative functions.

## Support Service Details.

COGNIZANT STANDARD SUPPORT SERVICE DETAILS	
Feature	Details
<b>Support Services Fees</b>	Included in the Subscription Fees
<b>Support Hours – United States and Canada</b>	7:00 a.m. to 7:00 p.m., Central Time, Mon-Fri*
<b>Support Hours – Other Countries in the Territory</b>	9:00 a.m. to 6:00 p.m., Indian Standard Time, Mon-Fri*
<b>Number of Tickets</b>	Unlimited
<b>Service Location</b>	Remote
<b>Support Help Desk Access</b>	Support can be obtained through phone or e-mail.
<b>Support Phone Number</b>	<a href="#">Provided upon implementation</a>
<b>Support E-Mail Address</b>	<a href="#">Provided upon implementation</a>
<b>Available Languages</b>	U.S. English

\* Excluding local federal holidays.

## Incident Severity Determination, Response Time and Resolution Targets.

Cognizant is committed to responding with an appropriate level of urgency to all Support Services requests. You may submit an incident report to Cognizant via the Support Portal or the Support E-Mail 24 hours per day, 7 days per week, 365 days per year. Severity Level response times do not vary if You file Your incident report via the Support Portal or the Support E-Mail. All incident reports are tracked in the Support Portal and can be viewed by Your authorized contacts. Cognizant will use reasonable efforts to meet the response time objectives during U.S. support hours (i.e., the elapsed time during U.S. support hours from when an incident is entered into the Support Portal until Cognizant begins working on the incident).

INCIDENT SEVERITY LEVELS		
Severity Level	Definition	Response Time Objective
<b>Severity 1 (Critical)</b>	<ul style="list-style-type: none"> <li>• Software Service is totally unavailable</li> <li>• Critical functionality is inoperable</li> <li>• Data is corrupted or lost</li> <li>• Severe response time latency</li> <li>• No procedural workaround exists</li> <li>• Applies only to production environments</li> </ul>	1 Hour
<b>Severity 2 (Urgent)</b>	<ul style="list-style-type: none"> <li>• Software Service is unavailable for significant periods of time</li> <li>• Critical functionality is restricted in its use, with no reasonable workaround</li> </ul>	2 hours

	<ul style="list-style-type: none"> <li>• Material response time latency</li> </ul>	
<b>Severity 3 (High)</b>	<ul style="list-style-type: none"> <li>• Software Services is intermittently unavailable</li> <li>• Functional issue affects some users</li> <li>• Some response time latency</li> </ul>	1 business day
<b>Severity 4 (Medium/Low)</b>	<ul style="list-style-type: none"> <li>• Routine end-user help request</li> <li>• Request for technical guidance on configuration, capabilities, etc.</li> <li>• General trouble-shooting</li> <li>• Bug affecting a small number of users</li> <li>• Error messages not affecting performance</li> <li>• Minor inconveniences not affecting material functionality</li> </ul>	varies

**Your Responsibilities.** You play a key role in assisting Cognizant when You have questions about or have encountered problems with Your use of the Software Service. The information that You provide about the Software Service and Your incident is often critical to resolving Your issue. The following practices can assist Cognizant to better understand Your problem and more effectively respond to Your concerns, as well as help You make the best use of your time:

- keeping different questions/issues separate (one problem per support ticket, incident or case)
- reporting to Cognizant any changes in Your environment that may be contributing to an incident, including any changes to software programs that may interact with the Software Service
- providing timely feedback on the recommendations that have been made by Cognizant, so Cognizant can close out the support ticket when the problem has been resolved. If the problem reoccurs You may reopen the original support ticket by resubmitting it electronically.

**Required Information.** You will be required to provide the following information when submitting an incident report:

- Your name
- Your company's name
- the name of the Software Service (and Edition level and Units in production, if relevant)
- e-mail address and telephone number with extension for contacting You
- ticket, incident, or support case number, if applicable
- any additional information reasonably requested by Cognizant.

**Reasonable Changes to Support Services Terms.** Cognizant may reasonably change these Support Services terms by posting a new version of this Product Guide, but Cognizant will not materially degrade the overall level of Support Services during any paid Subscription Term.

## 9. END-OF-SALES

**End-of-Sales.** With at least 12 months' prior written notice to You, Cognizant may retire the Software Service or one or more of its Editions. Once retired, Cognizant will cease making Subscriptions available for purchase for the retired Software Service or Edition.

**Support Services After Retirement is Announced.** Cognizant will continue to provide technical support, including Updates, for Software Services and Editions that have been announced for retirement until all Subscriptions have ended for that Software Service or Edition; however, Cognizant may in its discretion cease providing new functionality and Upgrades for a Software Service or Edition from the date of the retirement announcement through the date that all Subscriptions have ended.

### Renewals for Retiring Software Services or Editions.

**Software Service.** If You have an active Subscription for the Software Service when Cognizant announces that it is being retired, You will not be able to renew Your Subscription unless on the End Date of the Subscription Term fewer than 12 months will have elapsed from the date of announcement to the End Date of Your current Subscription Term. In this case, You will be entitled to renew Your Subscription for the number of months that allows You to have 12 months from the date of the announcement until Your Subscription ends.

**Edition.** If You have an active Subscription for an Edition of a Software Service when Cognizant announces that the Edition is being retired, You will not be able to renew Your Subscription for the retiring Edition unless fewer than 12 months have elapsed from the date of announcement to the End Date of Your current Subscription Term. In this case, You will be entitled to renew Your Subscription for the retiring Edition for the number of months that allows You to have 12 months from the date of the announcement until Your Subscription ends. However, You may renew Your subscription for another Edition of the Software Service that has not been retired or announced for retirement.

## 10. PROFESSIONAL SERVICES

The following Professional Services are available from Cognizant to assist You in getting started with or enhancing Your use of the Software Service. To order any of these Professional Services, please contact Cognizant to have a Statement of Work drafted and signed to document the Professional Services to be provided and the applicable fees.

AVAILABLE PROFESSIONAL SERVICES			
Product ID	Name	Pricing Model	Service Description
PRD01318	Onboarding	T&M	<ul style="list-style-type: none"> <li>• Assessment</li> <li>• Design</li> <li>• Configuration &amp; customization of workflows and data integration.</li> <li>• User training as needed</li> </ul>
PRD01318	Post Implementation Integration & Configuration Services	T&M	<ul style="list-style-type: none"> <li>• Any re-work of data integration and workflow configurations</li> <li>• New and modified reports</li> </ul>

## 11. LEGAL NOTICES

### Address for Legal Correspondence

Cognizant  
500 Frank W. Burr Blvd.  
Teaneck, NJ 07666  
Attn: General Counsel

**Copyright Notice.** The Software Service, the Ancillary Software, the User Guide, Supplemental Documentation and this Product Guide are:

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**Confidential Information and Trade Secrets.** The Software Service and its User Guide, Supplemental Documentation, Ancillary Software and Content are Cognizant Confidential Information and contain Cognizant trade secrets. Access to and use of this information is strictly limited to You and Your Authorized Users. You are required to have confidentiality agreements in place with Your Authorized Users that are sufficient for You to meet Your confidentiality obligations to Cognizant in accordance with the terms of the Agreement between You and Cognizant. The Software Service and its User Guide, Supplemental Documentation, Ancillary Software and Content may not be copied, distributed, or otherwise disclosed or used by You or any of Your Authorized Users except as may be expressly permitted under the terms of the Agreement.

**Availability.** The Software Service may not be available in every country in which Cognizant operates.

## 12. COGNIZANT ANCILLARY SOFTWARE

The following Cognizant Ancillary Software is available to You under the General Terms that You can deploy on Your equipment or equipment operated for You to facilitate the operation or interoperation of the Software Service with other software, hardware, or services:

AVAILABLE ANCILLARY SOFTWARE		
Name	Pricing	Description
[Not Applicable]		

## 13. SUPPLEMENTAL WEBSITE AND MOBILE DEVICE TERMS

The following website and mobile device terms apply to Your use of the Software Service and, along with the rest of this Product Guide, are incorporated into Your Agreement with Cognizant:

[NOT APPLICABLE]

## 14. THIRD PARTY SUPPLIER TERMS

Certain commercial third party software products, hardware products, and services that are contained in or used to deliver the Software Service require separate licenses with You, terms to be passed-through to You or require Your acknowledgement and agreement to certain additional terms, conditions or disclaimers ("**Third Party Supplier Terms**"). Third Party Supplier Terms applicable to the Software Service are indicated below. You accept these Third Party Supplier Terms by using the Software Service.

**THIRD PARTY SUPPLIER TERMS**

**[NOT APPLICABLE]**



## COGNIZANT BIGDECISIONS™ PRODUCT GUIDE

Last Update: January 31, 2019

This Product Guide is for Cognizant's Software Product known as Cognizant BigDecisions. This Product Guide includes valuable information about the Software, including information about the Support Services and Professional Services that are available to support Your use of the Software Product. This Product Guide applies as of the "Last Update" date and supersedes earlier versions of this Product Guide. This Product Guide forms a part of Your Agreement with Cognizant. Cognizant will notify You of material updates to this Product Guide.

The Software Product described in this Product Guide apply only to use under the terms of Your Agreement and are not applicable to business process outsourcing ("BPS or BPO") or business process as a service ("BPaaS") offerings. Support Service Terms do not apply to Beta Testing and Evaluation.

### 1. SOFTWARE PRODUCT OVERVIEW

Cognizant BigDecisions is a Business Solutions Platform which enables organizations to improve their customer experience, optimize their business processes and reap benefits of the emerging digital economy through data driven insights.

### 2. DEFINITIONS

Capitalized terms that are not defined in this Product Guide have the meanings given to them in the General Terms portion of Your Agreement with Cognizant.

### 3. PRODUCT ACCESS

You are authorized to receive the Software Product only if You are current in the payment of all applicable fees or to the extent authorized for Evaluation or Beta purposes. You are required to manage authorizations for Your Authorized Users and to verify that they are not prohibited from using the Software Product by any federal agency of the U.S. government. See, for example, [How Do I Avoid Dealing with Unauthorized Parties?](#)

### 4. DEPLOYMENT

The BigDecisions Software Product needs to be downloaded by the Cognizant BigDecisions Professional Services team and installed in Your environment. It is offered on a License basis, generally for a 1-, 2- or 3-year License Term.

### 5. UPDATES AND UPGRADES

**Generally.** Cognizant will determine: (i) when to develop and release fixes and patches to the Software Product ("**Updates**"), which generally do not include new functionality and are released as needed; (ii) whether and when to develop, release and apply new features to the Software Product ("**Upgrades**"); and (iii) whether a new release is an Update, Upgrade, a new Edition of a Software Product that is subject to additional fees, or a new Software Product that is available under a separate License.

**No Additional Cost.** Updates and Upgrades to the Software Product are included in the License fees. Professional Services are not included in the scope of Upgrades or Updates.

**Schedule and Notice.** Cognizant will notify you if new Updates and Upgrades are available. All Updates and Upgrades can only be installed by the Cognizant BigDecisions Professional Services team. Any given release

will be supported for up to 1 (one) year after its GA date. However, Cognizant reserves the right to only make Updates and Upgrades to the then most current generally available release

## 6. ENTITLEMENTS AND BILLING

**Units.** The Software Product is priced on a per “**BigDecisions Environment**” basis, which are the “Units” on which pricing is based in the Order Schedule.

### Definitions.

A “**BigDecisions Environment**” includes one Production Environment and up to three Non-Production Environments:

- A "Production Environment" is one copy of the Software Product as permitted by the Order Schedule limited to one runtime instance only of the copy for use by You for Your internal business purposes as provided in the Order Schedule and General Terms.
- A "Non-Production Environment" is one copy of the Software Product as permitted by the Order Schedule limited to one runtime instance only of the copy for use by You for Your non-production uses of the Software Product including development, staging, pre-production, testing, and validating uses of the Software Product. A Non-Production Environment may not be used as a Production Environment.

A BigDecisions Environment includes up to 50 Named Users.

A “**Named User**” means one Authorized User who is permitted to access the Software.

For the BigDecisions Software, each Named User is counted once only across each BigDecisions Environment. You may add and remove Named Users in the system up to the number of Named Users permitted in the Order Schedule.

**Billing for Additional Units** You will be responsible for any Authorized User triggered beyond the original 50 included in the initial pricing. Additional Authorized Users may be purchased by a package of 50 Authorized Users. These 50 Authorized users can be applied towards any BigDecisions Edition purchased. Billing for additional Authorized Users will be on a pro-rated basis from the date the additional Authorized Users were added through the end of the then-current License Term. License fees for any additional Authorized Users that are terminated in the middle of a License Term are not refundable.

**Editions.** The Software Product is offered in the following BigDecisions Editions. Pricing is based on the Edition ordered.

Product ID	Name	Units of Measure	Inclusions
PRD01306	<b>Cognizant BigDecisions - AI Essentials Edition</b>	BigDecisions Environment	<ul style="list-style-type: none"> <li>• AI Deep Learning Studio &amp; ML Frameworks</li> <li>• Knowledge Studio (Ontologies, DBPedia)</li> <li>• Analytical Models (Prebuilt/Predictive)</li> <li>• Data Discovery &amp; Visualization Workbench</li> <li>• Interactive Analytics Workbench</li> <li>• Sandbox Provisioning Workbench</li> <li>• Model Zoo</li> <li>• Gallery – Vision, Speech, Text</li> </ul>

			<ul style="list-style-type: none"> <li>• Notebook Integration (Zepplin) &amp; Model Management</li> <li>• Bot Studio</li> </ul>
<b>PRD01307</b>	<b>Cognizant BigDecisions - Enterprise Analytics Edition</b>	BigDecisions Environment	<ul style="list-style-type: none"> <li>• Batch &amp; Streams Job Manager</li> <li>• Streams Complex Events Processing &amp; Alerts</li> <li>• Analytical Models (Prebuilt/Predictive)</li> <li>• Data Discovery &amp; Visualization Workbench</li> <li>• Interactive Analytics Workbench</li> <li>• Sandbox Provisioning Workbench</li> <li>• Metadata Workbench with Elastic Search &amp; Data Lineage</li> <li>• SmartConnectors</li> <li>• Notebook Integration (Zepplin) &amp; Model Management</li> <li>• Data Bazar</li> </ul>
<b>PRD01308</b>	<b>Cognizant BigDecisions - Enterprise Data Lakes Edition</b>	BigDecisions Environment	<ul style="list-style-type: none"> <li>• Identity &amp; Access Management</li> <li>• ProfileBook</li> <li>• Data Ingestion Workbench</li> <li>• Data Quality Workbench</li> <li>• Data Transformation Workbench</li> <li>• Data Integration Workbench</li> <li>• Metadata Workbench</li> <li>• SmartConnectors</li> <li>• Data Access Management</li> <li>• Workflow Manager</li> <li>• Monitoring Workbench</li> <li>• Data Mapper</li> <li>• Reference Data Management</li> <li>• Multi-Tenancy</li> <li>• Unification</li> <li>• Data Discovery Workbench</li> <li>• Interactive Analytics Workbench</li> <li>• BigFrame EDW - Data Offload</li> <li>• BigFrame EDW - Process Offload</li> </ul>
<b>PRD01320</b>	<b>Cognizant BigDecisions – Additional 50 Pack License</b>	BigDecisions Environment	<ul style="list-style-type: none"> <li>• 50 Named User Pack applicable towards any BigDecisions Edition</li> </ul>

## 7. SUPPORT PRODUCT TERMS

**No Additional Fees.** Support Services are included in the applicable License fees.

**Purpose.** The purpose of Support Services is to resolve defects that cause the Software Product to fail to conform to its User Documentation. A resolution to a defect may consist of a fix or patch, a reasonable workaround, or other resolution as Cognizant deems reasonable. Support Services do not include any Professional Services, such as implementation, configuration, integration, customization, or training services, or assistance with administrative functions.

## Support Service Details.

COGNIZANT PREMIUM SUPPORT SERVICE DETAILS	
Feature	Details
<b>Support Services Fees</b>	Included in the License Fees
<b>Support Hours – United States and Canada</b>	24/7
<b>Support Hours – Other Countries in the Territory</b>	24/7
<b>Number of Tickets</b>	Unlimited
<b>Service Location</b>	Remote
<b>Support Help Desk Access</b>	Premium Support can be obtained through e-mail or phone
<b>Support E-Mail Address</b>	<a href="mailto:BigDecisionsSupport@cognizant.com">BigDecisionsSupport@cognizant.com</a>
<b>Support Phone</b>	From India - 0008001008258 From US/ Canada - 18774089578  Extension 8888, Select 1 from Menu
<b>Available Languages</b>	U.S. English

## Incident Severity Determination and Response Time.

Cognizant is committed to responding with an appropriate level of urgency to all Support Services requests. You may submit an incident report to Cognizant via the Support E-Mail or the Support Phone Number 24 hours per day, 7 days per week, 365 days per year. Severity Level response times do not vary if You file Your incident report via the Support E-Mail or the Support Phone Number. Cognizant will use reasonable efforts to meet the response time objectives during U.S. support hours (i.e., the elapsed time during U.S. support hours from when an incident is reported until Cognizant begins working on the incident).

Non-Production Environment incidents can only be reported as Severity Level 3 or 4. If they are reported as Severity Level 1 or 2, Cognizant will reclassify them to the appropriate Severity Level.

INCIDENT SEVERITY LEVELS		
Severity Level	Definition	Response Time Objective
<b>Severity 1 (Critical)</b>	<ul style="list-style-type: none"> <li>• Critical functionality is inoperable</li> <li>• Data is corrupted or lost</li> <li>• Severe response time latency</li> <li>• No procedural workaround exists</li> <li>• Applies only to production environments</li> </ul>	1 hour

<b>Severity 2 (Urgent)</b>	<ul style="list-style-type: none"> <li>• Critical functionality is restricted in its use, with no reasonable workaround</li> <li>• Material response time latency</li> </ul>	<p style="text-align: center;">2 hours</p>
<b>Severity 3 (High)</b>	<ul style="list-style-type: none"> <li>• Functional issue affects some users</li> <li>• Some response time latency</li> </ul>	<p style="text-align: center;">1 day</p>
<b>Severity 4 (Medium/Low)</b>	<ul style="list-style-type: none"> <li>• Routine end-user help request</li> <li>• Request for technical guidance on configuration, capabilities, etc.</li> <li>• General trouble-shooting</li> <li>• Bug affecting a small number of users</li> <li>• Error messages not affecting performance</li> <li>• Minor inconveniences not affecting material functionality</li> </ul>	<p style="text-align: center;">varies</p>

**Your Responsibilities.** You play a key role in assisting Cognizant when You have questions about or have encountered problems with Your use of the Software Product. The information that You provide about the Software Product and Your incident is often critical to resolving Your issue. The following practices can assist Cognizant to better understand Your problem and more effectively respond to Your concerns, as well as help You make the best use of your time:

- keeping different questions/issues separate (one problem per support ticket, incident or case)
- reporting to Cognizant any changes in Your environment that may be contributing to an incident, including any changes to software programs that may interact with the Software Product
- providing timely feedback on the recommendations that have been made by Cognizant, so Cognizant can close out the support ticket when the problem has been resolved. If the problem reoccurs You may reopen the original support ticket by resubmitting it electronically.

**Required Information.** You will be required to provide the following information when submitting an incident report:

- Your name
- Your company's name
- the name of the Software Product (and Edition level and Units in production, if relevant)
- e-mail address and telephone number with extension for contacting You
- ticket, incident, or support case number, if applicable
- any additional information reasonably requested by Cognizant.

**Reasonable Changes to Support Services Terms.** Cognizant may reasonably change these Support Services terms by posting a new version of this Product Guide, but Cognizant will not materially degrade the overall level of Support Services during any paid License Term.

## 8. END-OF-SALES

**End-of-Sales.** With at least 12 months' prior written notice to You, Cognizant may retire the Software Product or one or more of its Editions. Once retired, Cognizant will cease making Licenses available for purchase for the retired Software Product or Edition.

**Support Services After Retirement is Announced.** Cognizant will continue to provide technical support, including Updates, for Software Product and Editions that have been announced for retirement until all Licenses have ended for that Software Product or Edition; however, Cognizant may in its discretion cease providing new functionality and Upgrades for a Software Product or Edition from the date of the retirement announcement through the date that all Licenses have ended.

**Off-Boarding and De-Installation.** In the event that the Software Product is retired or You opted not to renew Your License Term, Cognizant will work with You through the Cognizant BigDecisions Professional Services team to off-board and de-install the Software Product from Your environment within 2 weeks after the retirement date or end of License Term date

### Renewals for Retiring Software Product Editions.

**Software Product.** If You have an active License for the Software Product when Cognizant announces that it is being retired, You will not be able to renew Your License unless on the End Date of the License Term fewer than 12 months will have elapsed from the date of announcement to the End Date of Your current License Term. In this case, You will be entitled to renew Your License for the number of months that allows You to have 12 months from the date of the announcement until Your License ends.

**Edition.** If You have an active License for an Edition of a Software Product when Cognizant announces that the Edition is being retired, You will not be able to renew Your License for the retiring Edition unless fewer than 12 months have elapsed from the date of announcement to the End Date of Your current License Term. In this case, You will be entitled to renew Your License for the retiring Edition for the number of months that allows You to have 12 months from the date of the announcement until Your License ends. However, You may renew Your License for another Edition of the Software Product that has not been retired or announced for retirement.

## 9. PROFESSIONAL SERVICES

The following Professional Services are available from Cognizant to assist You in getting started with or enhancing Your use of the Software Product. To order any of these Professional Services, please contact Cognizant to have a Statement of Work drafted and signed to document the Professional Services to be provided and the applicable fees.

AVAILABLE PROFESSIONAL SERVICES		
Name	Pricing Model	Service Description
Cognizant BigDecisions Professional Services - Installation & Configuration	T&M	<ul style="list-style-type: none"><li>Configuration and integrations required for the product to function with other components of the ecosystem.</li></ul>
Cognizant BigDecisions Professional Services - Customer Training & Workshops	T&M	<ul style="list-style-type: none"><li>1 day to 1-week training workshops which can be added to annual and three year contracts.</li></ul>
Cognizant BigDecisions Professional Services	T&M	<ul style="list-style-type: none"><li>Customizations required by the customer.</li></ul>

- Product Customizations		
Cognizant BigDecisions Professional Services - AI&A Services & Application Support	T&M	<ul style="list-style-type: none"> <li>Application migration or new application development on top of Cognizant BigDecisions</li> </ul>

**10. LEGAL NOTICES**

**Address for Legal Correspondence**

Cognizant  
500 Frank W. Burr Blvd.  
Teaneck, NJ 07666  
Attn: General Counsel

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**Availability.** The Software Product may not be available in every country in which Cognizant operates.

**11. SUPPLEMENTAL WEBSITE AND MOBILE DEVICE TERMS**

The following website and mobile device terms apply to Your use of the Software Product and, along with the rest of this Product Guide, are incorporated into Your Agreement with Cognizant:

[NOT APPLICABLE]

**12. THIRD PARTY SUPPLIER TERMS**


Certain commercial third-party software products, hardware products, and services that are contained in or used to deliver the Software Product require separate Licenses with You, terms to be passed-through to You or require Your acknowledgement and agreement to certain additional terms, conditions or disclaimers (“**Third Party Supplier Terms**”). Third Party Supplier Terms applicable to the Software Product are indicated below. You accept these Third-Party Supplier Terms by using the Software Product.

<b>THIRD PARTY SUPPLIER TERMS</b>
[NOT APPLICABLE]





## Cognizant Products help envision new product ideas and bring them to life

Filter by Industry 

### Cognizant BigDecisions

**An end-to-end Platform of Intelligence that helps in delivering business insights & leveraging analytics from enterprise data**

Prebuilt analytics applications and self-serve data discovery | Prewired platform for rapid information architecture build and data processing | Control over cost, time and implementation uncertainties

BigDecisions is a System-of-Intelligence platform that helps deliver business insights and leverage analytics from enterprise data. Our comprehensive business platform enables sophisticated business analytics, artificial intelligence and machine learning solutions from a multitude of information sources—for timely, intuitive and context-specific business decision-making.

[Download Cognizant BigDecisions Product Guide](#)

[Download Cognizant BigFrame Enterprise Migrator Product Guide](#)

**Digitize your Accounts Payable and maximize control**

Reduce AP operating costs | Insights to manage spend | Unified view of the End-to-End AP process

Finance and accounting professionals rely on Cognizant Catalyst to digitize their accounts payable operations with a cloud based Procure-to-Pay solution.

[Download Cognizant Catalyst Product Guide](#)

### Cognizant Catalyst™

**Deliver more data and less distraction in scientific labs**

Preserve Legacy Investment | Optimize Lab Processes | Drive Insight-Based Decisions

Cognizant Lab Insights is a digital lab management application enabling scientific labs to centrally collect and analyze data on lab processes from the often disparate tools in operation.

[Download Cognizant Lab Insights Product Guide](#)

[Access Product](#)

[Access User Guide](#)

### Cognizant Lab Insights

**Automate the audit of open claims to impact claims outcome**

Lower claims leakage costs | Improve file quality | Make adjusters more productive

Cognizant Open Claims Audit is a SaaS based analytics product that audits every open claim in near real-time to help Property & Casualty claims managers spot and correct errors in claims handling before they affect the outcome.

[Download Cognizant Open Claims Audit Product Guide](#)

### Cognizant Open Claims Audit

# Cognizant Optima Intake™

## Streamline the end-to-end data intake process across the insurance value chain

Automated | Industry-specific | Up-to-date

Cognizant Optima Intake is a Document Intake Solution built specifically for the Insurance industry providing automated classification and extraction of information from insurance documents.

[Download Cognizant Optima Intake Product Guide](#)

## Estimate property damage within 4-5 days of a catastrophe

Capture post- and post catastrophe images | Analyze damages | Close claims faster

Cognizant Property Insights is a web-based SaaS platform that uses satellite and aerial imagery to assess properties prior to and in the aftermath of a catastrophe event. The software provides an interactive view, with images and maps, for claims managers and claims adjusters to evaluate property damage, triage and prioritize property inspections, and estimate roof damage for an impacted property.

[Download Cognizant Property Insights Product Guide](#)

# Cognizant Property Insights

# Cognizant Protocol Creator

## Cut time and errors in clinical trials documents

Simplify Protocol Documentation | Unlock Multi-Author Collaboration | Optimize Content for Downstream Automation

Cognizant Protocol Creator is a digital documentation experience designed specifically for the teams of highly skilled scientists that produce clinical trial protocol documents.

[Download Cognizant Protocol Creator Product Guide](#)

[Access Product](#)

[Access User Guide](#)

## Bridge the gap between health records and life insurance

Digitize Health Data Retrieval | Create Medical History Summaries | Enable Faster Policies

Cognizant Risk Profile Gateway is a web-based SaaS platform that aggregates digital medical records from health information exchanges and other formats and processes their data to produce medical history summaries, medical risk scores and underwriting automation triggers.

[Download Cognizant Risk Profile Gateway Product Guide](#)

[Cognizant Risk Profile Gateway Beta Site](#)

# Cognizant Risk Profile Gateway

# TRIZETTO® HEALTHCARE PRODUCTS

Cognizant's TriZetto Healthcare Products are software solutions that help organizations enhance revenue growth, drive administrative efficiency, improve cost and quality of care, and improve the member and patient experience.



## TRIZETTO® HEALTHCARE SOLUTIONS

- PRODUCTS
- LINES OF BUSINESS
- SERVICES

<p><b>CORE ADMINISTRATION</b></p> <p>Increases payer efficiency, improve productivity, reduce costs and position your... +</p> <p><a href="#">LEARN MORE</a></p>	<p><b>CARE MANAGEMENT</b></p> <p>Connects care managers to members and providers while reducing costs, personaliz... +</p> <p><a href="#">LEARN MORE</a></p>	<p><b>HEALTH TRNZFORM™</b></p> <p>Enables shared decision making, communication and collaboration as a multi-chann... +</p> <p><a href="#">LEARN MORE</a></p>
<p><b>PROVIDER NETWORK MANAGEMENT</b></p> <p>Automates pricing scenarios to provide the best value to payers, providers and p... +</p> <p><a href="#">LEARN MORE</a></p>	<p><b>QUALITY MANAGEMENT</b></p> <p>Enables payer/provider collaboration to reduce costs and drive overall quality l... +</p> <p><a href="#">LEARN MORE</a></p>	<p><b>TRADING PARTNER MANAGEMENT</b></p> <p>Manages EDI trading partners with one cost-effective, cloud-enabled technology s... +</p> <p><a href="#">LEARN MORE</a></p>
<p><b>PORTAL TECHNOLOGY</b></p> <p>Automates transaction processing and information exchange between payer organiza... +</p> <p><a href="#">LEARN MORE</a></p>	<p><b>OPTIMIZATION TOOLS</b></p> <p>Automate and simplify operational tasks associated with our core healthcare tech... +</p> <p><a href="#">LEARN MORE</a></p>	<p><b>TRIZETTO ELEMENTS®</b></p> <p>Extend the functionality of your core system by providing critical capabilities ... +</p> <p><a href="#">LEARN MORE</a></p>

[VIEW LINES OF BUSINESS ▾](#)

### SUCCESS STORIES



**Alan Avery**  
Chief Operating Officer—Kern Health Systems

Kern Health Systems required modern technology to support their dramatic expansion and had to implement the solution within a tight timeframe. Alan Avery describes the details of their success including, "The reason we chose TriZetto was we believe they do have the people; they have the horse power; they have the strategy; they have the plan for the future."

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## HEALTHCARE EXCELLENCE AWARDS FOR 2019

Share your success by nominating your organization for a Healthcare Excellence Award. Clients' nominations will be recognized at the 2019 Conference. Winners will be announced in the categories of excellence in innovation and operations. Let this be the year your organization is recognized. Join the company of previous finalists and winners. To learn more about the nomination process, contact the [program manager](#).

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## HEALTHCARE VISION BLOG

The Healthcare Vision Blog is a thought leadership forum that highlights our expertise and perspectives on healthcare strategy, government programs, operational excellence, population health management, digital transformation and other topics healthcare organizations are facing in a changing healthcare industry.

We invite you to read the blog, engage in the conversation around the topic and subscribe to be a member. When you subscribe, you will receive automatic notifications when there is a new blog post.

We look forward to your participation.

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### RECENT POSTS

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Core Administration  
Core Management  
Health TranZform™  
Provider Network Management  
Quality Management  
Trading Partner Management  
Portal Technology  
Optimization Tools  
TriZetto Elements®

#### Lines of Business

Commercial  
Individual & Small Group  
Specialty  
Medicare  
Medicaid  
Duals

#### Services

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Business Consulting  
Next-Gen Technologies  
Infrastructure Services  
IT Professional Services  
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Administration

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Boosting the Healthcare Core

## HARNESS THE PLATFORM TO POWER THE HEALTHCARE CORE

With Core Administration platforms, healthcare organizations realize digital innovation, automation and flexibility to boost payer efficiency and launch new business models at scale.



### DRIVE EFFICIENCY ACROSS THE HEALTHCARE CORE



*Healthcare organizations depend on strong foundations to leverage the potential of the digital economy.*

Your core administration system is the foundation of your success. Our Core Administration platforms provide the flexibility, automation and configurability needed to boost payer efficiency and launch new business models.

Cognizant's line of TriZetto Healthcare Products provides enterprise-wide core administration solutions. Powerful and flexible, our innovative solutions—**Facets**®, **QNXT**™ and **QicLink**™—offer a range of options. Organizations have the flexibility to conduct core administrative tasks today and the ability to anticipate tomorrow's healthcare industry with additional functionality and product integration.

More than 50% of the covered lives in the U.S. are supported by TriZetto's Healthcare Products. Regardless of the markets you serve, our core administration systems allow you to administer plans across all lines of business including Commercial, Medicare, Medicaid, Individual/Small Group, Vision, Dental, Specialty and Consumer-Directed.

## PRODUCTS

<p><b>FACETS</b>®</p> <p>Integrated consumer, care management, claims administration,</p> <p><a href="#">LEARN MORE</a></p>	<p><b>QNXT</b>™</p> <p>Increase administrative efficiency, improve quality of care and meet</p> <p><a href="#">LEARN MORE</a></p>	<p><b>QICLINK</b>™</p> <p>Specifically built for Third-Party Administrators (TPAs), QICLINK</p> <p><a href="#">LEARN MORE</a></p>
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### Market Guide for U.S. Healthcare Payers' Core Administrative Processing Solutions 2018

According to Gartner, healthcare payers cannot satisfy customers' rising demands for value or compete against digital disruptors using legacy core administrative processing solutions. CIOs should use this Market Guide to accelerate their transformation to a more digital and nimble architecture.

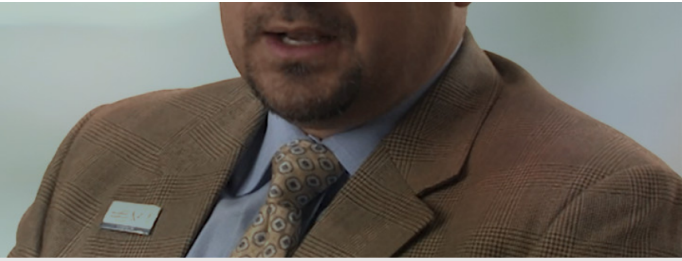
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## A FOCUS ON THE FUTURE AND WHAT ADVANTAGES COME



# FROM A PARTNERSHIP WITH COGNIZANT



## RELATED THINKING

**Solution Summary**

**TriZetto® Healthcare Products: What if one...**  
Cognizant's TriZetto Healthcare Products are software...

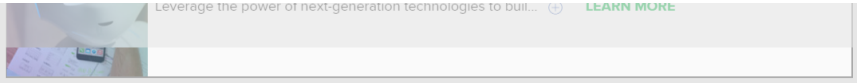
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## LINES OF BUSINESS

<p><b>COMMERCIAL</b> Comprehensive, flexible and scalable core administrative solutions that enable t... <a href="#">+</a></p> <p><a href="#">LEARN MORE</a></p>	<p><b>INDIVIDUAL &amp; SMALL GROUP</b> Supports the economic advantage and efficiency needed to administer an individua... <a href="#">+</a></p> <p><a href="#">LEARN MORE</a></p>	<p><b>SPECIALTY</b> Flexible IT solutions to address requirements with customizable functionality.</p> <p><a href="#">LEARN MORE</a></p>
<p><b>MEDICARE</b> Functionality that adapts to meet the complexities and demands of the Medicare A... <a href="#">+</a></p> <p><a href="#">LEARN MORE</a></p>	<p><b>MEDICAID</b> Functionality that adapts to meet the complexities and demands of the Managed Me... <a href="#">+</a></p> <p><a href="#">LEARN MORE</a></p>	<p><b>DUALS</b> Flexible solutions to coordinate multiple compliance requirements and ease admin... <a href="#">+</a></p> <p><a href="#">LEARN MORE</a></p>

## RELATED SERVICES

	<b>BUSINESS PROCESS SERVICES</b>	
	<b>BUSINESS CONSULTING</b> Unparalleled healthcare business consulting expertise.	<a href="#">LEARN MORE</a>
	<b>NEXT-GEN TECHNOLOGIES</b>	



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NAME\*      EMAIL\*      ORGANIZATION\*

CONTACT NUMBER\*      REGION\*      INQUIRY TYPE\*

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- |  |  |   |                        |                      |                    |                      |
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| <p><b>Products</b></p> <ul style="list-style-type: none"> <li>Core Administration</li> <li>Care Management</li> <li>Health TranZform™</li> <li>Provider Network Management</li> <li>Quality Management</li> <li>Trading Partner Management</li> <li>Portal Technology</li> <li>Optimization Tools</li> <li>TriZetto Elements®</li> </ul> | <p><b>Lines of Business</b></p> <ul style="list-style-type: none"> <li>Commercial</li> <li>Individual &amp; Small Group</li> <li>Specialty</li> <li>Medicare</li> <li>Medicaid</li> <li>Duals</li> </ul> | <p><b>Services</b></p> <ul style="list-style-type: none"> <li>Business Process Services</li> <li>Business Consulting</li> <li>Next-Gen Technologies</li> <li>Infrastructure Services</li> <li>IT Professional Services</li> <li>Services/Benefits Administration</li> </ul> | <p><b>Partners</b></p> | <p><b>Events</b></p> | <p><b>Blog</b></p> | <p><b>Search</b></p> |
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Increase Automation

## BOOST PRODUCTIVITY, ENHANCE CUSTOMER SATISFACTION

Streamline work distribution to drive auto-adjudication rates and performance efficiencies.

Overview Add-Ons Services

## SIMPLIFY CRITICAL BUSINESS PROCESSES

*Real-time delivery of claims and customer service items reduces bottlenecks and automates work.*

The Facets Workflow application is an automated solution that streamlines the delivery of work to users, helping to improve critical business processes and automate manual tasks. This can help you reduce errors and administration, improve efficiency and enhance customer satisfaction.

Ideal for claims administration, customer service and member administration processes, Facets Workflow integrates fully with the core Facets application, allowing you to:

- Boost productivity by streamlining the delivery of work to users.
- Improve auto-adjudication rates and efficiency by correcting repetitive errors.
- Resolve client service issues quickly with advanced client service features.
- Reduce CSR response times.
- Intelligently route information and inquiries for resolution.
- Streamline real-time work distribution.
- Eliminate duplication of work required by external systems.



## FACETS MODULAR ADD-ONS

<p><b>FACETS® WORKFLOW</b></p> <p>Real-time delivery of claims and customer service items, reducing bottlenecks an... <a href="#">+</a></p> <p><a href="#">LEARN MORE</a></p>	<p><b>FACETS® ACCUMULATOR SYNCHRONIZATION</b></p> <p>Near real-time accumulator synchronization between Facets and third-party vendor... <a href="#">+</a></p> <p><a href="#">LEARN MORE</a></p>	<p><b>FACETS® CDH SUITE™</b></p> <p>Supports the administration of flexible spending accounts, health reimbursement ... <a href="#">+</a></p> <p><a href="#">LEARN MORE</a></p>
<p><b>BLUE SHIELD PLANS</b></p> <p>Real-time ITS solutions for claims processing and member liability estimation fo... <a href="#">+</a></p> <p><a href="#">LEARN MORE</a></p>	<p><b>SOLUTION</b></p> <p>Data publishing and web services that extend and integrate with the Facets syste... <a href="#">+</a></p> <p><a href="#">LEARN MORE</a></p>	<p><b>MODULE</b></p> <p>Administer and reimburse long- and short-term disability benefits</p> <p><a href="#">LEARN MORE</a></p>
<p><b>FACETS® ASSIGNED RISK MODULE</b></p> <p>Supports HMO products for capitated entities to share financial risk and claims... <a href="#">+</a></p> <p><a href="#">LEARN MORE</a></p>		



## RELATED SERVICES



### BUSINESS PROCESS SERVICES

Services that offer meaningful, business outcomes.

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### SERVICES/BENEFITS ADMINISTRATION

Software, technology, expertise and proven methodologies t... [+](#)

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