

## HOV Services Helps Healthcare Providers Improve Flexible Spending Account Administration

***-Experienced Healthcare Payer Solution Provider Leverages Knowledge Process Outsourcing to Help Payers Drive FSA Cost-Savings and Efficiencies-***

**CHENNAI, India (February 9, 2009)** - HOV Services (HOVS), one of the largest providers of business process and knowledge process outsourcing solutions, today announced details of its AccuClaim flexible spending account (FSA) administration services.

Flexible spending accounts enable employees to set aside a pre-tax portion of earnings to pay for qualified expenses; most commonly, FSA qualified expenses include medical costs such as over-the-counter allergy medicines, wheelchairs and prenatal vitamins, as well as dependent care. Claims may be submitted via paper forms or using FSA "debit" cards. The list of acceptable reimbursed expenses is lengthy and complex, often creating confusion for employees and a significant effort for payers to scrutinize claims.

As an experienced Healthcare Payer solution provider, HOV Services helps carriers manage all of the workflows involved in processing FSA claims. The claim is examined by HOVS so that any non-FSA eligible items are adjusted accordingly. This is particularly important when employees use FSA debit cards at retail establishments that aggregate personal and FSA eligible purchases into one transaction.

As a key feature of the HOVS' Healthcare Payer suite of solutions, the Company deploys the "HOV Academy", an innovative certification program that provides detailed instruction on all facets of supported customer processes. The HOV Academy is led by internal and industry recognized subject matter experts who provide training for HOV Services' Benefit Analysts, enabling them to become proficient in the processing and adjudication of FSA claims.

Ed Katz, Senior Vice President of Healthcare Services at HOV Services, said, "FSA claims are particularly unique, since they cover medical and dependent care expenses that might not be as readily defined as typical medical procedures. The advent of FSA debit cards has added further complexities to the processing of these claims, as employees can generate one electronic record, of which a small percentage is actually a legitimate FSA claim. As a result, our ability to train Benefit Analysts to understand FSA rules and guidelines to effectively adjudicate these transactions is invaluable. Plus, in those instances where payers prefer to outsource the entire process to HOVS, we can support this end-to-end scenario as well."

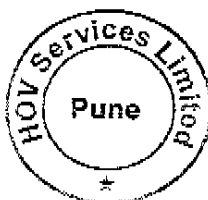
Katz continued, "Especially in this economy, we anticipate that more employees will be turning to FSAs as a means to cover medical and dependent care expenses with pre-tax dollars. This will put an added burden on payers to efficiently and effectively process these claims. Whether payers prefer to outsource – onshore, nearshore or offshore – or leverage our knowledge process outsourcing (KPO) services, HOVS has the right solution to ensure timely processing and cost-controls for flexible spending account administration."

### **About HOV Services**

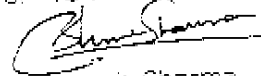
HOV Services Limited, one of the largest end-to-end BPO companies headquartered in Chennai, India, provides through its subsidiary companies, Finance and Accounting services in the BFSI, Healthcare, Government, Telco, Publishing, Retail, Commercial and Industrial Manufacturing industries. Its clients include over 50 percent of the FORTUNE 100® and are some of the largest companies in the industries served. RightShore delivery centers are strategically located in India, North America, China, Canada and Mexico with over 11,700 associates working together to Exceed Expectations® of our clients. For more information about HOV Services, please visit [www.hovservices.com](http://www.hovservices.com).

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