State of Nebraska Department of Labor RFP#121962 O3 for Services Contract

RFP# 121962 O3

Due: June 27, 2025 2pm CT

Submitted to:
Kyle McConnell, Procurement Contract Officer
Nebraska Department of Labor
550 South 16th Street
Lincoln, NE 68508

Submitted by:
F.H. Cann & Associates, Inc.
1600 Domain Drive, Suite 3058
North Andover MA 01845
(877) 750-9801
RFP@fhcann.com

FHC

FOCUSED | HOLISTIC | CUSTOMER CARE

June 27, 2025
Kyle McConnell, Procurement Contract Officer
Nebraska Department of Labor
550 South 16th Street
Lincoln, NE 68508

Subject: Request for Proposal (RFP) 121962 O3 for Services Contract

Dear Kyle McConnell and Evaluation Committee Members for the State of Nebraska Department of Labor:

F.H. Cann & Associates, Inc. (FHC) is enthusiastic to submit our offer to the State of Nebraska Department of Labor (NDOL) in accordance with Request for Proposal for Services Contract solicitation number 121962 O3. FHC celebrates 25 years providing seamless contact center solutions—collaborating with government agencies of all sizes to deliver significant data-driven results. We offer our expertise to further improve the NDOL contact center to assist Nebraskans navigate the complex process of unemployment insurance with customer service representatives (CSRs) who are more knowledgeable, accurate, and empathic than your incumbent and other bidders. Our highlights and differentiators include:

- **Unemployment Insurance Call Center Experts**: FHC has been a trusted partner with the Commonwealth of Massachusetts (MA), Executive Office of Labor and Workforce Development, Department of Unemployment Assistance (MA DUA) for the last five years, providing full service contact center support with over 200 customer service representatives (CSRs). We have managed multiple Unemployment Insurance (UI) call center projects and propose to staff your call center with our resident UI CSR experts to provide best-in-class knowledge and service for Nebraska claimants.
- **Experienced Key Personnel**: Our Key Personnel have experience managing a 200+ CSR contact center for unemployment insurance over the past five years and boast 225+ years of combined industry experience.
- **Trusted Contact Center Partner**: We have extensive prior experience with more than 30 relevant contracts across multiple State Agencies and Departments, including MA DUA, the State of Illinois Low Income Home Energy Assistance Program (LIHEAP), State of New Hampshire Department of Health and Human Services (DHHS), MA Executive Office of Health and Human Services (EOHHS), MA Department of Revenue (DOR), the U.S. Department of Education, Office of Federal Student Aid (FSA) expansive Next Gen omnichannel call center, and others that meet the same or similar contact center requirements.
- **Commitment to Quality Care**: FHC consistently boasts a #1 ranking for client scorecards and Customer Satisfaction (CSAT) surveys. Our training department consists of five corporate trainers to ensure our agents are highly skilled at providing gold standard customer service to Nebraska constituents.
- **Seamless Implementation**: We pride ourselves on approaching each client project with focus and vigor, performing all heavy lifting during implementation and achieving milestones at or before their expected dates. We offer NDOL a low risk, worry-free transition period into superior services from those of your incumbent and other bidders.
- **Comprehensive Information Security Management Program:** FHC has a comprehensive Information Security Management Program that goes beyond what is required to safeguard personally identifiable information (PII) and Federal Tax Information (FTI). FHC has passed rigorous security and compliance audits; ensuring your data is safe and secure when placed with FHC.

- **Collaboration with NDOL**: We bring innovative technologies, best practices, strategies, and lessons learned on similar unemployment insurance contracts to further refine and improve the NDOL contact center, resulting in superior performance and customer satisfaction for your constituents.

With our expertise working other, larger UI call center projects, FHC leverages our proven winning methodologies to improve wait times, boost customer satisfaction levels, and swiftly adjust to volume spikes without compromising our commitment to provide the best customer service available to your claimant callers who are typically dealing with stressful financial and household circumstances against the backdrop of income loss. Our UI CSR experts handle these calls with empathy, compassion, accuracy, and efficiency.

Highlighting our commitment to quality and customer care, our vision is a collaborative partnership with NDOL focused on continuous programmatic refinement for successful future state outcomes while consistently improving the customer experience journey for your residents. We offer unparalleled, highly trained UI expert CSRs and project management, underscored by our commitment to **Focused, Holistic, Customer Care.** Thank you for the opportunity to submit our proposal.

I am the individual empowered and duly authorized to bind F.H. Cann & Associates, Inc. Should you have any questions about our response, or the company, please feel free to contact me toll free at (877) 750-9801, rfp@fhcann.com, or directly at (978) 215-3602 and scann@fhcann.com.

For ease of reading, we recommend that evaluators read Attachment #1, Required Bidders Responses in the Excel formula bar for the correct formatting and to ensure all content is viewed as our responses are comprehensive.

Our proposal contains proprietary confidential information about new initiatives that are currently undergoing beta testing at FHC using pioneering AI technologies. The release of this information could cause harm to use by exposing our trade secrets. Please refer to 121962 O3 FHC File 4 or 6 solicitation response to access this information we think you will find truly innovative.

Furthermore, FHC's financial statements are strictly confidential and not for public release.

Sincerely,

Sheri A. Cann

Sheri A. Cann
President/CEO

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1. CORPORATE OVERVIEW

a. The ability, capacity, and skill of the bidder to deliver and implement the system or project that meets the requirements of the Solicitation;

This proposal outlines our approach to delivering high-quality, responsive, and data-driven inbound call center services in support of the state of Nebraska Department of Labor (NDOL) Unemployment Insurance (UI) program. With twenty five years of experience and a key personnel team with over 225 years of experience, our team exceeds the State and NDOL's goals throughout the life of the contract. Our solution is designed to ensure claimants receive clear, accurate assistance while strengthening NDOL's operational oversight and service outcomes that include consistent, high quality support driven by efficient and effective claimant services.

We are a national leader in the contact center, collections, and business process outsourcing (BPO) space, with three office locations in Texas, Massachusetts, and New Hampshire. We have the capacity and flexibility to support anticipated volume surges and ebbs associated with most UI call centers. FHC currently has approximately 1,000 employees, but our numbers fluctuate higher to 1,200 during seasonal peaks. Our explosive growth is a result of providing best-in-class quality services and constantly investing in our employees and industry leading technology to outperform and outclass the competition.

We offer you a **first-tier call center** staffed with Unemployment Insurance subject matter experts, capable of resolving inquiries with efficiency and empathy. We offer NDOL **access to our robust customer relationship management (CRM) software Artiva**, allowing us to leverage internal scheduled callback functionality and access to detailed notes and call dispositions regarding claimant conversations, providing a seamless experience for all NDOL call center personnel.

For more complex issues requiring NDOL staff input, we implement a **comprehensive callback scheduling system,** ensuring that no claimant concern is left unaddressed. This structured escalation model helps NDOL allocate resources efficiently while maintaining claimant confidence. For consideration, we offer Tier II CSRs on other UI call center projects, reducing potential bottlenecks associated with scheduling claimant callbacks.

To elevate the claimant experience, our operations prioritize **minimizing wait times,** fast response rates, and transparent communication—especially when callbacks are necessary. Our team is committed to maintaining **high claimant satisfaction** through courteous, solution-focused interactions, and analyzing feedback from our customer satisfaction surveys (CSATs).

In support of performance oversight, we deliver **comprehensive and timely reporting** that includes call volume, resolution rates, callback statuses, and service level agreement (SLA) compliance. Our platform enables **real-time visibility into staff performance**, allowing NDOL to monitor critical indicators such as abandoned calls, speed to answer, customer satisfaction, and first-call resolution.

1.1. ABOUT F.H. CANN AND ASSOCIATES, INC. (FHC)

b. The character, integrity, reputation, judgment, experience, and efficiency of the bidder;

FHC is a proven contact center, collections, and BPO provider that specializes in government call center contracts, partnering with hundreds of clients across the country. We are a privately held S corporation that began in Massachusetts as a small start-up in 1999 with one client and a handful of employees. As a certified Women-owned Business in Massachusetts, Owner and CEO Sheri A. Cann has overseen the dramatic expansion of FHC since our foundation by championing FHC's mission of **Focused, Holistic, Customer Care** – our commitment to providing best in class call center customer service to our state government partners and their communities.

FHC is an experienced service provider for Unemployment Insurance call center operations. In this section we have included WBE certifications, memberships, diversity initiatives, awards, community outreach, and other corporate attributes that highlight our character and commitment to ethical service delivery and showcase the benefits of selecting FHC as your partner. In section 1.9 we have provided examples of contracts of similar scope that showcase our integrity in handling sensitive claimant information, reputation for reliability and professionalism, judgment in managing complex and high-volume inquiries, experience in delivering similar public sector services, and efficiency in meeting performance metrics such as call resolution times and customer satisfaction.

FHC fosters a company culture that emphasizes respect, professionalism, collaboration, and employee appreciation. Our values drive high CSR retention, which in turn provides seasoned CSRs to staff the NDOL UI call center.

1.1.1. CERTIFIED WOMAN-OWNED BUSINESS ENTERPRISE (WBE)

As a certified WBE, FHC is fully aware of the importance of supporting historically underutilized organizations. We look for opportunities to partner with other minority owned businesses whenever possible and have implemented a Supplier Diversity Program Plan. FHC is certified as woman-owned by every state agency that does not contain a requirement to be a small business in order to be certified as woman-owned.

Table 1: FHC Business Certifications

FHC Diversity Certifications	Certification Description
North Central Texas Woman Business Enterprise (WBE)	FHC is certified by the North-Central Texas Regional Certification Agency Arlington, Texas a Woman Business Enterprise (WBE).
South Central Texas Woman Business Enterprise (WBE)	FHC is certified by the South-Central Texas Regional Certification Agency of Bexar County, Texas a Woman Business Enterprise (WBE).

FHC Diversity Certifications	Certification Description
Delaware Woman Business Enterprise (WBE)	FHC is WBE certified with the Delaware Division of Small Business
Illinois Women Business Enterprise (WBE)	FHC is certified with the Illinois Business Enterprise Program (BEP) for Minority, Females, and Persons with Disabilities.
Massachusetts Woman Business Enterprise (WBE)	FHC is recognized as a Woman Business Enterprise (WBE) by the Massachusetts Supplier Diversity Office.
New Jersey Woman Owned Enterprise (WBE)	FHC is a Women-Owned Enterprise certified from the Division of Revenue & Enterprise Service.
North Dakota Women Owned Business (WOB)	FHC is a Women-Owned Enterprise certified from the North Dakota Women's Business Center.
City of Philadelphia Woman Business Enterprise (WBE)	FHC is a Woman Business Enterprise certified from the City of Philadelphia's, Office of Economic Opportunity.
Tennessee Woman Owned Business (WOB)	FHC is a certified WOB from the Tennessee Governor's Office of Diversity Business Enterprise.
Vermont Minority / Women Owned Business Enterprises (WBE)	FHC is certified with the Vermont Office of Purchasing and Contracting.
Virginia Small, Women-owned, and Minority-owned Business (SWaM)	FHC is a Women-owned Business (SWaM) certified from the Department of Small Business and Supplier Diversity.
State of West Virginia Woman Business Enterprise (WBE)	FHC is certified as a Woman Business Enterprise by the State of West Virginia, Department of Administration and Purchasing Division.

Statewide Uniform Certification Program Historically Underutilized Business (HUB)with the State of North Carolina

FHC is certified as a Historically Underutilized Business firm with the state of North Carolina, listed in the Statewide Uniform Certification (SWUC) Program database. The HUB office collaborates with local Minority/Women/Small Businesses.

1.1.2. MEMBERSHIPS

FHC is a proud and active member of various professional organizations related to contact center, BPO, and account receivables management services. Maintaining these memberships keeps FHC updated on regulatory updates affecting our industries, enhanced processes, and other topics of interest. We share this knowledge with our clients and staff. Our memberships include:

- **Society for Human Resource Management (SHRM) –** SHRM is the world's largest HR professional society, representing 285,000 members in more than 165 countries.
- **The International Association of Privacy Professionals (IAPP)** – IAPP is the largest and most comprehensive global information privacy community and resource, committed to assisting organizations manage and protect their data.
- **Student Loan Servicing Alliance (SLSA) –** SLSA strives to support the continuing enhancement and streamlining of student loan servicing laws, regulations, and practices to benefit our clients, borrowers and improve the value of higher education.
- **Association of Credit and Collection Professionals (ACA International) –** Founded in 1939, ACA International is a comprehensive, knowledge-based resource for success in the credit and collection industry.
- **Compliance Professionals Forum (CPF) –** CPF is a membership organization that helps compliance professionals navigate the complex and fast-changing world of regulatory oversight.
- **Massachusetts Collectors and Treasurers Association (MCTA) –** MCTA is dedicated to the education and ongoing professional development of the treasurers and CSRs serving Massachusetts residents.
- **Merrimack Valley Chamber of Commerce –** The Merrimack Valley Chamber of Commerce is the region's most successful and most influential business resource network, serving over 1,000 companies within the communities of Andover, Greater Haverhill, Lawrence, Greater Lowell, Methuen, North Andover, and Southern New Hampshire.
- **Receivables Management Association International (RMAI) –** Receivables Management Association International represents companies that support the purchase, sale, and collection of performing and nonperforming receivables. They set receivables management industry standard and are the authoritative voice in advocacy, championing professional and ethical business practices.

1.1.3. DIVERSE WORK FORCE

At FHC, we believe in strength through diversity. Over 6% of our 1,000 employees are disabled, and we aggressively recruit bilingual Spanish-speaking CSRs so that NDOL callers can speak in their native language when discussing stressful and sometimes confusing claims processes with our CSRs. Under Massachusetts call center projects for the Department of Unemployment (DUA) and Executive Office of Health and Human Services (EOHHS) which each employed hundreds of CSRs, FHC maintained a 25% Spanish bilingual CSR cohort to best serve customers in their native language. We easily adapt to your requirement to provide 10% Spanish bilingual CSRs for this opportunity. We also attend and promote events that honor our nation's Veterans who proudly served our country, and recruit for Veteran Employees. In addition to being a woman owned company, 78% of FHC's workforce is female, and 76% of our workforce are minorities.

1.1.4. INDUSTRY RECOGNITION

FHC has received several awards including:

- **CEO Views Award:** In 2022, FHC was named one of the most influential companies of the year, based on our use of innovative technologies and emotional intelligence.
- **Inc. 5000:** FHC was named in the top 5000 most successful private companies in the country.
- **Best of North Andover:** In 2020, FHC was awarded in the Financial Institution category.
- **Massachusetts Economic Impact:** FHC was recognized for job growth, facility expansion, investment, and community involvement.
- **Perseverance Award:** FHC was recently recognized by the regional chamber of commerce for our contributions to the local community and championing those who persevere over adversity.

1.1.5. COMMUNITY OUTREACH

Frank H. Cann, Jr. and his wife, Sheri A. Cann founded FHC in 1999 with the core value that their family business would give back to the community by assisting people in need. Through the years, we have honored this core value by focusing our community involvement on families facing poverty, youth empowerment, medical advancements, as well as Veteran and First Responder support. FHC's Helping Hands campaign aims to give back over $100,000 to our community through charitable donations yearly. FHC regularly contributes to charities and awards multiple scholarships for thousands of dollars each year to ambitious students in underserved communities. We believe that companies have an obligation to be socially responsible and have molded our actions to positively impact our clients, communities, and employees. We are proud to give back to the communities in which we live and serve including, but not limited to:

- **Boston Celtics Shamrock Foundation** – The Boston Celtics Shamrock Foundation provides grassroots programming and strategic funding to local organizations serving at risk or at need youth populations.

- **Boston Celtics "Working on Womanhood Program"** – WOW is a school-based, trauma informed group counseling program that helps young girls achieve personal and future career success.
- **The Lazarus House Ministries –** Lazarus House offers five essential service areas: Shelter, Clothing, Food, Advocacy, and Community Resources.
- **Catie's Closet –** Catie's Closet is a non-profit organization that provides clothes, toiletries, and other essentials to students and their caretakers conveniently and discreetly at their schools for those living in poverty.
- **The Movement Family** – Provides homeless support services including weekly dinner for the homeless.
- Pulmonary Hypertension Awareness and O2Breathe Boston Walk.
- **Veterans Assisting Veterans** – A non-profit group of veterans in Massachusetts that assist veterans nationwide.
- **Alzheimer's Association Walk to End Alzheimer's** – Annual walk held in Massachusetts and 600 communities nationwide.
- **Toys for Tots** – The program run by the United States Marine Corps Reserve which distributes Christmas toys to children in need.
- **Emmaus House Homeless Shelter** – Is a non-profit organization that provides emergency shelter and develops affordable housing in the help families and individuals facing homelessness rebuild their lives.
- **Family Promise of Seacoast** – Works to empower families with children who are experiencing homelessness to achieve sustainable independence through a community-based response

c. Whether the bidder can perform the contract within the specified time frame;

As described in Section 2.3, FHC creates a detailed integrated master project schedule, and we have provided a draft as part of our response. This allows our Account Manager and Operations Team to develop goals and milestone dates with the State and NDOL stakeholders to ensure the call center services are performed with the specified time frame. We understand that the contract finalization period is August 15, 2025, through September 5, 2025, with an estimated contract award on September 10, 2025. Once we receive notification of award, we complete a kickoff call, begin recruitment, onboarding, training, and all integration needed for a start date of Oct. 1, 2025. Per answers to questions, there is no integration currently needed, but we are adept at interfacing and integrating with client partners should the need arise in the future.

Of note is that since we propose to staff your call center with existing UI CSR experts, recruiting and training times may be reduced, allowing us to reach the Go-Live milestone ahead of schedule.

Lastly, FHC has proven experience rapidly and smoothly implementing call centers for multiple state agencies. We have implemented call centers of similar complexity and greater size in only eight business days under emergency circumstances for our state partners. We have never missed a project Go-Live milestone and typically finish ahead of schedule. For our Department of Education Next Gen omnichannel call center, we received an Authorization to Operate (ATO) four months ahead of schedule and four months before any other vendors on the contract.

d. The bidder's historical or current performance;

FHC has been providing call center and BPO services for over 25 years. Our depth and breadth of experience speaks to our ability to provide claimant call center and callback scheduling support detailed in your RFP at an unparalleled level of service.

Since 1999, FHC has been able to collaborate and partner with over 200+ prestigious clients and organizations leveraging our experience, technology, and infrastructure to assist millions of customers. Below is a snapshot of our history providing call center, BPO, and collections services.

Table 2: FHC Call Center, BPO, and Collections Historical Snapshot

Service Types	Max Scaled Staff	Years Provided
State Agency Call Center	600 CSRs	6 Years
Federal Agency Call Center	700 CSRs	21 Years
Back Office Processing	150 Back-office Support agents	21 Years
Utility Call Center	75 CSRs	25 Years
Utility Collections	75 Collectors	25 Years
Financial Collections	150 Collectors	25 Years
Credit Loan Servicing	75 CSRs	16 Years
Retail Collections	50 Collectors	25 Years
Higher Education Financing – Collections	550 Collectors	25 Years
Higher Education Financing – Loan Servicing	350 CSRs	16 Years

FHC has similar and relevant experience as described in Section 1.9, including providing contact center services to support multiple state programs and various departments. Below we highlight several clients representing current FHC projects for federal, state, and municipal governments.

Commonwealth of Massachusetts (MA) Department of Unemployment Assistance (DUA): FHC performs call center staffing augmentation services very similar to the scope of this opportunity and greater in size by supporting 118k calls per month and providing over 200 expertly knowledgeable CSRs who assist distressed claimants with the unemployment insurance process.

State of New Hampshire (NH) Department of Public Health and Human Services (DPHHS): We handle 55,000 calls monthly for the Bureau of Family Assistance and DHHS to provide inbound call center services to constituents, the majority of whom are compromised residents needing aid. We also provide appointment scheduling, assistance with forms, program qualification help, escalations, and general inquiries.

State of Illinois (IL) Low Income Home Energy Assistance Program (LIHEAP): Our CSRs field an average of 68,000 calls monthly while helping IL families navigate the complex application processes for home energy and water assistance. We also provide outbound calling and support brick and mortar locations within IL as an expanded scope of our contract.

U.S. Department of Education, Office of FSA Next Gen: We assist approximately 350,000 callers and chat inquiries monthly (17,500 per day) and perform 50,000 back office administrative tasks monthly. CSRs are required to understand multiple programs, and we offer Spanish bilingual CSRs to the Department. FHC is the leading BPO provider on this contract, supporting the largest volume allocation between 4 BPOs based on superior SLA metrics and customer satisfaction levels.

FHC also has call center experience with the states of Virginia, North Carolina, Rhode Island, South Jersey industries, and for the U.S. Department of Education under the expansive Next Gen contract.

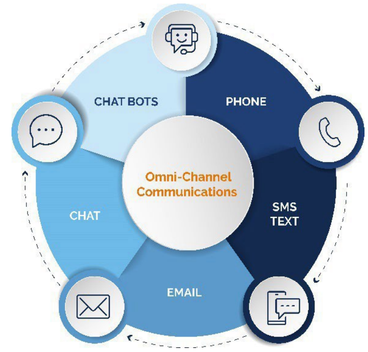
e. such other information that may be secured and that has a bearing on the decision to award the contract.

1.1.6. BENEFITS TO NDOL

If selected for award, FHC will become a trusted, accountable partner to NDOL, capable of improving claimant access, reducing administrative burden, and delivering insights that drive continuous improvement. Since we have more than five years of experience assisting other state agencies with UI call centers, our CSRs are better trained, more knowledgeable, and deftly handle more difficult claimant concerns. Our project team offers insights and lessons learned from other similar projects to drive your mission to provide efficient and effective call center services. Our approach delivers a comprehensive, responsive, and performance-driven solution that supports NDOL's mission to serve UI claimants with efficiency and care. By combining high-quality first-tier call handling with a structured callback system, we ensure seamless issue resolution while preserving NDOL staff capacity for complex matters. Our commitment to prompt response times, transparent communication, and accessible reporting empowers

NDOL with real-time visibility into operations through daily reporting and live dashboards. Most importantly, this model enhances claimant access, reduces administrative strain, and provides actionable insights that fuel continuous service improvement—making us a trusted and accountable partner every step of the way.

Furthermore, we offer NDOL the ability to leverage our omnichannel contact center options, which include reaching claimants via their preferred communication channels which includes texts, emails, and paperless digital letter delivery.



Lastly, we pioneer innovative technologies, helping us stay at the forefront of call center vendors. Some of our cutting edge offerings include an automated speech analytics call monitoring system, an AI driven training tool called Zenarate that fast tracks CSR readiness by emulating more complex and difficult conversations regarding claims in a stress free learning environment, and the current development of our Confidential data.

Confidential data. Please see Attachment 121962 O3 FHC File 4 of 7, confidential item #1.

1.2. BIDDER IDENTIFICATION AND INFORMATION

The bidder should provide the full company or corporate name, address of the company's headquarters, website, entity organization (corporation, partnership, proprietorship), state in which the bidder is incorporated or otherwise organized to do business, year in which the bidder first organized to do business and whether the name and form of organization has changed since first organized.

Please see the following table for our information.

Table 3: FHC Bidder Identification

Full corporate name	F.H. Cann & Associates, Inc.
Headquarters address	1600 Osgood Street, Suite 3058 North Andover, MA 01845
Website	https://www.fhcann.com/
Entity organization	Privately owned S corporation
State in which incorporated	Incorporated in Massachusetts and licensed to do business in all 50 states and territories
Year first organized	1999
Changes in name or form of organization	None

1.3. FINANCIAL STATEMENTS

The bidder should provide financial statements applicable to the firm. If publicly held, the bidder should provide a copy of the corporation's most recent audited financial reports and statements, and the name, address, and telephone number of the fiscally responsible representative of the bidder's financial or banking organization.
If the bidder is not a publicly held corporation, either the reports and statements required of a publicly held corporation, or a description of the organization, including size, longevity, client base, areas of specialization and expertise, and any other pertinent information, should be submitted in such a manner that solicitation evaluators may reasonably formulate a determination about the stability and financial strength of the organization. Additionally, a non-publicly held firm should provide a banking reference.

Please see the attached files: Attachment 121962 O3 FHC File 5 of 7 - Financial Statements" and "Attachment 121962 03 FHC File 6 of 7 - Banking Letter of Reference"

The bidder must disclose any and all judgments, pending or expected litigation, or other real or potential financial reversals, which might materially affect the viability or stability of the organization, or state that no such condition is known to exist.

No such condition is known to exist.

The State may elect to use a third party to conduct credit checks as part of the corporate overview evaluation.

FHC acknowledges and agrees to the States use of third party services to conduct credit checks as a part of the evaluation process.

1.4. CHANGE OF OWNERSHIP

If any change in ownership or control of the company is anticipated during the twelve (12) months following the solicitation response due date, the bidder should describe the circumstances of such change and indicate when the change will likely occur. Any change of ownership to an awarded bidder(s) will require notification to the State.

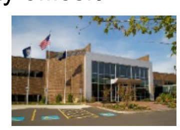
We expect no changes in ownership or control in the next 12 months.

1.5. OFFICE LOCATION

The bidder's office location responsible for performance pursuant to an award of a contract with the State of Nebraska should be identified.

We expect the performance of work to take place at our newest office facility at 100 Domain Drive, Exeter, NH, This expansive hi-tech suite offers 56,000 square feet of office space, hosting up to 400 employees and offers an on campus café, gym, and onsite security officer.

Corporate Headquarters:
1600 Osgood Street, Suite 3058
North Andover, MA 01845



New Hampshire Office:
100 Domain Drive, Suite 200
Exeter, NH 03833

Texas Office:
7550 W Interstate 10
San Antonio, TX 78229

1.6. RELATIONSHIP WITH THE STATE OF NEBRASKA

The bidder should describe any dealings with the State over the previous (five) (5) years. If the organization, its predecessor, or any Party named in the bidder's solicitation response has contracted with the State, the bidder should identify the contract number(s) and/or any other information available to identify such contract(s). If no such contracts exist, so declare.

FHC has had no dealings or contracts with the State in the previous 5 years.

1.7. FHC EMPLOYEE RELATIONS TO THE STATE OF NEBRASKA

If any Party named in the bidder's solicitation response is or was an employee of the State within the past (twelve) (12) months, identify the individual(s) by name, State agency with whom employed,

job title or position held with the State, and separation date. If no such relationship exists or has existed, so declare.

If any employee of any agency of the State of Nebraska is employed by the bidder or is a subcontractor to the bidder, as of the due date for solicitation response submission, identify all such persons by name, position held with the bidder, and position held with the State (including job title and agency). Describe the responsibilities of such persons within the proposing organization. If, after review of this information by the State, it is determined that a conflict of interest exists or may exist, the bidder may be disqualified from further consideration in this solicitation. If no such relationship exists, so declare.

FHC has no named parties, employees, or subcontractors who are current or previous employees of the State of Nebraska.

1.8. CONTRACT PERFORMANCE

If the bidder or any proposed subcontractor has had a contract terminated for default during the past (five) (5) years, all such instances must be described as required below. Termination for default is defined as a notice to stop performance delivery due to the bidder's non-performance or poor performance, and the issue was either not litigated due to inaction on the part of the bidder or litigated and such litigation determined the bidder to be in default.

It is mandatory that the bidder submit full details of all termination for default experienced during the past (five) (5) years, including the other Party's name, address, and telephone number. The response to this section must present the bidder's position on the matter. The State will evaluate the facts and will score the bidder's solicitation response accordingly. If no such termination for default has been experienced by the bidder in the past (five) (5) years, so declare.

If at any time during the past (five) (5) years, the bidder has had a contract terminated for convenience, non-performance, non-allocation of funds, or any other reason, describe fully all circumstances surrounding such termination, including the name and address of the other contracting Party.

FHC has had no contracts terminated for default, convenience, non-performance, non-allocation of funds, or any other reason in the past 5 years.

1.9. SUMMARY OF FHC CORPORATE EXPERIENCE

The bidder should provide a summary matrix listing the bidder's previous projects similar to this Solicitation in size, scope, and complexity including call center services for government agencies, unemployment insurance programs or projects similar thereto. The State will use no more than three (3) narrative project descriptions submitted by the bidder during its evaluation of the solicitation response.

1.9.1. SUMMARY MATRIX OF SIMILAR PROJECTS

The following matrix of similar projects and call center references highlights our ability to help NDOL achieve your objectives to provide high-quality inbound call center services, effectively manage callbacks, increase customer satisfaction, understand call center operations, and enhance visibility and results.

Table 4: Matrix of Similar Projects

Project Title	Size	Scope	Complexity
Massachusetts Department of Unemployment Assistance Contract #1	350 CSRs	FHC CSRs provide Tier 1 and Tier 2 Support Services regarding the entire unemployment insurance claims process.	More complex than NDOL scope, as CSRs had to learn MA CRM and telephony (Five9).

Project Title	Size	Scope	Complexity
Massachusetts Department of Unemployment Assistance Contract #2	125 CSRs	FHC CSRs provide Tier 1 and Tier 2 Support Services regarding the entire unemployment insurance claims process.	More complex than NDOL scope, as CSRs had to learn MA CRM and telephony (Five9).
Massachusetts Department of Unemployment Assistance Contract #3	150 CSRs	FHC CSRs provide Tier 1 and Tier 2 Support Services regarding the entire unemployment insurance claims process.	More complex than NDOL scope, as CSRs had to learn MA CRM and telephony(Five9).
Massachusetts Department of Unemployment Assistance Contract #4	200 CSRs	FHC CSRs provide Tier 1 and Tier 2 Support Services regarding the entire unemployment insurance claims process.	More complex than NDOL scope, as CSRs had to learn new MA CRM and telephony (Five9).
New Hampshire Department of Public Health and Human Services	50 CSRs	FHC CSRs provide Tier 1 and Tier 2 Support Services regarding a wide variety of inquiries ranging from ACA/Medicaid to SNAP food benefits. We use our telephony and CRM similar to this opportunity.	As or more complex than NDOL scope, as CSRs had to learn multiple different inquiry types, and assist underserved constituents to obtain various aid types.
Massachusetts Executive Office of Health and Human Services (EOHHS)	450 CSRs	FHC Tier 1 CSRs handled inbound and outbound calls to schedule COVID-19 vaccine appointments, counsel constituents as to the nearest vaccination center, and scheduled transportation to vaccination centers for the elderly and underserved who did not have their own means of transportation.	More complex than NDOL scope, as we onboarded 450 CSRs in eight days to support this emergency contract. FHC's leadership team was agile, acting rapidly upon new information that emerged – sometimes hourly – throughout the pandemic.
State of Illinois Low Income Home Energy Assistance Program (LIHEAP) Program Call Center	25 CSRs	FHC Tier 1 CSRs support inbound calls helping residents navigate and complete application processes and direct them to the appropriate state agency. CSRs provide appointment reminders and schedule appointments for assistance with the following necessities: rent, food, temporary shelter, medicine, and weatherization.	As or more complex than NDOL due to the call centers multiple assistance programs, including LIHEAP (for heating, gas, propane, and electricity aid), CSBG (for rent, food, shelter, medicine, and weatherization), and Low-Income Water Assistance Program. Each program has distinct application processes and eligibility criteria, requiring specialized knowledge from CSRs.
Massachusetts Department of Revenue	75 CSRs	FHC handled calls from first responders and state employees for the premium pay program which allowed citizens that worked through the pandemic to receive payments from the State.	As or more complex than NDOL scope, as CSRs had to learn multiple different inquiry types, and assist first responders to obtain various aid types.

1.9.2. CALL CENTER REFERENCES

The bidder should provide three (3) references for call center services provided. Include contact name, phone number, email address, length of relationship, and a brief overview of the services provided.
The bidder should address the following:
i. Provide narrative descriptions to highlight the similarities between the bidder's experience and this Solicitation. These descriptions should include:
a) The time period of the project,
b) The scheduled and actual completion dates,
c) The bidder's responsibilities,
d) For reference purposes, a customer name (including the name of a contact person, a current telephone number, a facsimile number, and e-mail address); and
e) Each project description should identify whether the work was performed as the prime Vendor or as a subcontractor. If a bidder performed as the prime Vendor, the description should provide the originally scheduled completion date and budget, as well as the actual (or currently planned) completion date and actual (or currently planned) budget.
ii. Bidder and Subcontractor(s) experience should be listed separately. Narrative descriptions submitted for Subcontractors should be specifically identified as subcontractor projects.
iii. If the work was performed as a subcontractor, the narrative description should identify the same information as requested for the bidders above. In addition, subcontractors should identify what share of contract costs, project responsibilities, and time period were performed as a subcontractor.

Please see the following tables for our references.

1.9.2.1. Reference 1 – Massachusetts Department of Unemployment Assistance (DUA)

Customer and Type	Massachusetts Department of Unemployment Assistance (DUA) – Emergency and non-emergency call center services to support the welfare of Commonwealth residents who are unable to timely access critical unemployment insurance benefits and services
Project Time Period	Contract 1: April 2020 – August 2022 (emergency), Contract 2: March 2023 – June 2023 (emergency), Contract 3: February 2025 – April 2025 (emergency), Contract 4: April 2025 – Ongoing (non-emergency/FHC awarded as Prime Contractor)
a. Completion Dates	Scheduled: As our first contract was under emergency situations against the backdrop of the COVID-19 pandemic, FHC was asked to complete full implementation (infrastructure, recruiting/hiring, and training within 2 weeks. Actual: Eight Business Days
b. Narrative Description and FHC's Responsibilities	• To establish the partnership between FHC and DUA in 2020, FHC CEO, Sheri Cann, met with Massachusetts Secretary of Labor and Workforce Development, Rosalin Acosta, for FHC to provide emergency services. • The size of our contracts includes staffing levels in accordance with DUA call volumes, with FHC supporting an average of 118k calls per month (5,911 daily). Under our first contract with DUA, FHC provided contact center services with approximately 350 agents. Under our fourth and current contract with DUA, FHC is providing 200 knowledgeable Tier I agents under non-emergency circumstances as the prime contractor. • Each of our DUA contracts include IT interface between FHC and DUA, proper configuration of agent workstations and DUA user access, expedited development of DUA-approved training materials within average of 2 business days, reporting and sometimes daily collaboration between FHC Program Management and DUA, quality assurance reviews, and expedited average staff ramp up schedule of 5 business days for English speaking and bilingual agents. Our example reporting provided is

	used for this project. The agents on each of FHC's DUA contracts demonstrated knowledge of MGL C 151A, knowledge of regulations and procedures associated with the claim process, and on multi campaign solutions. On FHC's Contractor Performance Evaluation Form dated 1/21/2021, FHC was rated Excellent in every category: Performance Elements, Quality of Services/Work, Timeliness of Performance, Business Relations, and Customer Satisfaction. During our first contract with DUA, another agency was phased out and DUA extended the contract with FHC providing an additional 250% in agents to accommodate the additional scale of work.
d. Contact Person	Name: Wendy Savary Title: Director of Claims & Appeals Phone: 774-454-6168 Fax: 617-626-5212 Email: wendy.savary@mass.gov
e. 1. Contract Type	Prime
e.2. Budget	Scheduled: N/A Actual: Emergency Contracts: Contract #1 2020-2022: $36,192,411.65, Contract #2 2023: $1,741,610.77, Contract #3 2025: $2,299,352.64, Contract 4: Non-Emergency Contract 2025: $598,314.27 (to date as of this writing).

As a testament to our successes, MA DUA has provided FHC with a letter of reference showcasing our high level of quality commitment, saying "They have been instrumental in helping us achieve our customer service objectives, and we consider them a strategic partner," among other additional feedback. **For additional information, please see Appendix F: FHC Letter of Reference from MA DUA.**

1.9.2.2. Reference 2 – State of Illinois Low Income Home Energy Assistance Program (LIHEAP) Program Call Center

Customer and Type	State of Illinois Low Income Home Energy Assistance Program (LIHEAP) Program Call Center – Call Center Services for the Low-Income Home Energy Assistance Program (LIHEAP), helping constituents for the State of Illinois, where we specialize in assisting underserved, compromised citizens in support of a state-level contract.
a. Project Time Period	2021 – Ongoing
b. Completion Dates	Scheduled: To meet all implementation and staffing goals for the LIHEAP call center. Actual: FHC met all implementation and staffing goals for the LIHEAP call center and supported the expansion of the contract to support Illinois residents with Water Utility Assistance through the Low-Income Water Assistance Program (LIWAP) and the LIHEAP hotline number to the Help Illinois Families hotline number. We now support all three lines of inquiry.
c. Narrative Description and Bidder's Responsibilities	• The *scope of work* includes providing Call Center Services for heating, gas, propane, and electricity assistance under the State's LIHEAP. Under the Community Services Block Grant (CSBG) program, FHC CSRs help residents navigate and complete application processes and direct them to the appropriate state agency. CSRs provide appointment reminders and schedule appointments for assistance with the following necessities: rent, food, temporary shelter, medicine, and weatherization.

<table>
<tr><td></td><td>

FHC has collaborated with the state of Illinois to expand our project from the original scope of work based on FHC's successes. For example, FHC now supports Illinois residents with Water Utility Assistance through the Low-Income Water Assistance Program (LIWAP). Our CSRs assist IL residents who are facing water or sewer disconnections resulting from hardships caused by unemployment and other socioeconomic factors. In 2022, Illinois added the LIHEAP hotline number to the Help Illinois Families hotline number, this is similar to City's 311 and Department of Utilities scope of work. FHC now takes calls assisting constituents for all three of those lines of inquiry. Furthermore, FHC supports all brick-and-mortar sites by making necessary outbound calls to process the State's backlog of energy applications – conducting reminder follow ups with residents and advising them of missing documentation required to complete their applications.

The size of this contract results in our CSRs handling over 68,000 calls monthly and assisting low-income residents in applying for energy aid based on the State's LIHEAP availability for low-income families.
The complexity of this contract includes the call centers multiple assistance programs, including LIHEAP (for heating, gas, propane, and electricity aid), CSBG (for rent, food, shelter, medicine, and weatherization), and LIWAP. Each program has distinct application processes and eligibility criteria, requiring specialized knowledge from CSRs. The project involves direct collaboration with the State of Illinois, requiring adherence to governmental regulations, program updates, and service level agreements (SLAs).
Additional relevant experience:
– Illinois SLA: 5% or Less Abandonment Rate
– FHC Performance: Less than 2% Abandonment Rate
– Illinois SLA: 90% or higher QA Scorecard
– FHC Performance: 93% Average Score Card

</td></tr>
<tr><td>d. Contact Person</td><td>Name: David Wortman
Title: Deputy Director
Phone: 217-299-3561
Fax: N/A
Email: david.wortman@illinois.gov</td></tr>
<tr><td>e. 1. Contract Type</td><td>Prime</td></tr>
<tr><td>e.2. Budget</td><td>Scheduled: N/A – Dependent upon state and federal funding</td></tr>
</table>

	Actual: $3,829,478.82

For additional information about FHC's programmatic success for the state of Illinois, please see Appendix F: FHC Letter of Reference from LIHEAP. Their feedback includes: **"The transition from our previous provider was seamless – with minimal disruption, completing onboarding within 30 days, which was ahead of schedule,"** and **"They continue to demonstrate an unwavering commitment to partnership and mutual success"** among other important feedback.

1.9.2.3. Reference 3 – State of New Hampshire Department of Public Health and Human Services

Customer and Type	State of New Hampshire Department of Public Health and Human Services – Inbound call center services to constituents of the Bureau of Family Assistance and Department of Public Health and Human Services for the State of New Hampshire (NH)
a. Project Time Period	2023 – Ongoing
b. Completion Dates	Scheduled: Call Center Go Live within 60 days of contract award. Actual: FHC completed our project management timeline and successfully implemented the 50-person call center within 60 days of award as expected.
c. Narrative Description and Bidder's Responsibilities	• FHC's professional, well-trained CSRs handle 55,000 inbound calls monthly to constituents looking for assistance regarding Temporary Assistance, Permanently and Totally Disabled, Old Age Assistance, Aid to the Needy Blind, SNAP Food Stamps, Benefit Programs, Child Care Support, and ACA/Medicaid related inquiries. FHC provides telephony, computer, internet connection, and other required equipment. Regular hours are 8:00am -5:00pm Monday – Friday with the staffing capacity to manage volume on a 24/7 basis as needed depending upon surges in inbound volumes. Telecommunications capacity and infrastructure: FHC uses our own software Artiva with natively bundled OmniVoice, the predecessor to our new and improved TCN telephony platform which we propose to support your NDOL UI call center. Telephony – 1,700 lines. CSRs successfully trained for and work off the State's portal and CRM. CSRs were professionally trained by FHC through a train-the-trainer program with a two-week standard training program. Manual review of three calls per agent per month augmented by our own automated call scoring technology using speech analytics software Speech IQ. • The *size* of this contract averages 55,000 calls monthly. • The *complexity* of this contract includes that the majority of callers are compromised constituents needing aid. We provide inbound calling and appointment scheduling, assistance with forms, qualifying for programs, escalations, and general inquiries. We meet target SLAs to ensure a smooth customer experience including a 5% or less abandonment rate, 90% of all calls answered within 180 secs or less, with emphasis on reducing average hold times and achieving a first call resolution.
d. Contact Person	Name: Kerrileigh Schroeder Title: NH Dept of Health & Human Services Administrator IV Phone: 603-271-9273 Fax: N/A Email: kerrileigh.schroeder@dhhs.nh.gov
e. 1. Contract Type	Prime
e.2. Budget	Scheduled: N/A, dependent on state and federal funding

	Actual: $4,776,993.21

1.9.2.4. Reference 4 – United States Department of Education Next Gen

Customer and Type	United States Department of Education Office of Federal Student Aid / Public, Financial – personnel and equipment to offer the support services of contact center and back-office processing
a. Project Time Period	June 2020 – Ongoing
d. Completion Dates	Scheduled: 10/1/2022 Actual: 7/1/2022 FHC received an Authorization to Operate from the federal government 3 months before scheduled, and 3 months before any other companies on contract.
e. Narrative Description and Bidder's Responsibilities	• FHC operates a large-scale call center for the U.S. Department of Education, Federal Student Aid. We have managed more than 3.4 million accounts in various capacities during that time, often resolving complex scenarios during challenging situations. The contact center support includes but is not limited to inbound and outbound calls, chat sessions, inbound social media inquiries, SMS/text exchanges, manual email exchanges, outbound mail responses, and other contact center support. • The *size* of this contract includes FHC providing over 750 English speaking and bilingual agents and their equipment to support approximately 350,000 calls and chats monthly (17,500 per day) and an additional 50,000 back office administrative tasks monthly. Agents are required to understand multiple programs. FHC is the leading BPO provider on this contract, supporting the largest volume allocation between 4 BPOs based on superior SLA metrics. • The *complexity* of this contract includes hours of operation spanning from 8am through 11pm Eastern Monday through Friday and 12pm – 4pm on Saturday. We adhere to the general operating environment and security requirements per our federal SOW while maintaining all SLAs and KPIs. We have an established quality management system and quality control team. FHC developed and manages our Project Management Plan, Solution Architecture and Detailed Design Document, Testing Documentation, Management Plan, Training Plan, Standard Operating Procedures, Lessons Learned Reports, System Security and Privacy Documentation, Monthly Employee Report for PIV-I cards, Small Business Participation Plan, Continuation of Mission Critical Services Plan, Customer Satisfaction Survey Results, Quality Reporting, and Forecasts Analysis. FHC is highly recommended for the same line of work as reporting by our Federal Contracting Officers year after year.
d. Contact Person	Name: Tricia Jackson-Harris Title: Executive Business Advisor/Contracting Officer Phone: 202-744-4979 Fax: N/A Email: tricia.jackson-harris@ed.gov
e. 1. Contract Type	Prime
e.2. Budget	Scheduled: N/A Dependent upon federal funding Actual: $95,627,118.73

1.9.3. FHC COMPANY CULTURE

Bidder should also describe its company culture and how it aligns with this solicitation.

Our Mission

FHC is focused on taking a holistic approach to unemployment insurance call center services. We are committed to delivering productive, professional, and secure services that meet and exceed the needs of our clients, customers, employees, and the communities that we serve.

Our Values

All FHC services and actions are rooted deeply within our company's core values. We base our principles around being accountable, compassionate, innovative, agile, and secure. We champion philanthropic work by encouraging our employees to participate in charitable events and regularly donate back to the communities in which we live and serve.

FHC

Most Advantageous Option

- Experts in Unemployment Insurance (UI) Contact Centers
- 5+ Years of Experience on 4 State UI Contact Center Contracts
- Experts at Seamless Implementation and Incumbent Transition
- Superior trained CSRs provide Best-In-Class Customer Service for Nebraska Claimants

Key elements of our culture include:

Core Values

- Respect, care, commitment, and courtesy: These values are deeply embedded in how employees interact with each other and with clients.
- Professionalism: Employees are trained to uphold high standards of conduct, especially in sensitive areas like financial recovery and data protection.

Team Environment

- Family-like atmosphere: FHC promotes a supportive environment where employees—from receptionists to executives—feel like part of a family.
- Collaboration: FHC emphasizes teamwork and collective effort to meet client goals and maintain compliance standards.

Recognition and Growth

- Employee recognition: Staff are regularly acknowledged for outstanding performance through contests, monthly recap meetings, and appreciation events.
- Career advancement: FHC supports internal growth, with many employees advancing through the ranks based on merit and dedication.

Benefits and Work-Life Balance

- Competitive Compensation: Includes group medical and dental coverage, 401(k), paid time off, and performance-based incentives.
- Training and Development: Paid training and professional development opportunities are provided to help employees grow in their roles.

Employee Growth and Development

When looking to fill open positions, we aspire to promote from within. This simple yet key tenet promotes competition between employees and motivates those looking to move up the corporate ladder. Newly onboarded employees need only look to their managers as proof that we encourage our employees to master their skills in their current position and then be eligible for consideration for promotion. FHC offers our employees a management track suite of training modules called **UCann**. This program allows employees with aspirations to advance to take additional training tailored to those looking to become pioneering leaders. Graduates from UCann receive preferred consideration when an opening becomes available within the company.

The Commonwealth of Massachusetts
DEPARTMENT OF REVENUE

★★★★★

FHC was responsive, professional, and prompt in all exchanges. They showed themselves to be a strong partner by escalating exception items and identifying needed script language updates. They were reason-nable and responsive to DOR concerns and provided support and recommended solutions implementing best practices."

FHC provided a standalone call center on 2 significant programs supported by DOR—62F Excess Revenue Refunds(62F) and Premium Pay for Essential Workers (PP). FHC stood up call center support with more than 60 agents for these two projects. FHC provided Customer Service Representatives (CSRs) who were thoroughly trained in customer service skills that were responsive to technical directions with excellent language comprehension and speaking skills. FHC also provided the CSRs with appropriate and sufficient supervision and technology. DOR required immediate set-up and preparation of the call center and FHC met all established timelines for the required services.

SHAREN BROWN

Our culture is built from the ground up. We ensure that all our CSRs receive comprehensive, ongoing training. Those who perform well in their roles and demonstrate an ability and willingness for advancement can quickly be promoted from a CSR to a Team Lead, Supervisor, Manager, and Director. For example, Our Vice President of Operations, Ernesto Bencosme, started as an agent and has been promoted multiple times. He previously oversaw operations for our call center and collections contract with the Department of Education, where he was directly responsible for developing the strategies, workflows, and processes for a $20B portfolio. He now oversees operations across every FHC location across the United States.

This example illustrates FHC's commitment to our employees: offering professional development, mentoring, promoting from within, and building from the ground up. We have found that this climate promotes and encourages innovative ideas from within. With friendly competition between employees, we have found that our staff's effort and quality of services are significantly higher than other companies that do not hold the same values as FHC.

NDOL's desired outcomes of improving caller wait times, enhancing overall customer satisfaction, and maintaining operational flexibility to manage spikes without compromising service quality align perfectly both with our project experience and our company culture and record of delivering consistent, high-quality support. We are experts in handling call volume fluctuations that occur daily, weekly, and seasonally, such as daily peak call times typically occurring in the morning and during lunchtime, and weekly peaks occurring on Mondays, Tuesdays, and Fridays, with the day after a holiday experiencing an extra surge in callers. We furthermore understand that seasonal call volumes for the NDOL call center are during the late spring and summer (May-July) and again in the late fall through early winter (November- February). These volume surges almost mirror those of our Unemployment Insurance call center for the Massachusetts Department of Labor, Department of Unemployment Assistance.

To manage these volumes, FHC schedules coverage based on forecasted call volumes, and factors in historical CSR shrink (call outs, vacation days, and sick days), reinforcing NDOL's commitment to efficient and effective claimant services to ensure sufficient coverage at all times.

We are known for our focus on customer service excellence, compliance, and operational efficiency, particularly in the areas of call center management and financial recovery services.

- Responsiveness and adaptability in high-volume environments = efficient, secure handling of calls and adaptability to volume spikes
- Strict adherence to regulatory standards, including data privacy and security = clear, empathetic communication with claimants navigating unemployment
- Comprehensive, customized training and development, especially in handling sensitive or complex customer interactions = compliance with federal and state UI regulations

1.10. SUMMARY OF PROPOSED PERSONNEL/MANAGEMENT APPROACH

The bidder should present a detailed description of its proposed approach to the management of the project.

The bidder should identify the specific professionals who will work on the State's project if their company is awarded the contract resulting from this Solicitation. The names and titles of the team proposed for assignment to the State project should be identified in full, with a description of the team leadership, interface, and support functions, and reporting relationships. The primary work assigned to each person should also be identified.

The bidder should provide resumes for all personnel proposed by the bidder to work on the project. The State will consider the resumes as a key indicator of the bidder's understanding of the skill mixes required to carry out the requirements of the Solicitation in addition to assessing the experience of specific individuals.

Resumes should not be longer than three (3) pages. Resumes should include, at a minimum, academic background and degrees, professional certifications, understanding of the process, and at least three (3) references (name, address, and telephone number) who can attest to the competence and skill level of the individual. Any changes in proposed personnel shall only be implemented after written approval from the State.

Effective management of the first-tier call center services is critical to the success of NDOL's UI Claims Center operations. Given the high volume of 71,000 calls, 5,000 non-English calls, and 9,000 callbacks, FHC offers a robust and scalable management approach that ensures consistent service delivery, operational efficiency, adherence to NDOL's performance standards, and maintaining service levels during high-demand windows such as early mornings, post-holiday surges, and seasonal unemployment spikes.

FHC provides a secure, onshore call center environment staffed by trained unemployment insurance experts capable of delivering high-quality assistance in English, Spanish, and other languages, if needed. Our approach also ensures compliance with all applicable data security and confidentiality requirements.

Through proactive planning, responsive resource allocation, and continuous improvement practices, the FHC management team will ensure we enhance caller experience, reduce wait times, and support NDOL's mission to provide timely and effective unemployment insurance services to Nebraska's workforce. Our approach to call center work is customer centric. We understand that every interaction between a member of our CSR staff and a customer reflects on NDOL and the State of Nebraska, as well as FHC. We understand how technology can assist with statutory, regulatory, and contract compliance, performance expectations, and what activities can (or should) be handled by our systems. We also abide by all federal, state, and local regulations as well as the guidelines governing call center work while reinforcing superior customer service to State customers. Our customer service representatives are professional, friendly, diplomatic, informative, and accurate.

By entrusting the UI experts at FHC to manage your UI call center, NDOL benefits from the expertise of a dedicated project team composed of key personnel who have consistently demonstrated exceptional leadership in contact center services for unemployment insurance. This team has a remarkable history of surpassing goals and has developed effective contact center services that are regularly updated to incorporate industry best practices.

FHC designates Sara Alosa as the Account Manager, Ernesto Bencosme as the Alternate Account Manager, Robert Gauthier as Manager of Contact Center Services, Jeffrey Murphy as Manager of Development, and Michael Beatty as Manager of Compliance. These individuals possess deep knowledge and direct experience with the laws, rules, regulations, and procedures related to the claims taking and customer assistance process. They hold direct responsibility for managing our work plan and overseeing the agents. Below are resumes for the critical key personnel.

1.10.1. SARA ALOSA – ACCOUNT MANAGER

1.10.1.1. Team Leadership Description

Sara has five years of experience working directly with MA DUA and leverages her experience and expertise for the NDOL contact center which is smaller in size but similar in scope. Sara provides strategic advice to the Executive Team while performing holistic oversight of the Client Services Department to ensure standards of quality service and continuous improvement is maintained. She has **28 years** of senior executive leadership experience in contact center projects and possesses expertise in client relations, service excellence, operations and team leadership, project management, and product development. She has extensive experience with MA DUA, MA EOHHS, MA DOR, MA EOLWD, MDCS U.S. ED FSA, NH DHHS, Illinois LIHEAP, Viginia VDH, and Virginia VDEM call center projects.

In addition to being responsible for the overall performance of Contact Center functions, her responsibilities include the following:

1.10.1.2. Interface Functions

- Serving as the main point of contact for NDOL and the contract manager who serves as the point of contact for the executed contract
- Facilitating day-to-day communication with vendors and other State departments/divisions
- Monitoring Service Level Agreements (SLAs) and KPIs while proactively planning and making recommendations on adjustments needed to maintain or surpass SLAs
- Creating and revising project plans and schedules as required
- Ensuring critical implementation path tasks are met at or ahead of schedule
- Coordination, communication, remediation, and required meetings including monthly performance calls

1.10.1.3. Support Functions

- Reviewing required deliverables for completeness and accuracy prior to submission
- Escalating project issues, project risks, and other concerns

1.10.1.4. Reporting Relationships

Sara reports to Sheri A. Cann, President and CEO of FHC. She is in charge of overseeing all project personnel for NDOL.

1.10.1.5. Academic Background and Degrees

Sara attended Franklin Pierce College and received a degree in Business Management. She also attended Boston University and received a degree in Corporate Education, Quality Assurance for Business Analysts.

1.10.1.6. Professional Certifications

Not Applicable.

1.10.1.7. Understanding of the Process

With over 28 years of experience in government call center contracting, and 5 years of direct Unemployment Insurance call center services on multiple state level contracts with hundreds of CSRs, Sara understands the requirements of the NDOL call center and offers her expertise to streamline current processes and leverage innovative technology to make your call center more efficient and effective.

1.10.1.8. References

Table 5: Sara Alosa References

1	Name	Michael Beatty
	Address	11 Hatch Road Wrentham MA 02093
	Phone	978-771-1883
2	Name	Rachael Carter
	Address	44 Dyer Avenue Salem, NH 03079
	Phone	978-332-0568
3	Name	John Webster
	Address	263 Jackson Street Methuen MA 01844
	Phone	603-969-9751

1.10.2. ERNESTO BENCOSME – ALTERNATE ACCOUNT MANAGER

1.10.2.1. Team Leadership Description

Ernesto has five years of experience working directly with MA DUA assisting claimants with unemployment insurance inquiries and with other state-level contact centers. Like Sara, he parlays this experience and lessons learned to provide superior service to Nebraskans and NDOL. Ernesto is an accomplished, strategic, and growth focused professional with **16 years** of experience in the contact center industry. As the Senior Vice President of Operations, he maintains full oversight of the overall project management activities including overseeing the operations and workforce management teams, monitoring the contact center for compliance to SLAs, staffing levels, and customer satisfaction for NDOL. His expertise includes daily performance of multi-site contact center operations, including personnel management, strategic planning, performance monitoring, process improvement, and forecasting. He is responsible for management and oversight of all NDOL contact center personnel. For your UI call center, Ernesto provides strategic vision, leadership, and direction for the dedicated NDOL project team. While managing employee performance and workflow, Ernesto oversees and helps retain personnel while managing FHC's coaching and counseling program for agents to perform in accordance with policies and procedures. In addition, Ernesto manages NDOL's overall retention and staffing solutions. He has extensive experience with MA DUA, MA EOHHS, MA DOR, MA EOLWD, MDCS, U.S. ED FSA, NH DHHS, Illinois LIHEAP, Viginia VDH, and Virginia VDEM call center projects.

In addition to overseeing the Operations and Workforce Management team, Ernesto's responsibilities include the following:

1.10.2.2. Interface Functions

- Overseeing the operational design, development, and project implementation activities
- Utilizing FHC's project management processes to organize the project, manage teamwork, schedules, and reporting
- Hosting Monthly Milestone Meetings

1.10.2.3. Support Functions

- Ensuring all team members are trained and performing to meet NDOL defined policies, laws, and regulations
- Directing and encouraging the team to manage deadlines and ensure timeliness in deliverables
- Overseeing our management team for continuous improvement

- Collaborating with FHC's technology development team to ensure reporting, interfacing, and integration is completed ahead of schedule and to your expectations

1.10.2.4. Reporting Relationships

Ernesto reports to Account Manager Sara Alosa in support of your UI call center.

1.10.2.5. Academic Background and Degrees

Ernesto attended Northern Essex Community College and received a degree in Business Management.

1.10.2.6. Professional Certifications

Not Applicable.

1.10.2.7. Understanding of the Process

With over 16 years of experience managing large government call center clients, and 5 years of direct Unemployment Insurance call center services Ernesto offers NDOL a deep reservoir of UI call center experience, and ways to modify workflows to reach peak efficiencies.

1.10.2.8. References

Table 6: Ernesto Bencosme References

1	Name	Mark Benson
	Address	400 Maryland Ave. SW Washington DC 20024
	Phone	404-345-0886
2	Name	Katie Dishnica
	Address	1 Ashburton Place, Boston MA 02108
	Phone	781-248-2254
3	Name	Jason Thomas
	Address	820 Follin Lane SE, Vienna, VA 22180
	Phone	937-750-2796

1.10.3. ROBERT GAUTHIER – MANAGER OF CONTACT CENTER SERVICES

1.10.3.1. Team Leadership Description

Robert has five years of experience working managing call center operations for unemployment insurance. Robert is responsible for day-to-day operational delivery and acts as an additional point of contact. Each supervisor reporting to Robert is responsible for monitoring the daily functions of their assigned CSRs, phone calls, coaching, and additional training. He is responsible for the entire Contact Center service delivery model including SLAs, handle times, speed of answer, hold in queue times, and one-call resolution rates. Robert has a proven **17-year** contact center track record of improving competitive performance through production management, staff development, strategy, and the use of technology. He has outstanding interpersonal, motivational, and presentation skills. He is analytical, articulate, and possesses a diligent work ethic. Robert manages the growth and development of supervisors assigned to DUA and executes goaled coaching and call assessments. . He has extensive experience managing supervisors and CSRs with MA DUA, MA DOR, and U.S. ED FSA call center projects.

In addition to overseeing the Contact Center Services team, Robert's responsibilities include the following:

1.10.3.2. Interface Functions

- Tracking all target metrics and SLAs of the contact center and providing reports to the Account Manager
- Notifying the Account Manager and IT Team of any technical or system issues to ensure no down time

- Monitoring real-time dashboards including call volumes so that adequate staffing is available at all times
- Escalating staffing concerns to the Account and Alternate Account Manager

1.10.3.3. Support Functions

- Managing the growth and development of call center supervisors and CSRs within the organization and executing goaled coaching and call assessments

1.10.3.4. Reporting Relationships

Robert reports to the Account Manager, Sara Alosa and Alternate Account Manager, Ernesto Bencosme.

1.10.3.5. Academic Background and Degrees

North Reading, MA Highschool Diploma

1.10.3.6. Professional Certifications

Not Applicable.

1.10.3.7. Understanding of the Process

With over 17 years of experience, and 5 years of direct Unemployment Insurance call center services Robert has a deep knowledge of common claimant pain points, CSR coaching and training, and mentoring senior CSRs for supervisory promotions.

1.10.3.8. References

Table 7: 1Robert Gauthier References

1	Name	Richard Casparius
	Address	19 Atkinson Rd, Salem NH 03079
	Phone	978-204-1775
2	Name	Maderlin Mangual Sanchez
	Address	505 W Lowell Ave, Haverhill MA 01832
	Phone	978-228-0088
3	Name	Iesha Hidalgo
	Address	3249 Goslen Dr, Pfafftown NC 27040
	Phone	978-876-4590

1.10.4. JEFFREY MURPHY – MANAGER OF DEVELOPMENT

1.10.4.1. Team Leadership Description

As Manager of Development for the NDOL Contact Center, Jeffrey Murphy assists with developing and testing our call center technology and software. Jeff also oversees all reporting, including creating new report requirements for the State and managing ad-hoc requests for reports. Jeff has over **24 years** of broad experience with a strong emphasis on innovation, systems development, and integration. As FHC's VP of Development, he plans, directs, coordinates, and oversees activities in the Engineering and Development Department, ensuring the development and implementation of efficient operations and cost-effective systems to meet the current and future needs of the company. He provides leadership and direction for the maturation of products and services. Keeping up with current technology and trends to enhance customer experience, the team offers compliant technical solutions to an ever-changing landscape.

In addition to overseeing development for the NDOL Contact Center, Jeff's responsibilities include the following:

1.10.4.2. Interface Functions

- Developing and supporting the CRM, telephony, and other systems integration required to provide NDOL contact center services
- Overseeing testing during the transition and implementation phase to ensure smooth services for Go Live
- Monitoring the telephony platform for functionality, assuring continuous operations
- Vetting new technology solutions in support of the NDOL UI call center

1.10.4.3. Support Functions

- Creating reports and ad hoc reporting for the call center that meet the format and reporting requirements of NDOL and the State

1.10.5. REPORTING RELATIONSHIPS

Jeff reports to the Alternate Account Manager Ernesto Bencosme

1.10.5.1. Academic Background and Degrees

United States Army

1.10.5.2. Professional Certifications

Not Applicable.

1.10.5.3. Understanding of the Process

With over 24 years of experience, and 5 years of direct Unemployment Insurance call center services, Jeff understands the requirements of the NDOL call center.

1.10.5.4. References

Table 8: Jeffrey Murphy References

1	Name	Donald Dittemore
	Address	11 Blueberry Ct Stow MA 01775
	Phone	978-215-3623
2	Name	David Krevitz
	Address	P.O. Box 170, Kingston, NH 03848
	Phone	(607) 215-5645
3	Name	James George
	Address	12240 Corte Sabio unit 1305 San Diego, CA 92128
	Phone	(619) 372-5284

1.10.6. MICHAEL BEATTY, ESQ. – MANAGER OF COMPLIANCE

1.10.6.1. Team Leadership Description

As Manager of Compliance for the NDOL Contact Center, Michael Beatty leads our Compliance and Quality Control Teams. His responsibilities include providing oversight to our QA team members and tracking all complaints. Mike is a seasoned corporate attorney with **27 years** of experience and a background in corporate governance, regulatory compliance, and consumer litigation in the call center space. He is a proactive leader who oversees the FHC's Compliance Management System and Quality Assurance Procedures and builds relationships within our departments to ensure cohesion between operations, quality assurance, and compliance.

In addition to ensuring compliance for the NDOL Contact Center, Mike's responsibilities include the following:

1.10.6.2. Interface Functions

- Developing a Quality Control Plan (QCP) for the NDOL contact center services to ensure all laws, regulations, and other metrics are tracked

1.10.6.3. Support Functions

- Updating quality and compliance policies and procedures
- Managing complaints and any legal services

1.10.6.4. Reporting Relationships

For this project Mike reports to our Account Manager, Sara Alosa.

1.10.6.5. Academic Background and Degrees

Mike has attended the New England School of Law and received a Juris Doctorate. He also attended the University of Massachusetts at Boston and received a Bachelor of Arts.

1.10.6.6. Professional Certifications

Mike is certified by ACA International as a Credit and Collections Compliance Officer.

1.10.6.7. Understanding of the Process

With over 27 years of experience and 5 years of direct Unemployment Insurance call center services, Mike understands the requirements of the NDOL call center. He has experience developing and managing our comprehensive company-wide Quality Management System (QMS), Compliance Management System (CMS), Internal Auditing Program (IAP), Call Monitoring Program, and developing Quality Control Plans (QCPs) for more than 100 of our clients.

1.10.6.8. References

Table 9:2 Michael Beatty References

1	Name	Jason Thomas
	Address	820 Follin Lane SE, Vienna VA 22180
	Phone	937-750-2796
2	Name	Karen Rice
	Address	1130 Berkshire Boulevard, Wyomissing, PA 19610
	Phone	610-988-1104
3	Name	Jacob Brier
	Address	327 Plaza Real, Suite 320, Boca Raton, FL 33432
	Phone	954-449-1592

1.10.7. LISA REAMS – MANAGER OF CONTACT CENTER TRAINING

1.10.7.1. Team Leadership Description

Lisa Reams has over **20 years** of experience in training contact center and BPO operations, leading training for FHC employees. She is a highly organized, reliable, and results-driven management professional with a robust skill set in administration, technology, business, and interpersonal communication. Proficient in both traditional classroom and virtual training environments, she is adept at facilitating, presenting, and developing training programs. She possesses exceptional technical writing abilities and demonstrates effectiveness in motivating and guiding employees, evaluating their needs, driving continuous improvement, and troubleshooting issues. She is accountable for supervising the development and delivery of training materials to ensure that support personnel comprehend and execute their roles and responsibilities proficiently, as well as overseeing the Training team and all new clients onboarded. Lisa has experience including complex training courses developed for the Department of Education, Office of Federal Student Aid, where she taught FHC trainees about the importance of compliance, customer service, and one-call resolution.

In addition to overseeing the development and delivery of NDOL Contact Center training, Lisa's responsibilities include the following:

1.10.7.2. Interface Functions

- Delivery of client trainings
- Knowledge management training
- Document completed training reports
- Oversee pre- and post- Go Live training sessions
- Assess training needs
- Develop training programs
- In-depth knowledge of contact center training
- Training expertise in laws and regulations
- Performance management
- Employee relations
- Customer engagement training
- Problem solving
- Initial training
- Ongoing training
- Annual training UKG:Ascentis
- Scorecards and surveys

1.10.7.3. Support Functions

- Data analytics

1.10.7.4. Reporting Relationships

For this project Lisa reports to the Account Manager Sara Alosa.

1.10.7.5. Academic Background and Degrees

Lisa completed her B.A. Business Management at Wilmington College, Springdale, Ohio and achieved an A.A. in Executive Secretarial Technology and Business Information Management at the Miami University, Springdale, Ohio.

1.10.7.6. Professional Certifications

- PCS Certification 2010-2022 and 3/2025 to present
- TS Certification 2010-2022
- Affiliations with American Society for Training and Development, Cincinnati 2004-2020 and Greater Cincinnati/Northern Kentucky Apartment Association 2004-2009

1.10.7.7. Understanding of the Process

With over 20 years of experience, and 5 years of direct Unemployment Insurance call center experience in developing and administering comprehensive training materials. Lisa understands the training requirements of the NDOL call center and offers lessons learned training for our other state level UI call centers.

1.10.7.8. References

Table 10: Lisa Reams References

1	Name	Trisha Bridges
	Address	10 Stone Bridge Ln Middletown, OH 45044
	Phone	513-267-8682
2	Name	Amber Jordan
	Address	613 N. Morgan St Rushville, IN 46173
	Phone	513-292-0942
3	Name	Sharon Ghearing
	Address	4153 Orchard Lane Cincinnati, OH 45236
	Phone	513-460-8524

In addition, to the key personnel described above, FHC deploys the following dedicated positions to complete the required NDOL SOW:

- Customer Service Representative / Agent
- Call Center Supervisors
- Quality Assurance (QA) Analyst

For complete resumes of our proposed project personnel and members of FHC's executive team, please see Appendix G: FHC Resumes.

1.10.8. FHC EXECUTIVE TEAM

FHC's leadership has been in place for the last two decades. Our corporate departments are led by experienced professionals with combined experience of more than **200 years** leading successful teams in contact center and BPO support. This includes FHC's President/Chief Executive Officer, Chief Operating Officer, Chief Information Officer, Chief Information Security Officer, VP of Development, Chief Compliance Officer, and Chief Financial Officer. FHC's entire Executive Team is highly engaged in deploying a successful program for the NDOL Contact Center.

Table 11: FHC Executive Team

Name / Title	Executive Team Bio
 **Sheri A. Cann** President / CEO	**Sheri** is a visionary executive with **29 years of experience managing all levels of multiple projects**, including operations, budgeting, and administration within the contact center and BPO industry. Her expertise includes government contracting, regulatory affairs, continuous process improvement, and human resources. As President and CEO, Sheri evaluates corporate initiatives and advises on the impact of long-range planning. She is directly involved with the introduction of innovative programs and strategies to build the organization as well as client management, ensuring FHC provides the best service and results possible. She is a member of the U.S. Women's Chamber of Commerce.

Kara Cann-Bencosme
COO

Kara is a data driven and results-oriented executive, with more than **12 years of combined executive experience in Chief Operating Officer and Executive Vice President positions.** As COO, she oversees all call center and BPO divisions and their departments including operations, business development, finance, human resources, and information technology. Kara is focused on continuous improvement in the company, building better processes and systems, increasing market share, and developing leadership within FHC. She directs, develops, and advises on a variety of governmental clients. She earned a bachelor's degree in mathematics from Emmanuel College.

Sara Alosa,
Executive Vice President of Corporate Strategy

Sara provides strategic advice to the Executive Team while performing holistic oversight of the Client Services and Training Teams to ensure standards of quality service and continuous improvement. She has **28 years** of senior executive leadership experience in the contact center and BPOs life cycle and possesses expertise in program management, client relations, service excellence, training, operations, team leadership, and product development. She has extensive experience as the Account Manager for large-scale contact center projects such as the Federal Student Aid NextGen BPO contract. Sara earned a degree from Boston University in Corporate Education and Franklin Pierce College Business Management.

Ernesto Bencosme,
Senior Vice President of Operations

Ernesto currently oversees all high-level aspects of FHC Operations including contact center, and workforce management. As the SVP he provides full oversight of the Operations Team and is responsible for monitoring compliance with client deliverables, staffing levels, and customer satisfaction. Ernesto is an accomplished, strategic, and growth focused professional **with 16 years of experience in the contact center industry**. He maintains full accountability for the daily performance of multi-site call center operations, including personnel management, strategic planning, performance monitoring, process improvement, and forecasting. He is responsible for management and oversight of all personnel. Ernesto earned a degree in Business Management from Northen Essex Community College.

Michael Beatty, Esq.
General Counsel and Chief Compliance Officer

Mike is a corporate attorney with **27 years of experience in contact center and BPO services with a background in corporate governance, regulatory compliance, and consumer litigation**. He is a proactive leader who oversees FHC's Compliance Management System, Quality Assurance Procedures, develops Client Quality Control Plans, and builds relationships within the company to ensure cohesion between operations, quality assurance, and compliance. Mike is a graduate of the University of Massachusetts at Boston and the New England School of Law and is certified by ACA International as a Credit and Collections Compliance Officer.

Don Dittemore
Chief Information Officer

Don is an accomplished Information Technology (IT) executive with **25 years of success leading and managing mission-critical projects**. He has broad expertise in developing IT architecture, from infrastructure and back-office software to consumer-facing applications. He is skilled in infrastructure design/operation with on-premises, hosted, colocation, and AWS (Amazon Web Services) cloud implementations, including migration of existing applications and architecting of new systems. Don earned a bachelor's degree from George Mason University.

Jeffrey Murphy
Vice President of Development and Lead Information Technology

Jeff as the Vice President (VP) of Development, plans, directs, coordinates, and oversees activities in the Engineering and Development department, ensuring the development and implementation of efficient operations and cost-effective systems to meet the current and future needs of FHC and our clients. He has more than **25 years** of broad experience with a strong emphasis on innovation, systems development, and integration within the contact center and BPO space. As the VP of Development, Jeff provides leadership and direction for the maturation of products and services. His team offers compliant technical solutions to an ever-changing landscape while keeping abreast of the latest technology and trends to enhance customer experience.

Pann Koutsogkilas
Chief Financial Officer

Pann is a skilled financial professional, with more than **15 years of experience in financial and predictive modeling, analysis, corporate accounting, and reporting**. He is a strategy expert with a long track record in process re-engineering and operational efficiency improvements. He has responsibility for the planning, implementation, managing, and running of all FHC finance activities, including business planning, budgeting, forecasting, and negotiations. Pann graduated with a master's degree in finance from Pepperdine University and was an adjunct finance professor at UCLA extension.

1.11. SUBCONTRACTORS

If the bidder intends to subcontract any part of its performance hereunder, the bidder should provide:
i. name, address, and telephone number of the subcontractor(s),
ii, specific tasks for each subcontractor(s),
iii. percentage of performance hours intended for each subcontract; and
iv. total percentage of subcontractor(s) performance hours.

FHC will not use any subcontractors in performing this project.

2. TECHNICAL RESPONSE

2.1. UNDERSTANDING OF THE BUSINESS REQUIREMENTS

2.1.1. CONTRACTOR LOCATION AND ELIGIBILITY

a. The Contractor shall be based and operate within the United States.
b. Contractor shall ensure that agents have a secure and dedicated workspace that prevents unauthorized access to claimant data.
c. Telework/remote work setups are not authorized under this contract

We deliver the Nebraska Department of Labor a **fully U.S.-based, turnkey call center operation that ensures secure, reliable, and legally compliant support** for Unemployment Insurance (UI) claimants. As mentioned in section 1.5 above, we expect performance of work to take place in our expansive facility at 100 Domain Drive, Exeter, NH. Our solution is delivered entirely on site, with remote work strictly prohibited, and all infrastructure—including hardware, telephony systems, and workspace—provided by FHC. We provide a secure and dedicated workspace that prevents unauthorized access to claimant data.

FHC secures the site with badging and credentials for authorized individuals, logging and photo ID requirements for visitors, zones for staff with clearances pending, and a secured training facility managed by designated trainers. For more details on how we ensure security and protection of confidential data, please see the following sections.

2.1.1.1. IT/IS Team

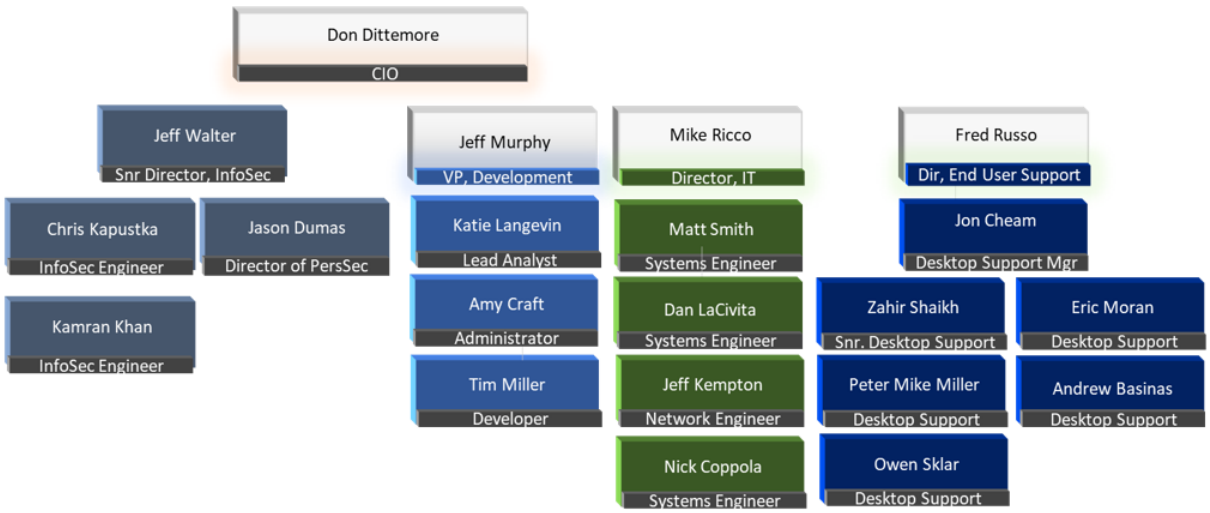
Our robust Information Technology and Information Security Teams consist of **23 full-time employees** who support FHC's Engineering, Development, Desktop Support, and Information Security activities. Our Chief Information Officer, Don Dittemore, leads this team, overseeing information security and security risks as well as monitoring compliance with all security policies and procedures to ensure the safety of all client and FHC data. Additionally, Don leads the management and resolution of all technical elements that are utilized for the contact center services for NDOL. He works with the Account Manager and Manager of Development to provide NDOL with necessary reporting on any FHC Performance Standards. Over the life of the contract, the IT and Information Security Team implement and maintain compliance following FHC and NDOL technology and security requirements.

Ongoing key qualifications and responsibilities include:

- Updating and implementing an organization-wide security program, overseeing the Secure System Lifecycle
- Ensuring secure implementation and testing, including secure data transfers used for reporting mapping of files and data layouts
- Monitoring and tracking all PII, PHI, PCI, and data provided by NDOL
- Overseeing performance of IT Security Risk Assessments including SOC, NIST, and other external auditors
- Performing vulnerability scanning, continuous monitoring, and penetration testing of the FHC Environment
- Updating security awareness training through our HRIS for all employees, providing updates to NDOL's specific security training only to CSRs working in the call center environment
- Maintaining testing environments prior to use and rolling out to production
- Managing change control processes, reviewing, approving, or disapproving changes
- Updating and maintaining the inventory of system assets
- Maintaining and testing FHC's Business Contingency Plan and Disaster Recovery Plan

Additional key capabilities of our IT Team include the ability to interface and integrate with client systems, troubleshooting user issues via our helpdesk, identifying and communicating any system connectivity issues, where the root cause originates, ability to learn and train on new software solutions, and most importantly, the ability to make recommendations to constantly improve the future state of the contact center so that customers continue to experience best-in-class customer service driven by innovative technology solutions.

Figure 1: IT Organizational Chart



2.1.1.2. Physical / Site Security

2.1.1.2.1.1. Badging

Human Resources personnel develop, approve, and maintain a list of individuals with authorized access to the FHC facilities. Facilities personnel issue authorized credentials for facility access for users as instructed by Human Resources. Employees have a photo on their badge to aid in confirmation by other employees. Any new unused badge is stored in the Facilities area in a locked overhead bin. Photo ID badges are inactive until assigned to an individual's security authorization profile in the security system. Information Technology (IT) Risk Management performs a quarterly review of badge activation and deactivation reconciliation against employee statuses.

2.1.1.2.1.2. Visitor Access

The FHC Primary Visitor control log is maintained at the main entrance of each facility. Government issued photo ID is required for any visitors. Visitors must always be escorted when in the facility by an authorized employee. All public areas are monitored by camera, and recordings are kept for a minimum of three months. Remote monitored alarm systems are in use at each location.

2.1.1.2.1.3. Network Closets

Controlled access to all internal wiring closets and the secured data center is granted only to authorized personnel by role-based badge access. Personnel who do not have the appropriate security clearance, but require occasional or temporary access to internal wiring closets and the secured data center have to sign in to this area on a control log, be escorted, and monitored continuously by appropriately cleared personnel.

2.1.1.2.1.4. Zones for Staff Pending Clearances

Newly hired employees pending security clearance adjudication do not have physical security system badge access to secured areas within the facility. These employees have physical security system badge access to ingress/egress employee entrance doors, the café, and hallways leading to the training facility only.

2.1.1.2.1.5. Training Facility

The Training Facility is physically secured by our electronic badge reader system and is always managed by designated trainers. New hires waiting for clearances do not have access to NDOL data and remain in the Training Facility until security clearance adjudication has occurred by notice from Human Resources.

2.1.2. PERSONAL PROTECTED INFORMATION

FHC demonstrates significant expertise in handling personal protected information (PPI) through a combination of rigorous training, secure practices, and a compliance-driven culture:

- **Comprehensive Employee Training:** Every member of our team is trained to handle personal information with the highest level of security. This includes understanding compliance requirements and best practices for data protection.
- **Industry Experience:** With 25 years of experience in contact center operations, financial recovery, loan servicing, and business process outsourcing , FHC has developed robust systems for managing sensitive data across various sectors, including healthcare, government, and financial services.
- **Compliance and Security Focus:** FHC emphasizes recovery with compliance, ensuring that all operations involving PPI are conducted within legal and regulatory frameworks. We adhere to all standards of NDOL, and offer a mature QMS, CMS, IAP, Call Monitoring Program, and tailored QCP for NDOL.
- **Customer-Centric and Transparent Approach:** Our holistic, customer-focused strategies are designed to ensure transparency and accountability, which are critical when dealing with sensitive personal data.

FHC places a strong emphasis on safeguarding confidential information. As part of our onboarding process, employees are required to acknowledge and sign a Nondisclosure and Proprietary Information Agreement. Furthermore, for those assigned to support FHC's NDOL project, there is an NDOL-approved Confidentiality Agreement form signed by agents. This step is essential prior to being allowed access to any of the NDOL platforms.

FHC's stringent Information Security Program will safeguard all NDOL information and confidential data on our systems in adherence to the Federal Information Security Management Act (FISMA), SOC I Type II, SOC 2 Type II, and Applicable Laws and Regulations as applicable to the SOW. Our security controls apply to all forms of Personally Identifiable Information (PII), Sensitive Personally Identifiable Information (SPII), Federal Taxpayer Information (FTI), Protected Health Information (PHI), Payment Card Information (PCI), Sensitive But Unclassified (SBU), Covered Data and Information (CDI), Criminal Offender Record Information (CORI), Social Security Administration Data (SSA), and Controlled Unclassified Information (CUI), including paper, oral, and electronic. In the last 8 years, FHC has been granted 5 separate Authorizations to Operate (ATO) from the federal government, which certifies compliance with the Federal Information Security Management Act (FISMA), National Institute of Standards and Technology (NIST) 800-53, Gramm-Leach-Bliley Act (GLBA), as well as applicable state regulations. FHC's annual Security Operations Center (SOC) 1 Type II and SOC 2 Type II audits, performed by an independent third party, confirms our internal controls in risk management, logical access, change management, data security, and data availability.

FHC designed and implemented the information security program based on the following laws, regulations, and standards:

Regulations

- State of Nebraska
  - Nebraska Data Privacy Act (NDPA)
  - Information security policies, like those established by the Nebraska Information

Technology Commission
- Executive Order 14028 on Cybersecurity
- Consumer Financial Protection Act
- Federal Information Security Modernization Act (FISMA)
- Health Insurance Portability and Accountability Act (HIPAA)
- Graham-Leach-Bliley Act (GLBA)
- Privacy Act
- IRS Pub 1075

Standards
- Americans with Disabilities Act (ADA)
- NIST SP800-53
- NIST 800-88
- Payment Card Industry – Data Security Standard (PCI-DSS)
- Internal Revenue Service Publication 1075 (IRS PUB 1075)
- HITRUST
- Cloud Controls Matrix (CCM)
- International Organization for Standardization 27002 (ISO 27002)
- System and Organizational Controls (SOC) 1
- System and Organizational Controls (SOC) 2
- NIST Cybersecurity Framework (NIST CSF)

2.1.2.1.1. FHC's Information Security Program

FHC's stringent Information Security Program safeguards all confidential data on our systems in adherence with the Federal Information Security Management Act (FISMA). Security controls apply to all forms of PII, PHI, and PCI including paper, oral, and electronic. The program:

- Ensures the confidentiality, integrity, and availability of all NDOL and customer information
- Detects and safeguards against anticipated threats to the security of the information
- Protects against anticipated impermissible uses or disclosures

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Confidential data. Please see 121962 O3 FHC File 4 of 7, confidential item #2.

Authorization for access begins with our HRIS system of record and is provided in the principle of least privilege. Each employee is assigned an account by our automated access control system which assigns entitlements based on the user's department and division. Changes in departments within our HRIS trigger automated workflows to remove entitlements that are no longer necessary and add those that are newly needed. Terminations within the HRIS trigger accounts to be stripped and disabled within 15 minutes with no human intervention necessary. Multi-factor authentication to our network is provided by RSA tokens. IAL3 compliant PIV-I cards are used to further secure sessions by privileged users.

Additionally, FHC has deployed a Network Access Control (NAC) system to validate not only that the user has appropriate credentials to access the network, but that the device being used was issued by FHC and is patched to current levels with up to date anti-virus definitions.

Employees are prohibited from using cellular phones in the office. Quality Assurance performs regular Clean Desk Checks.

Functional areas within the company are separated by locked doors and require electronic photo ID badges by authorized employees to open them. All FHC employees must log off the system when leaving their workstation; workstations automatically go into lockdown mode after fifteen minutes of inactivity. Our offices are monitored with video surveillance and protected 24 hours a day by a private security firm. The main access point to our offices has a private security camera and is always locked; entry is permitted only after visitors have identified themselves and an FHC staff member has released the lock on the door. FHC maintains visitors logs at all physical locations. All office locations have video monitoring of all entry points to the office areas and motion-activated and real-time alerting of access to the server room.

FHC requires employees to acknowledge and sign an Acceptable Use Policy and Rules of Behavior at time of hire and annually thereafter. FHC executes Memorandums of Understanding (MOU) with all contractors and service providers containing security and privacy expectations and enrolls them in the Subcontractor Risk Management Program to ensure ongoing compliance with FHC requirements.

a. Contractor shall operate in full compliance with all applicable federal and state laws and regulations throughout the contract term.

2.1.3. FHC'S COMPLIANCE DEPARTMENT

Our Compliance Department ensures all SLAs, laws, regulations, and NDOL requirements are met, allowing FHC to perform contact center work ethically and compliantly. FHC's Compliance Department is overseen by our Chief Compliance Officer and General Counsel, Michael Beatty. This team includes **23 employees** that support FHC's compliance program, comprehensive call monitoring, government affairs, regulatory licensing, regulatory laws, federal laws, municipal laws, and legal services. We have comprehensive plans that champion quality and compliance, including our enterprise-wide Quality Management System (QMS) and Compliance Management System (CMS). Our rigorous, multi-pronged call auditing and monitoring program includes industry leading speech analytics, fostering a contact center team that is accurate, thorough, approaches customer conversations through accurate information sharing and holistic customer service. FHC has a second in-house attorney, Antonio Calvagno, our Director of Corporate Governance, who ensures we meet all municipal, state, department, and NDOL requirements concerning licensing, permits, bonds, and insurance coverage.

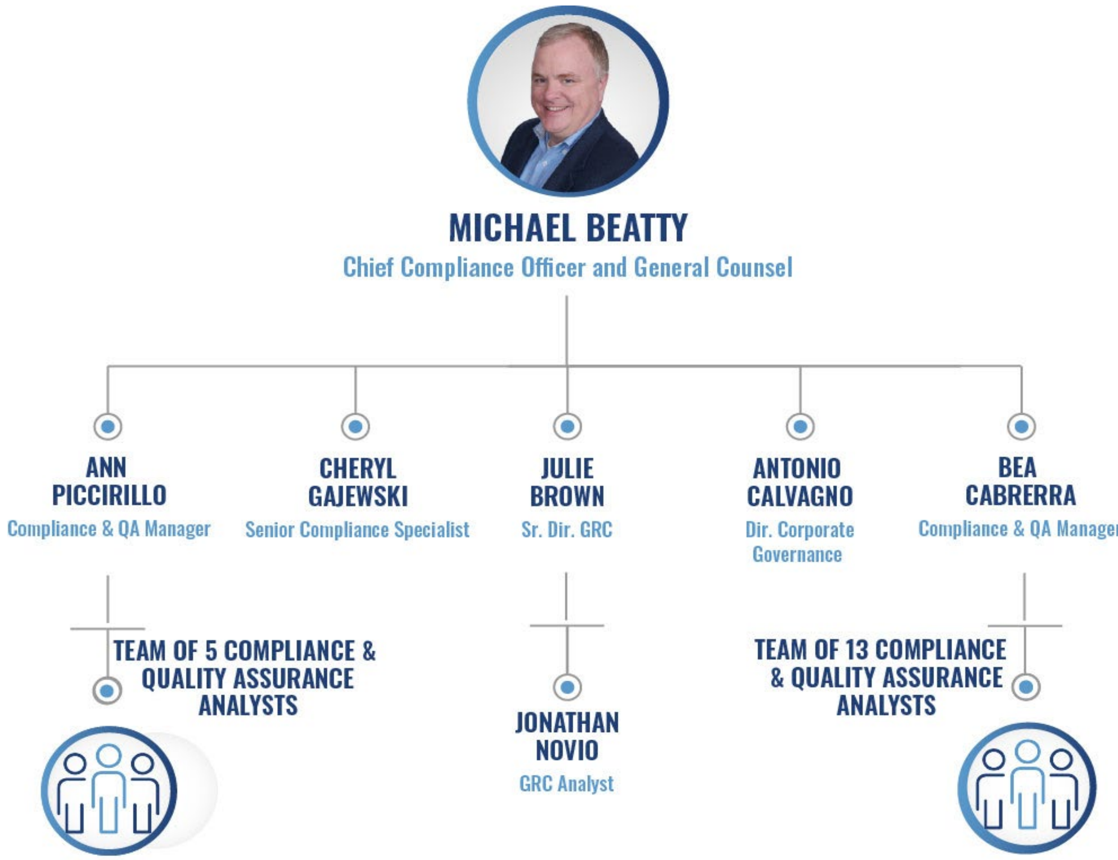

Figure 2: Organizational Chart Compliance Department

FHC's comprehensive approach to quality and compliance consists of three distinct, complimentary programs including an enterprise-wide Quality Management System (QMS), Compliance Management System (CMS) and Internal Audit Program (IAP).

The QMS establishes policies and controls to ensure quality, accuracy and timeliness at all levels of the organization including Finance, Human Resources, Information Technology, Operations, Legal and Compliance. As a component of the QMS, our CCO and his Compliance and QA staff tailor a Quality Control Plan (QCP) to meet the specific needs of NDOL. These individuals report quality concerns and recommend corrective actions to the Project Team and Executive Leadership Committee (ELC) when necessary. Led by our CCO, our team has extensive knowledge and expertise in identifying, measuring, monitoring, controlling, and reporting compliance risks and mitigations and effective quality control measures at the project level through our successful implementation of over 200 clients at the municipal, state, and federal levels.

FHC gains assurance that FHC adheres to your procedures with our existing set of compliance and quality tools described in the Control and Compliance and Quality Assurance sections of our proposal. These proven tools include:

- FHC's Quality Management System (QMS)
- FHC's Compliance Management System (CMS)
- FHC's Quality Control Plan (QCP) for NDOL
- FHC's Internal Audit Program (IAP)

- FHC's Comprehensive Call Monitoring Program and Listening Team
- FHC's NDOL related SOPs
- FHC's Key Personnel and Operations Management, who enforce adherence to all of the above

The CMS focuses on maintaining compliance with all applicable rules, laws, and regulations that govern our industry, creating controls on actions such as compliance, maintenance of professional licensing, while also addressing any customer complaints, lawsuits, or regulatory inquiries.

The QMS establishes policies and controls to ensure quality, accuracy and timeliness at all levels of the organization including Finance, HR, IT, Operations, Legal, and Compliance.

The IAP supports our adoption of the COSO Framework of Internal Controls for both internal and external business objectives, outlines our audit goals, and promotes objectivity and impartiality. Audit results are provided to our Executive Leadership Committee (ELC) and external auditors charged with certifying FHC's compliance with SOC principles.

The NDOL QCP cross references your call center requirements for the relevant line of business and aligns them with contractual SLAs to achieve efficient performance and compliance with NDOL guidelines. Our team has extensive knowledge and expertise identifying, measuring, monitoring, controlling, and reporting compliance risks and effective mitigations and quality control measures at the project level.

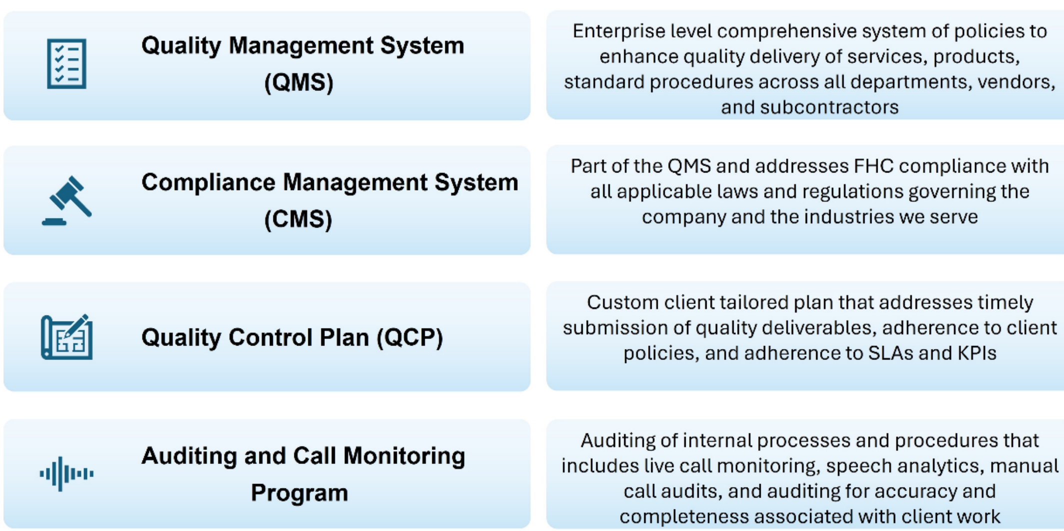

Figure 3: FHC's Compliance and Quality Programs

FHC assures legal compliance with all applicable state and federal laws through a comprehensive and proactive approach that includes the following key elements:

- **Dedicated Compliance Department:** We maintain a robust internal compliance department that is responsible for monitoring, interpreting, and implementing all relevant legal and regulatory requirements. This team ensures that all operations align with current federal, state, and industry-specific regulations.
- **Ongoing Regulatory Monitoring:** We continuously evolve our practices to stay ahead of changes in industry policies and legal standards. This includes regular updates to internal procedures and staff training to reflect the latest legal requirements.
- **Cybersecurity and Data Protection:** FHC places a strong emphasis on data security, with policies and procedures designed to protect sensitive information in compliance with federal and state data

protection laws. Our top-notch cybersecurity infrastructure ensures we handle client and customer data with the highest level of care.

- **Licensing and Certification:** FHC is licensed in all 50 states and registered with the Nationwide Multistate Licensing System (NMLS ID Number 959428), which demonstrates our adherence to regulatory standards across multiple jurisdictions.
- **Quality Control and Auditing:** We integrate quality control processes and performance monitoring into our operations to ensure ongoing compliance. These processes are designed to detect and promptly correct any deviations from legal or contractual obligations.

FHC emphasizes transparency and accountability in our operations, both internally and with our clients. This includes clear communication, documented procedures, and a commitment to ethical business practices. Following is a summary of our compliance processes.

2.1.3.1.1. Compliance Processes, Procedures, and Communications

FHC understands the importance of delivering compliant and effective customer service in a friendly and helpful manner. We focus our Quality Control oversight on ensuring CSRs receive accurate and consistent information across departments provided through unparallel customer service. This is accomplished through our hiring standards, rigorous training program, frequent staff communications, and quality control oversight. Federal, state, and municipal laws include the:

- Gramm-Leach-Bliley Act (GLBA) Safeguard Rules
- Health Insurance Portability and Accountability Act (HIPAA)
- Health Information Technology for Economic and Clinical Health Act (HITECH)
- Americans with Disabilities Act (ADA)
- Federal Export Administration Regulations
- Defense Federal Acquisitions Regulations

FHC develops custom training modules in our training platform UKG:Ascentis based specifically on NDOL CSR training needs. We have experience doing so for more than 200 clients during implementation. Our CSRs frequently interface with software that is specific to our clients, and training on such software is part of our onboarding process.

FHC has an exemplary record of treating our clients and their customers with courtesy and respect. We have zero tolerance for non-compliant behavior and carefully monitor interactive conversations through telephone and/or chat to ensure our CSRs provide professional service through proper and lawful means. Our internal audit program, including call monitoring, ensures compliance with state and federal regulations and mitigates risk. We train and test employees on all compliance matters, including all applicable laws and regulations, including legal privacy, and data retention requirements. FHC personnel who do not pass these course tests are not allowed to work in the production environment and must retrain and retest successfully prior to doing so. FHC's in-house General Counsel and Chief Compliance Officer (CCO) Michael Beatty maintains a robust Compliance Management System (CMS) to ensure consistent monitoring and quality improvement of all processes. Michael and his team review all scripts, processes, and procedures subjected to applicable law and monitor for compliance with FHC and client requirements.

2.1.3.2. Compliance Management System

Our comprehensive CMS ensures compliance with all applicable federal, state, and municipal laws and regulations (Applicable Law). The CMS outlines FHC policies for compliance with Applicable Law and NDOL requirements. A proactive compliance environment protects clients, customers, employees, and FHC's reputation. The ELC is responsible for approving the CMS for compliance with applicable laws and client requirements and ensures the effectiveness of the plan and the associated systems of control. To drive strict adherence to all facets of compliance and Applicable Law, the ELC is responsible for overseeing

FHC's policies and procedures regarding compliance. This committee receives updates from FHC's CCO during scheduled meetings of the ELC. On a high level, the CMS covers the following main functional areas:

- Adherence to all Applicable Law
- Business Licensing
- Call Monitoring
- Client Contractual Compliance
- Compliance Audits
- Customer Complaints and Litigation
- Internal Processes
- Policy Administration
- Privacy and Security
- Training
- Subcontractor/Vendor Management

Following is a non-exhaustive list of the most impactful laws governing contact center services and FHC's high-level solution for each.

2.1.3.2.1.1. Objectives of the CMS

- Facilitate senior management oversight of compliance throughout FHC
- Establish and promote a consistent philosophy of compliance and responsibility
- Ensure mechanisms are in place to provide for a periodic review of the regulatory environment
- Ensure effective monitoring of compliance controls
- Implement reporting systems on the results of compliance monitoring
- Ensure customer inquiries are received and addressed appropriately
- Ensure employees receive appropriate compliance training no less than annually

2.1.3.2.1.2. Compliance Department Responsibilities

- Report material compliance trends or concerns to the ELC
- Establish and communicate the process by which compliance risks are identified and managed through all levels of FHC
- Implement FHC's compliance program
- Conduct oversight activities as appropriate to help ensure that corrective action is taken in response to identified deficiencies
- Assess any compliance risk issues facing FHC and the plans to manage them
- Maintain up-to-date information about applicable laws and interpretations that have an impact on FHC's activities
- Seek to ensure FHC personnel receive adequate compliance training
- Draft, update, and implement compliance procedures
- Work with external auditors, regulators, and clients to address questions or concerns about FHC's CMS
- Monitor customer complaints/litigation to detect emerging patterns or trends and ensure that complaints are adequately addressed
- Investigate errors or patterns and practices of non-compliance discovered through monitoring, to determine the root cause and implement corrective action

2.1.3.2.1.3. Compliance Policies and Procedures

As part of our CMS, FHC has more than 60 compliance specific policies – all of which are housed on UKG:Ascentis, FHC's Learning Management System (LMS). CSRs are required to review all applicable policies and pass corresponding tests prior to graduating from the training environment and at least annually thereafter. Some of the high-level topics for which FHC's CCO developed these policies include:

- Incoming Mail
- Verbal Communications
- Disputes, Documentation Requests, and Identity Theft
- Attorney Representation
- Prohibited Communications
- Disabled Customers
- Written Communications (Letters, Emails, Chats, Texts, etc.)

FHC's CCO reviews and updates all processes no less than annually, performing periodic reviews and updating accordingly. No less than annually, FHC's CCO reviews all processes and procedures associated with the CMS.

2.1.4. QUALITY MANAGEMENT SYSTEM (QMS)

FHC's comprehensive quality approach consists of an enterprise-wide QMS and IAP that complement and work together with our previously described CMS.

Since 1999, FHC has provided customized services and tailored approaches to our clients. We update and improve our quality posture to reflect lessons learned through serving our clients. FHC's QMS exceeds industry standards and ensures consistent monitoring and quality improvement of all processes, including conducting higher-level compliance oversight involving customer interactions and complaints, supply chains, onboarding new business partners and potential subcontractors, client issues, maintaining all professional licensing, risk assessments, and policy development. The QMS also functions to build relationships between departments within FHC to ensure cohesion between Operations, Finance, Human Resource, Information Technology, Quality Assurance, and Compliance.

The QMS ensures consistent monitoring and quality improvement of all processes and was developed by FHC's CCO Michael Beatty, and our Director of Corporate Governance Antonio Calvagno, each of whom is a licensed attorney. Furthermore, FHC's Senior Director of Governance, Risk, and Compliance (GRC) Julie Brown spearheads our IAP.

The CCO and designated Quality Assurance staff main responsibilities are to:

- Develop and coordinate efforts to comply with all applicable laws, regulations, and NDOL SLAs.
- Maintain current knowledge of applicable laws, regulations, and NDOL initiatives.
- Conduct thorough reviews of industry compliance publications, compliance training and contacting professional advisors, to stay abreast of changes and updates to regulations and initiatives from NDOL and report important compliance developments to management and members of the ELC.
- Assist in the development, implementation, and administration of training programs to educate training personnel on compliance requirements, procedures, and changes in their respective areas of responsibility.
- Develop internal audit controls to test compliance and prepare guidelines and checklists that Operations, Finance, Information Technology, Human Resources, and other corporate support organizations use to perform testing functions.
- Participate in meetings to bring a quality perspective to the development of FHC's services and modification of existing ones.

FHC's QMS is designed to support NDOL's call center activities for all inbound and outbound communications. Our QMS enables our project staff to identify, prevent, and assure that defective services or deliverables do not occur. The QMS demonstrates how FHC:

- Meets performance and deliverable requirements as provided in the SOW.

- Measures, tracks, analyzes, and reports contract performance, contract requirement compliance and customer satisfaction including all contractual SLAs and KPIs.
- Provides timely, professional, quality customer service.
- Identifies corrective actions to assure timely and accurate contract performance.
- Establishes monitoring, control, and enforcement procedures for compliance with all applicable laws and NDOL contractual expectations.
- Provides a method to interface the operations of all departments within FHC with the applicable laws and NDOL directives.
- Ensures a comprehensive training program for all employees, so they have a working knowledge of the laws, regulations, and NDOL directives associated with their duties and responsibilities.
- Ensures we document, review, and approve all company policies and procedures annually.

FHC's Director of Corporate Governance, Antonio Calvagno, reports to the CCO and is our second on-staff attorney responsible for the general oversight of legal and regulatory compliance, maintenance of all required licensure, and staying abreast emerging industry trends and best practices. He is an integral part of FHC's QMS program. Attorney Calvagno ensures all internal controls operate properly and identifies weaknesses in their infancy to work with control owners to remediate and build stronger controls. FHC's QMS includes specific monitoring and measurement focus on task and deliverable completion and timeliness, budget adherence, customer interactions, key personnel management, and diverse business utilization. FHC has implemented a random evaluation surveillance method and applies specific focus to areas requiring elevated attention. FHC internally audits over 140 internal controls aligned with both ISO 9001:2015 and SOC 2 principles in all areas of FHC including but not limited to:

- Finance
- Human Resources
- Information and Physical Security
- Information Technology
- Operations
- Quality Assurance
- Reporting
- Training

These critical surveillance and auditing functions ensure high quality output relating to management, training, hiring practices, training materials, import and export files, payment processes, terminations, subcontractor/vendor management, access control, document control, and privacy management. Additional domains audited as part of FHC's QMS include:

- Client Management
- Continuous Improvement
- Corrective and Preventative Action
- Data Lifecycle Management
  - Data Identification and Traceability
  - Data control
  - Data protection
- Inspection and Testing
- Management Responsibility
- Management System
- Metrics Monitoring
- Nonconformity Identification
- Policies and Procedures
- Process Control
- Process and Satisfaction Measurements

- Purchasing
- Vendor Management

Results of these audits are reported monthly to the ELC, and ultimately to external auditors in connection with Blueprint QMS and SOC I and SOC II Type II certifications.

2.1.4.1. Risk Assessments

FHC performs annual Risk Assessments (RA) and aligns policies and procedures in connection with the results of the RA. These RA identify and assess the following areas which could impact FHC's system of internal controls: assets and environment, business objectives and operations, financial strategies, vendors, business partners and contractors, regulatory changes, information technology, changes to the threat landscape, fraud risks and determination of a mitigation strategy.

FHC's internal controls are designed for managing the risk associated with our programs and operations. FHC defines the control environment and performs Risk Assessments (RAs) to identify the most significant areas within its environment in which to place or enhance internal controls. FHC's RA is a critical step in the process of determining the extent of controls. As areas of concern are identified, control activities are implemented. Continuous monitoring and testing help to identify controls that can be strengthened and are reported periodically. Management is responsible for further refinement, communicating the objectives of internal control, and ensuring the organization is committed to sustaining an effective internal control environment. Appropriate internal controls are integrated into each of FHC's systems and all our subcontractors.

Probability of occurrence and impact of occurrence are identified on a scale from very low through very high. A detailed risk analysis is performed gauging risks in the context of compliance, financial soundness, operations, and reputation, and identifies mitigation controls to address these areas of concern within our Quality Management System (QMS). The RA allows FHC to review our company from a macro-level, identify risks and ensure our QMS addresses those risks through the 140+ internal controls in place. Such policies allow FHC to mitigate all risks and allow for collaboration with our clients to yield improvements for both them and FHC, as evidenced by the comment from our Contractor Performance Assessment Reporting System (CPARS) from the United States Department of Education, office of Federal Student Aid (FSA). Execution on our comprehensive, rigorous QMS program has resulted in superlative client feedback on these contracts.

> CPARS: "FH Cann consistently demonstrated a commitment to quality of products or services (i.e., Technical) in all aspects of their obligations under the contract. They offered constructive suggestions, often regarding IT challenges that helped FSA to identify gaps and initiate improvements ... The vendors internal Quality deliverable was very thorough... submitted on time and (FHC) responded to questions thoroughly and in a timely manner."

FHC has successfully maintained our QMS program for two federal contracts, resulting in an average **quality score of 97% on large-scale federal contracts**, as well as high quality scores on state contracts.

2.1.5. QUALITY CONTROL PLAN

Our Chief Compliance Officer and his Compliance and Quality Assurance staff also oversee FHC's Quality Control plan (QCP) for FHC clients, which falls under the scope of the companywide QMS. These individuals report quality concerns and recommend corrective actions to the Project Team and Executive Management Team when necessary. Led by our CCO, our team has extensive knowledge and expertise in identifying, measuring, monitoring, controlling, and reporting compliance risks and mitigations and effective quality control measures. He oversees the Compliance Director's maintenance, creation, and revision of compliance policies and procedures and confirms they have completed their annual review.

FHC's QCP is designed to support NDOL activities for all inbound and outbound communications, including calls, letters, texts, emails, etc. Our QCP enables our project staff to identify, prevent, and assure that defective services or deliverables do not occur. FHC's Compliance Department manages the QCP, thereby eliminating the need for any NDOL oversight to ensure quality and compliance in the administration of this contract. The QCP demonstrates how FHC:

- Provides professional and quality customer service in a timely manner.
- Measures, tracks, analyzes, and reports contract performance, contract requirement compliance and customer satisfaction.
- Identifies corrective actions to assure timely and accurate contract performance.
- Establishes monitoring, control, and enforcement procedures for compliance with all applicable laws and NDOL contractual expectations.
- Provides a method to interface the operations of all departments within FHC with the applicable laws and NDOL directives.
- Ensures a comprehensive training program for all employees, so they have a working knowledge of the laws, regulations, and NDOL directives associated with their duties and responsibilities.
- Assures we document, review, and approve all company policies and procedures on a regular basis.

Since 1999, FHC has provided customized services and tailored approaches to our clients. Throughout FHC's history, corporate quality has been paramount. We update and improve upon it to reflect lessons learned through serving our clients. To provide excellent customer service and deliver compliant and effective client services, we have implemented a quality control management program exceeding industry standards. This quality control allows us to provide best-in-class customer service to NDOL via direct interaction with our project team, and to NDOL's claimants.

> 2019-2020 BPO Next Gen CPARS: "F.H. Cann received a call monitoring score of 98% for the performance period…ensured continuation of mission critical services during contingencies and disruptions and performed activities in strict adherence with all applicable Federal and State laws and regulations, obtained and provided … documentation timely."

Overall customer experience is compiled through various sources and evaluated to identify service and process improvement areas. NDOL and claimant feedback is received through satisfaction surveys, direct communication, audits, and call monitoring. Each source provides a foundation to mitigate the potential risk of unsuccessful performance. FHC adheres to the rules laid out in the CMS to ensure customer privacy rights are protected, and regulatory requirements are met or exceeded.

2.1.6. CALL MONITORING AND QUALITY CONTROL

FHC has a multipronged call monitoring program ensuring compliance with all applicable laws, regulations, and client requirements that includes real-time CSR call monitoring, manual call audits and scorecards by FHC Quality Assurance Analysts, automated speech analytics and Coaching Scorecard reviews with management. Our rigorous, multi-pronged call auditing and monitoring program includes industry leading speech analytics, fostering a CSR team that is accurate, thorough, and approaches customer conversations through the lens of achieving a "win-win" solution for you and your customers through information sharing and holistic claims management.

2.1.6.1.1.1. Live Call Monitoring

FHC has a comprehensive review process to ensure CSRs are constantly receiving feedback from management. Another tool we use is the TCN Analytics Dashboard, where management can monitor calls in real-time.

The interface allows management to know, at a glance, the following: the CSR's state (talking on an inbound call, outbound call, waiting for call connect in a campaign, if the CSR is idle, how long they have been in that state, what department the CSR is in, what outreach campaign the CSR is in, number of inbound and outbound contacts worked, , the number of escalated claims calls, 1st call resolution rate, and time logged into the system. From this interface, management can easily monitor live calls and coach when needed. In addition to monitoring calls in real-time, FHC management coaches in real time using the following feature functions: Coach, Listen, Whisper, Barge-In, and Commandeer.

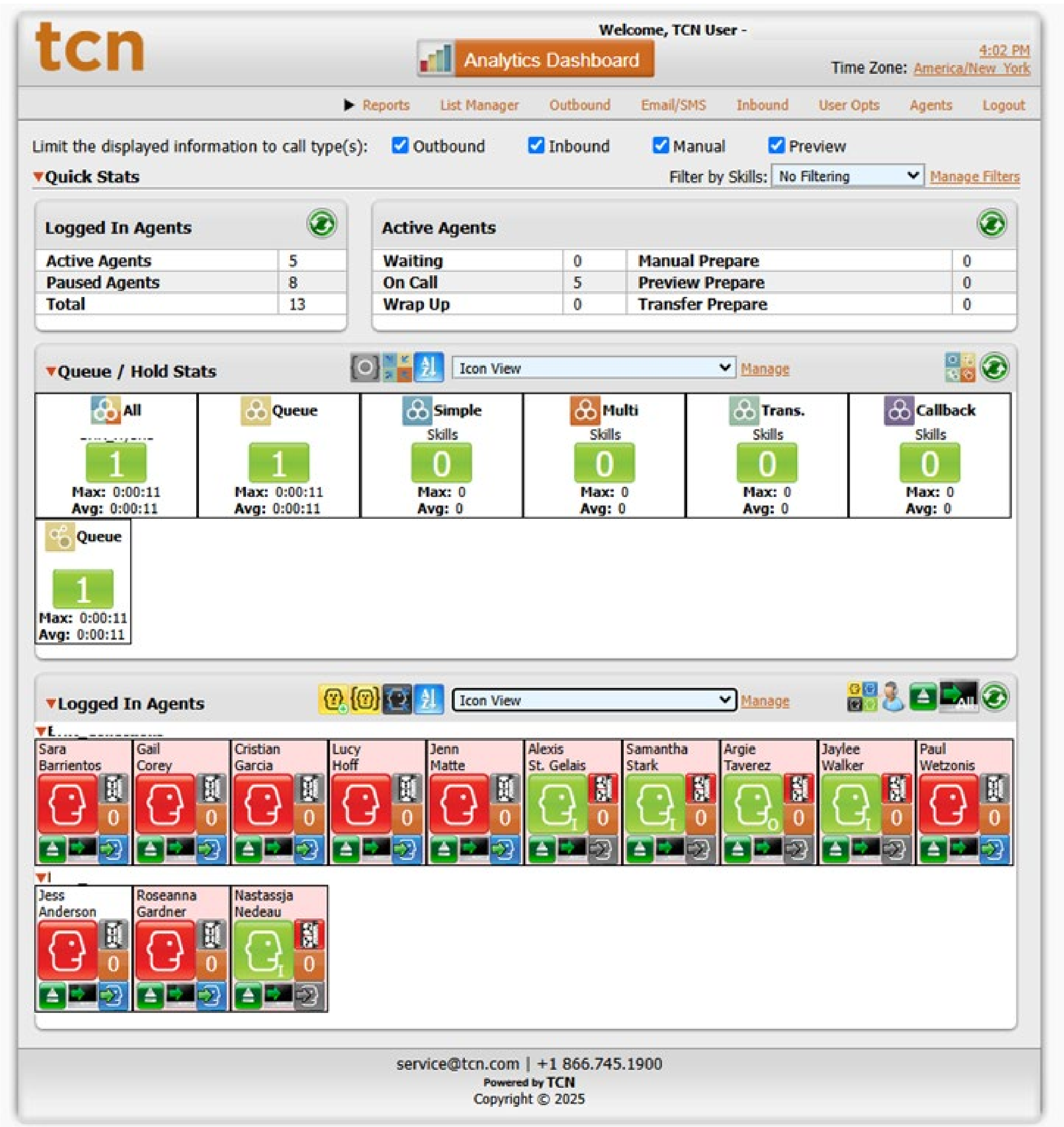

Figure 4: TCN Analytics Dashboard View

Coach: The Coach function allows management to send messages to the CSR to assist in guiding the call, provide answers to complex questions, or offer strategies that course correct the call to account resolution.

Listen: The Listen function allows management to monitor calls in real time without the CSR knowing to ensure quality levels remain high for customers.

Whisper: The Whisper function allows management to whisper to a CSR during a call without the customers hearing them, offering tips to guide the conversation to a positive outcome and further compliance and customer satisfaction levels.

Barge-In: FHC uses the next two features rarely, but they are available – Barge-in and Commandeer. Supervisors use the Barge-In feature to enter a call—both the CSR and the claimant can hear the supervisor.

Commandeer: The Commandeer function is reserved for the rare circumstances where a supervisor may need to take a call over from a CSR—the CSR is disconnected and only the claimant and supervisor remain on the call.

We have found that this level of assistance can increase customer satisfaction when specialized efforts by management are readily and discreetly available. Supervisors conduct real-time coaching using TCN, allowing the supervisor to whisper and coach the CSR on an active call without the customer being disrupted and commandeer the call if assistance is needed. In addition, weekly recorded call review sessions occur to discuss areas of both excellence and improvement.

2.1.7. SPEECH ANALYTICS

FHC uses SpeechIQ by LiveVox to perform voice analytics on recorded calls. SpeechIQ is a user-friendly solution to drive CSR compliance and productivity, operations efficiency, and improved claimant and CSR engagement. SpeechIQ ingests call recordings housed on Artiva at the account level and includes a time/date stamp, identifies calls by CSR, and stores all incoming and outgoing calls by the entire staff.

speechIQ®

This product allows for automated CSR scorecards, scoring all calls without manual intervention by a QA agent, identifies trending keywords, and allows for actionable insight into CSR and customer sentiment, coachable plans for improvement, and analyzes trends over time. In addition, SpeechIQ allows for communication within the platform to securely send links to calls to supervisors, team leads, and the QA department via email. These calls can be tagged by management under a certain category, or keywords highlighted. Upon opening the link, the supervisor has immediate access to the portion of the call where the relevant keyword(s) were spoken to by either the CSR or the customer.

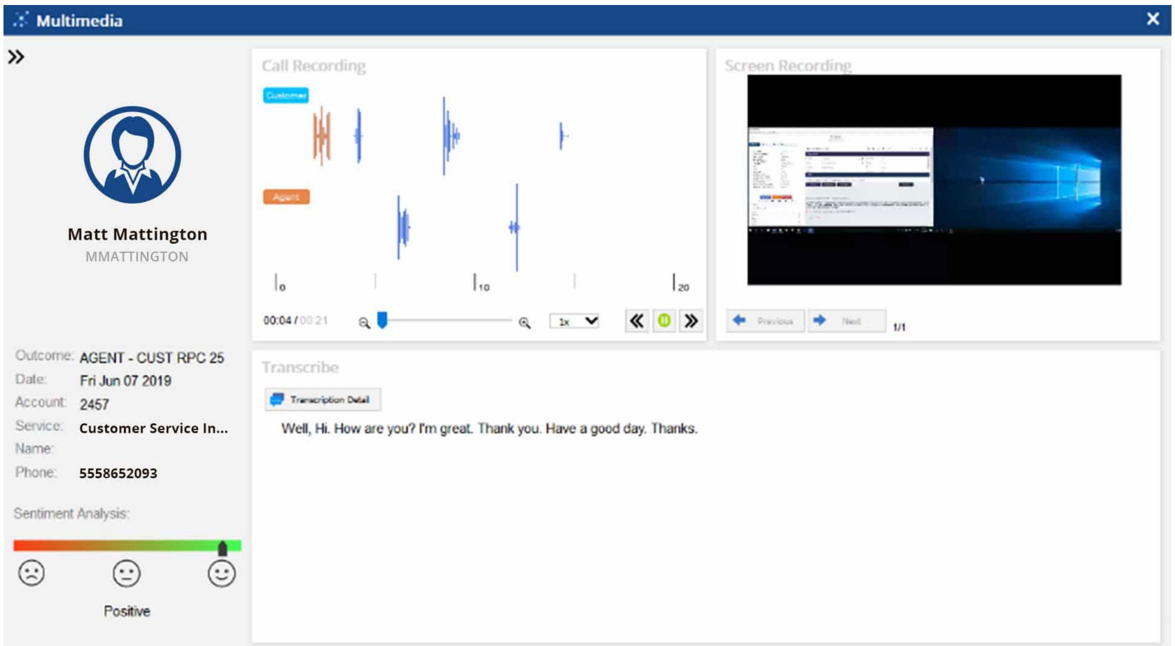

Figure 5: SpeechIQ Customer Sentiment View

We customize scorecards for each client to ensure requirements are met and scoring addresses the unique attributes of your UI call center. This technology allows for a more meaningful use of time for the QA and Management teams, so they do not need to manually listen to a call to gain important insight. SpeechIQ automatically monitors all recorded calls. Areas of concern are identified exponentially faster, and trends across both CSRs and claimants can be analyzed and changes implemented to ensure the best customer experience possible. With such a vast amount of analyzed data, FHC can monitor operations, compliance, and customer satisfaction from a macro/organizational level all the way down to the individual CSR level.

Figure 6: FHC Four-Pronged Call Monitoring

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Call recordings are used in our call monitoring program, which is crucial to maintaining compliance at FHC. The call monitoring program:

- Measures CSR compliance with applicable laws and regulations
- Measures CSR compliance with NDOL contractual requirements
- Gauges the claimant's experience on the call to confirm they were satisfied with the service they received

. The key benefit of automated call monitoring and scoring allows us to create custom scorecards that are automatically completed using advanced artificial intelligence for 100% of your calls. These scorecards are reviewed by both the QA team and members of management. CSRs with low scores receive additional, targeting training and coaching to remedy any compliance or performance issues.

2.1.8. MANUAL CALL AUDITS / SCORECARDS

In addition to the automated SpeechIQ scorecards, CSRs are also scored using manual scorecards created by our QA Team. CSRs who consistently underperform in certain areas, and trends across training classes are identified by reviewing this data, allowing additional insight as to the effectiveness of training and the production environment.

Call monitoring and account auditing occur daily. They are core functions of the compliance, quality assurance, and operations staff. FHC's speech analytics program supplements this effort by performing automated monitoring and scoring of all calls. Our staff reviews CSR calls to ensure compliance with applicable federal, state, and local law requirements FHC maintains all call recording retention policies of NDOL, which can be modified or expanded upon request. The prime objectives of our call monitoring process are to:

- Ensure compliance with laws, regulations, and NDOL contractual requirements
- Investigate and remediate any compliance violations of FHC's processes and procedures
- Stay abreast of regulatory requirements and legal trends in the industry
- Respond to any claimant complaints
- Collaborate with Operations in the development of corporate policies and procedures
- Implement and maintain the QMS and QCP for NDOL
- Respond to external audits for all clients and regulators
- Gauge the customer service levels on the call to confirm CSRs were professional, accurate, empathetic, and friendly

At a minimum, we perform five complete call audits for each CSR monthly. FHC performs increased call monitoring of five call audits per week for newly hired CSRs or those who were newly transferred to your UI call center for the first 60 days. This higher level of oversight swiftly identifies any compliance or quality issues and allows for increased training and coaching should the need arise. Likewise, FHC also increases call monitoring to five calls per week if customer satisfaction dips both on a CSR and a team level. We do this to prevent quality from slipping below our high expectations and to course correct quickly until corrective behavior is observed. As quality scores rise in response to increased oversight and remediation of issues, FHC call monitoring efforts return to steady state and search for new trends or areas of improvements. CSR scorecard reviews are conducted monthly with the QA Supervisor, CSR, and CSR's Supervisor in attendance. Call reviews typically occur monthly but are held more often for underperforming CSRs. If NDOL requests more frequent call audits or monitoring FHC can easily meet those requirements.

2.1.8.1.1.1. Coaching and Scorecard Review with Management

Monthly, QA delivers results to management for discussion of trends and identification of corrective actions. Management meets individually with CSRs to review their quality results for the month and provide coaching for improvements. Importantly, CSR monthly quality scores are a component of CSR monthly incentive plans, ensuring CSR are fully invested in curbing any non-compliant behavior.

Management also provides immediate coaching on live calls with CSRs to improve performance and ensure compliance. Likewise, where QA identifies actionable issues during the month, they notify management of these issues so they can be addressed in real-time rather than waiting for the end of the month. Daily reinforcement of quality and compliance drives a much more compliant and customer-centric environment.

Leveraging our multi-pronged call monitoring approach including live call monitoring, cutting-edge, automatic speech analytics software, and a team of dedicated QA analysts, FHC can identify and remediate any regulatory or operational issues. Our comprehensive call monitoring and data entry auditing processes ensure accurate, efficient delivery to Nebraska claimants and produce exceptional customer satisfaction levels from CSAT surveys conducted after the call. The TCN IVR is cloud based, allowing for easy configuration of after call surveys. This full omnichannel solution is completely integrated, making gathering customer satisfaction levels seamless. Moreover, FHC offers a proactive solution; identifying trends in their infancy and adjusting operations accordingly before the issue becomes systemic. Our automated CSR scorecards through Speech IQ, coupled with random sampling of call audits by both the QA/Listening Team and management, ensure customers receive a premier and informed customer experience journey when interacting with our CSRs. This marriage of technology, automation, and specialized QA and operational review ensures best-in-class compliance oversight

2.1.9. INTERNAL AUDIT PROGRAM

FHC's IAP is based on the principles of:

- Independence: Internal auditors must maintain an objective mindset throughout their work, ensuring that their judgement is not compromised. They should not audit their own work or that of their department.
- Competency: Auditors should have the appropriate knowledge, skills, and experience to perform the audit function. Ongoing training and professional development should be facilitated.
- Confidentiality: All information acquired during the audit process should be kept confidential and disclosed only on a need-to-know basis, or as otherwise required by law or professional obligations.

Audit Process

- **Planning**: The audit scope and objectives should be defined during the planning phase. This will include identification of high-risk areas, review of previous audit reports, and scheduling of audit activities. The universe of transactions for the audit period and control being audited will be requested from the business unit responsible for the control. The auditing team will select random samples from the universe provided, from which the business unit will provide evidence that the control being tested was executed and effective.

- **Performing**: Auditors will examine the supporting evidence to confirm the control is effective and being executed. This may include interviewing key personnel, examining documents and records, and evaluating internal control systems.
- **Reporting**: Audit findings and exceptions shall be documented in a DRAFT audit report and provided to the business unit. The business unit will provide a response, which may include additional clarification of processes or remediation plans for audit findings and exceptions. The audit team will include the business unit's response in the final audit report. All audit final reports shall be presented to the Executive Leadership Committee.
- **Follow-Up:** If remediation measures or other corrective actions are required, the business unit shall implement those measures and provide evidence to the audit team. As appropriate, an additional follow-up or mini audit may be conducted.

Internal Controls System Internal Audits will be scheduled at a minimum on an annual basis, or as needed. Audit criteria scope will be documented and dispersed to stakeholders prior to audit. The results of Internal Audit activities will be communicated to Management and to the ELC, as appropriate. All findings/gaps and opportunities for improvement (OFIs) will be reported to management for corrective action.

2.2. TURNKEY SOLUTION

a. Contractor is required to deliver a complete call center operation including:
i. Trained staff
ii. Adequate workspace
iii. Telephony and computer equipment
iv. Necessary software and hardware
v. Telephone and data line installation and maintenance

FHC delivers a complete call center operation, including trained staff, dedicated workspace, telephony and computer equipment, software, hardware, telephone and data lines, and maintenance to meet NDOL's requirements and serve your UI claimants with excellence. We provide a smooth implementation and transition through our dedicated key personnel and experience providing UI Call Center services offering NDOL a turnkey solution.

Trained Staff: As described in Section 2.1.2.5, our designated Training Manager Lisa Reams oversees our CSRs receive training on all functions of the NDOL Call Center, State regulations and all other laws. All FHC staff have access to out LMS UKG:Ascentis system, SharePoint, and MS Teams training tools in order to complete training and testing.

Adequate Workspace: FHC has two physical locations in Massachusetts and New Hampshire that can handle over 1,000 in-office CSRs, with the ability to quickly scale to meet any project needs. We have 350 vacant workstations at our Exeter, NH campus location we can use to immediately support onsite work, with additional room to scale.

Telephony and Computer Equipment: Employees are issued FHC hardware, including laptops and softphones. This equipment is to be used only in performing work for NDOL. CSRs receive one desktop computer and an additional thin monitor as detailed below:

- Dual Core 2.66+ CPU processor
- 16 GB SDRAM
- 256+ GB HD
- USB Mouse
- USB Keyboard

- MS Edge (latest version)
- Firefox (latest version)
- One 22" Inch Thin Monitor
- Trellix Antivirus
- MS O365 suite
- Adobe Acrobat Readers
- Windows 10 Enterprise
- Camera
- Computer Soft Phone

Necessary Software and Hardware: All CSRs and FHC staff working on the NDOL contract have access to our CRM Artiva, TCN Telephony, UKG:Ascentis, and Microsoft products. Our IT Team ensures all software and hardware are provided to FHC staff.

Telephone and Data Line Installation and Maintenance: Our IT Development Team, Led by Jeff Murphy, oversees all TCN integrations and completes maintenance.

With our turnkey solution, we offer NDOL a partnership where we provide a call center that is fully functional and operational for Go-Live.

2.2.1. CRM SOLUTION AND NDOL ACCESS

FHC offers NDOL access to our CRM Artiva, with screenshots following. Artiva by Finvi is fully customizable call center and accounts receivable management software solution that exceeds the needs of NDOL and boasts some of the following functionality:

- Inbound and outbound call functionality
- Natively tracks and records all calls associated with a claimant account record
- Allows CSRs to create new account records for new claimants not in the system
- Detailed section for notes regarding claimant interactions
- Complete histories for call attempts, status code changes, etc.
- Records all call attempts (both inbound and outbound)
- Provides easy access to all recorded calls which are linked on the account level
    - FHC records 100% of all calls
- Captures claimant caller ID, CSR who handled call, time of call, total talk time, action codes taken
- Has comprehensive, visualized reporting capabilities
- Built in callback scheduling
    - Can also screen pop the account that needs to be called at the desired time to the desired person
- CSR wrap up windows
- Disposition codes
- Tracks all user activities

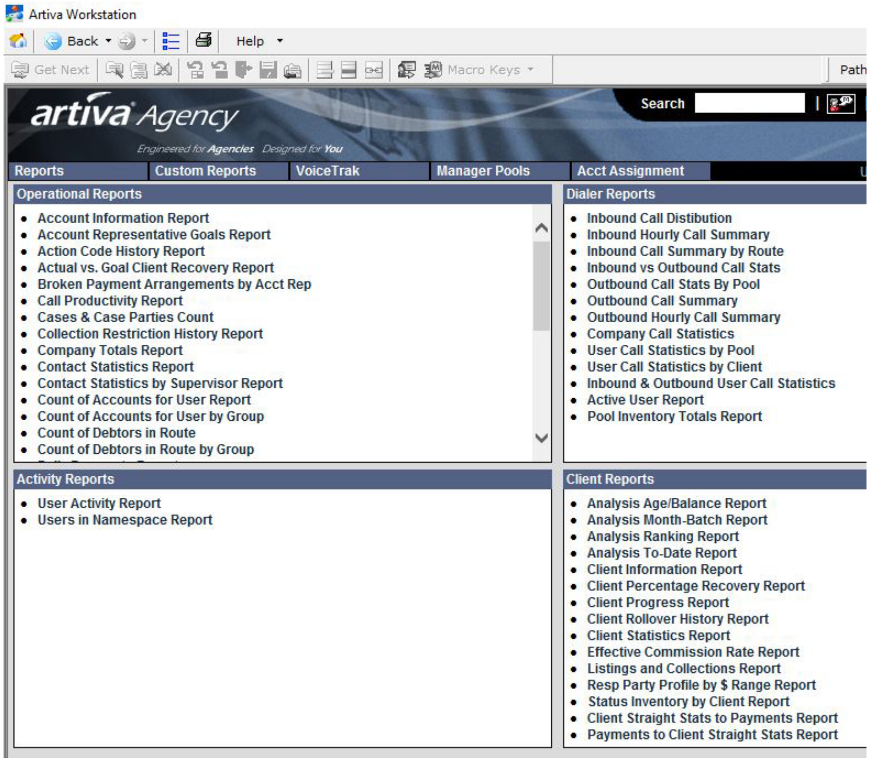


Figure 7: CRM Main Menu Window

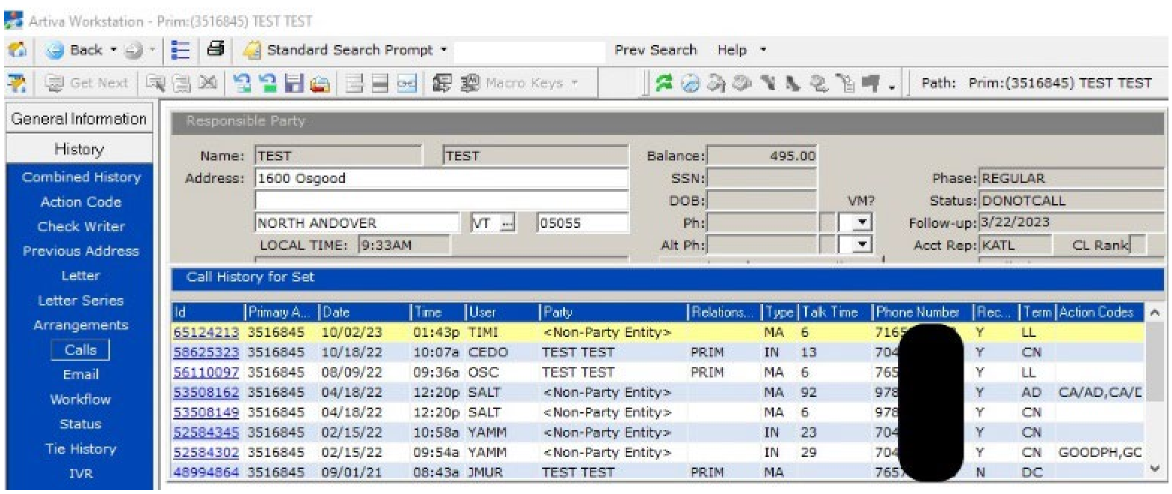


Figure 8: Claimant History View

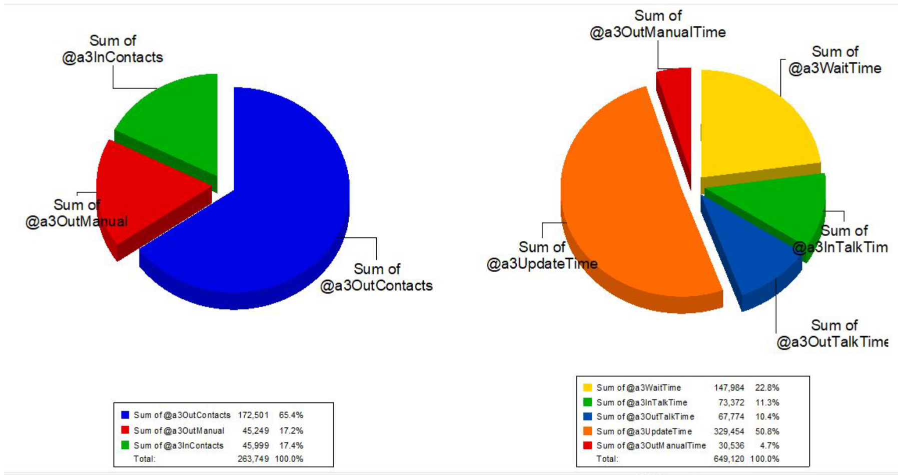


Figure 9: Data Visualization and Reporting Capabilities

vi. Contractor shall provide an (800) number for routing of calls. Contractor shall also be able to work with an existing (800) number.

We provide an 800 number for routing of calls and are able to work with an existing 800 number by routing it to our telephony platform.

vii. Contractor shall ensure all agents are supplied with telephony software, telephony equipment, computer equipment and software, including customer relationship software and all network infrastructure to provide the service.

Once CSRs have been onboarded by our HR and Recruiting Team, including having passed all background and reference checks, we provide a start date and supply all equipment on-site.

Our HR and IT Team coordinate so that all CSRs receive the equipment and software, including customer relationship software and network infrastructure, to provide excellent service to NDOL UI claimants.

viii. The State will not provide any equipment.

We understand that the State will not provide any equipment, and we are to deliver everything needed for the complete turnkey call center operation.

2.2.2. SERVICE HOURS

a. Contractor shall provide inbound call services for NDOL UI claimants from 8:00 AM to 5:00 PM CST, Monday through Friday, excluding State holidays as defined by state law.
b. Any adjustments to service days or hours shall be mutually agreed upon in writing.

FHC provides inbound call services for NDOL UI claimants from 8:00 a.m. to 5:00 p.m. CST, Monday through Friday, excluding State holidays as defined by state law. We understand that any changes to service days and hours must be mutually agreed in writing.

FHC frequently works past NDOL's typical work hours and will add days, if needed, to support surge volumes due to seasonal spikes. We often flex call center hours for our other government clients to meet volume demands.

2.2.3. OVERSIGHT AND MANAGEMENT OF STAFF

The Contractor is responsible for all oversight and management of staff including hiring, training, onboarding, tracking time sheets and performing payroll, performance management and termination.

Our team recognizes the importance of delivering complete operational management, from staffing and training to oversight of payroll, performance management, and termination.

FHC monitors performance on NDOL's UI claimant service using a variety of tools and make immediate adjustments to strategies and staff to enhance performance. Management reviews are part of FHC's commitment to quality and high performance for NDOL and the State of Nebraska. These tools include:

2.2.4. HIRING AND ONBOARDING PROCESS

Our recruiting process starts by advertising the positions we need to fill. We use several methods of advertising: The FHC website, social media, notice to current employees, job fairs, and recruiting companies such as ZipRecruiter and Indeed. We also sponsor an employee referral bonus program to attract additional top talent to the company. Candidates can submit their application on-line through our website: https://www.fhcann.com/careers. FHC's online application provides a few prequalifying questions, which FHC reviews with the application or resume. Prequalifying questions include but are not limited to their ability to meet the schedule requirements, customer service experience, call center experience, proficiency in computer systems and technology, and must be able to speak and write in English, bilingual agents must be able to speak and write Spanish.

FHC schedules a phone interview with those candidates whose resume and application meet the job description qualifications. If the phone interview goes well, we then schedule an interview with Kate Jones, Director of HR and Recruiting. At the same time, we create a candidate folder, which includes:

- Employment application
- Background check form
- Professional references record sheet

At the initial interview, the candidate fills out our application and the Background Check Form and provides FHC with a copy of their driver's license or other form of identification. If no obstacles arise at the initial interview FHC proceeds with checking the references provided. The candidates must provide professional, not personal, references and preferably supervisors. A minimum of two complete references is required.

Upon obtaining positive feedback from the reference checks, we schedule a second and final interview with the relevant manager. If management is interested in making an offer a completed Interview Evaluation Form is emailed to our HR Department to start the background check process. The turnaround time for results is typically 24-48 hours.

2.2.5. BACKGROUND CHECKS AND HIRING PRACTICES

> Every new hire's offer of employment is contingent on a **satisfactory background check.**

FHC is very selective in our hiring practices. Candidates are hired based on qualifications that were created at the time of job description creation that pertain to the specific needs and qualifications for each role. We adhere to all NDOL new hire requirements throughout the contract. Important hiring qualification examples include a candidate's level of education, number of years of relevant experience, knowledge of applicable regulations, computer skills, communication abilities, and prior exposure to confidential information.

We utilize HireRight to conduct a thorough background check on every potential employee before we make an offer. Examples of searches included within FHC's background check process include social security number validation, social security number trace, Federal Criminal Records Search to include current address as well as all addresses revealed by the social security number trace, National Sex Offender Registry, Prohibited Parties such as Terrorist Watchlist, and a Widespread Plus National Criminal Search.

We follow the guidance from NDOL for all background check requirements.

FHC conducts criminal background checks to fulfill the obligations of the contract who have been convicted of any crime of dishonesty, including but not limited to criminal fraud, or otherwise convicted of any felony or misdemeanor offense for which incarceration for up to one year is an authorized penalty. We initiate a criminal background check re-investigation of all employees assigned to this contract as directed by the State and NDOL.

As part of our standard hiring procedures, FHC uses E-Verify, a database maintained by the U.S. Department of Homeland Security. E-Verify ensures FHC employs only individuals who are legally authorized to work in the United States.

FHC's Human Resources (HR) Department and the Account Manager creates a candidate folder upon recruitment that houses the required background check and employee records. This information is provided to NDOL in the format preferred and available through reporting to provide an overview that all employees are in good standing and that background checks have been completed and remain current on file. FHC stores these records in our UKG:Ascentis system.

2.2.5.1.1. Training

Led by Training Manager Lisa Reams, FHC has ten corporate trainers in-house, allowing us to conduct training in smaller classroom sizes with a more personalized approach, yielding CSRs with superior UI knowledge. With over 20 years of experience, she brings valuable contact center training and operations experience. She manages and oversees all training for FHC, including complex training courses through train-the-trainer methods. Please see Section 2.1.2.5 for our complete training approach.

2.2.5.2. Daily Dashboard

FHC fosters an environment of friendly competition by both incentivizing performance and publicly publishing CSR's KPIs and month-to-date performance. These metrics are posted on whiteboards inside the office in addition to being emailed to all CSRs working for NDOL. To further engage our CSRs, we hold contests in certain categories that drive adherence to compliance while boosting the customer service provided to claimants. Contact Center Management will also review daily Key Performance Indicators (KPIs) such as:

- Completeness and accuracy of CSR documentation
- Average handle time
- Average talk time
- Percentage of one-call resolutions
- Average wrap time
- Total talk time
- Total time in a "not ready" status
- Number of contacts resolved
- Process time

Supervisors monitor staff calls daily. Monitoring by management provides an invaluable "real-time" opportunity for supervisors to coach CSRs who might struggle on a quality or performance basis. Supervisors can offer immediate coaching on live calls with CSRs to improve both performance and quality.

2.2.5.3. CSR Improvements with Real-Time Coaching

Frontline managers perform monthly side-by-side reviews with each CSR assigned to the State. Based on the CSR's tenure and overall performance during the previous month and month-to-date. These reviews observe the CSR and provide real-time feedback relevant to the performance areas that need improvement.

In addition, to live coaching, supervisors review calls with their staff weekly to improve their customer service skill techniques and any quality issues identified in reviewing the call. These one-on-one sessions allow supervisors to effectively spread their knowledge and experience to their teams, yielding constant and consistent improvement for the CSR and a superior offering of customer service to our clients and their customers. Our complete Call Monitoring and Quality Plan is provided in Section 2.13.

2.2.5.4. Employee Benefits and Incentive Programs

FHC offers our CSRs a competitive hourly wage plus and monitors performance based on multiple factors including call times, claimant satisfaction, first call resolution rates, compliance scores, and consistent adherence to your KPIs. We offer all employees a comprehensive benefits package, including paid training, medical, dental, life insurance, 401(k) plan, paid vacation, paid holidays, paid sick time, supplemental short- and long-term disability insurance, and additional insurance plans offered through AFLAC.

We pride ourselves on offering competitive wages based on client product, services, and geographical location for similar work. We are in an area with many similar agencies; therefore, competitive wages, bonus structure, benefits, and morale building events are extremely important to attract and retain higher-performing talent. Our Executive Leadership Committee and HR Director work together to ensure that employee benefits and incentive programs are reviewed annually.

CSR performance evaluation is carefully designed to incorporate performance and compliance metrics, ensuring that the CSR meets or exceeds their goals while maintaining complete compliance with all applicable federal, state, and local laws. Furthermore, FHC offers contests to motivate the team on a regular basis, with past prizes including weekend vacation getaways, laptops computers, paid time off, and thousands of dollars in prize winnings.

We provide our incentive plans on an annual basis to NDOL and notify you early if any changes are enacted. The incentive plan also includes variable compensation, any incremental disciplinary policy that would outline impacts to CSR compensation, written procedures outlining the management of CSR variable compensation.

2.2.5.5. Additional Incentives and Employee Retention

In addition to our competitive monetary incentive programs for CSRs, FHC has a solid, existing retention plan highlighting employee engagement, motivation, and personal growth. We understand that a successful business requires consistency in every aspect, including employee retention. Therefore, we take strategic measures to maintain job satisfaction and motivation to ensure that they remain employed and fully productive for the organization's benefit. We further understand that job satisfaction is not only developed through monetary incentive programs, but that additional factors lead to higher retention and lower turnover rates. By retaining top-tier talent, FHC offers NDOL a pool of CSRs steeped in call center service who provide white-glove customer service to your claimants.

Beyond the typical employment offerings FHC commits resources to personal growth, motivation, training, and employee engagement. All are important staff retention factors. Retaining top performers is important in maintaining knowledge and reducing overall costs. FHC strives to make staff feel valued, resulting in loyalty, dedication, and staff commitment to providing excellent service to NDOL and your claimants.

Employee Retention Benefits	
Work-Life Balance	• Employee Recognition Programs • Sponsored Volunteer Opportunities • Paid Time Off • Flex-time Opportunities
Competitive Compensation	• Competitive Salaries • Competitive Bonus Plans • 401(k) Plan
Employee Wellness	• Competitive Medical, Vision & Dental Benefits • Short- and Long-Term Disability • Wellness Initiatives & Reimbursements
Growth & Development	• Paid Training • Online Training Tools & Intranet Resources

Examples of employee engagement activities include:

- Corporate incentives and recognition for CSR achieving top-quality effective customer interactions
- Quarterly team-building exercises
- Industry-related team trivia contests and prizes
- Yearly multi-category awards ceremonies
- An employee of the Month recognition
- A quarterly newsletter highlighting CSR accomplishments and a “Thank You” section where personnel can express appreciation to others for going above and beyond
- New hire 90-day reviews
- Yearly in-depth reviews and merit raises
- Weekly Manager meetings to review individual supervisor and CSR performance
- Monthly potlucks and pizza parties
- Holiday Parties
- Employee scavenger hunts and prizes
- Holiday contests with prizes

- Casual sports apparel pride days

2.2.5.6. Termination policy

FHC is an at-will employer. Regardless of any provision in the Employee Handbook, either the employee or the company may terminate the employment relationship at any time, for any reason, with or without cause or notice. Nothing in the Employee Handbook or in any document or statement, written or oral, shall limit the right to terminate employment at-will. No officer, employee or representative of the company is authorized to enter into an agreement – expressed or implied – with any employee for employment other than at-will. HR immediately sends termination notifications to IT and IT immediately revokes all facility and systems access.

2.2.6. BILINGUAL AGENTS AND INTERPRETATION SERVICES

a. At all times during Business Hours, at least 10% (ten percent) of agents should be fluent in reading, writing, and speaking in Spanish and English.
b. Contractor shall supply a method of telephonic interpretation for non-English and non-Spanish language interpretation services.
i. Contractor shall include cost of interpretation services in cost proposal.

FHC has a diverse workforce, with more than 20% of our employees self-identifying as Hispanic/Latino. FHC has access to CSRs who are fluent in both English and Spanish. Of all our bilingual CSRs, 80% are fluent in Spanish. During the recruiting and onboarding phases, our Recruiting Specialists ask a series of questions related to job functions in our first initial screening. Recruiting confirms, prior to interview, if the individual seeking employment is fluent in English, Spanish, or any other languages. Once confirmed, management conducting second interviews ask potential employees questions related to the languages in which they listed as being fluent.

We have met Spanish language requirements as high as 25% for the Massachusetts DUA contract as well as other clients and can easily meet NDOL's goal of 10%.

In addition to Spanish speaking CSRs, FHC's Quality Assurance team has dedicated bilingual Spanish analysts who ensure Spanish phone calls are handled compliantly. FHC has deployed several contracts with language requirements in addition to English and Spanish speaking. Therefore, FHC has employees who are fluent in: Portuguese, Cantonese, Haitian Creole, Mandarin, Cape Verdean Creole, Vietnamese, Arabic, French, Khmer, Russian, Albanian, Somali, Italian, Greek, Polish, Hindi, Persian, Korean, Thai, Taishanese, and Tagalog. We provide multilingual staff and use a collaborative approach to ensure the successful delivery of your program. Our client-tailored model empowers customer-centric CSRs to provide the answers your customers are looking for quickly and efficiently.

LIONBRIDGE

In the event a customer does not speak English as a first language and no bilingual CSRs are available for assistance, FHC uses Lionbridge for translation services. Lionbridge can translate over 350 languages, ensuring that our staff can service customers for whom English is a second language.

a. The contractor should handle all inbound calls for NDOL, including:
i. Claim inquiries

2.2.1. INBOUND CALL HANDLING AND CLAIMS INQUIRIES

FHC handles all inbound calls for NDOL, including claim inquiries and scheduling callbacks. We integrate with NDOL's phone systems and utilize State-approved scripts to assist claimants.

Our scope for your claim inquiries includes the following:

- Handling information needs for potential NDOL claimant inquiries accurately, completely, and timely for a culturally diverse, multilingual community on a broad range of complex topics including but not limited to claim eligibility, applications, and document requirements
- Supporting account management and other basic customer service needs
- If available, transferring NDOL claimants to appropriate departments and business areas, based on established escalation pathways
- Managing all scheduled callbacks and reviewing reporting and account information to ensure follow up by assigned NDOL personnel
- Completing any follow-up actions prompted by claimant interactions including recording claimant account information in NDOL-provided solutions, performing data entry as necessary to log the calls, and any actions taken on behalf of the claimant
- Adjusting services in collaboration with NDOL to be responsive to changing NDOL needs and initiatives related to the basic scope of information and account management support
- Allowing claimants to receive a callback and save their spot in the queue rather than remaining in long hold queues

ii. Scheduling callbacks

Artiva, our software platform designed by Finvi, provides NDOL and the CSRs with all the information they need to conduct a productive conversation with a claimant, including the ability to schedule callbacks. FHC recognizes the importance of technology and continuously invests in advanced tools to provide our staff with a competitive advantage.

2.2.2. DIALER SYSTEM AND CALLBACK SCHEDULING

FHC uses a telecommunications system called TCN, integrated with Artiva, to maximize CSR productivity while ensuring compliance with federal and state laws and NDOL requirements. All calls are recorded, and the system allows supervisors to monitor the CSRs from a dynamic, real-time dashboard. Typically, call recordings will be provided to NDOL the same day as the request. Our telephony platform has been modified to ensure compliance with federal and state regulations. If a claimant call needs to be escalated and scheduled for callback, we can accomplish this through multiple methods. The first method is that FHC CSRs can schedule a callback on the account/claimant level, and this information is stored in the system. All data required including the caller's name, phone number, last four (4) of their social security number, the reason for the call (disposition), a summary of the issue, and, if applicable, the scheduled callback time, are stored within the system. Using this method, all callback requests are natively logged and managed within the system itself. We pull daily reporting for scheduled callbacks using this method which identifies the claimant requesting callback along with the scheduled call time, and FHC management reviews to ensure that all scheduled calls were completed as requested by NDOL personnel.

Another method we use to achieve accurate callback scheduling is call disposition codes within Artiva. We program a wrap-up window for your UI call center that prompts CSRs at the end of the call if a callback is needed for the claimant. The CSR populates yes or no, along with the date and time the callback is requested. We then compile disposition reporting that captures all account/claimant records with a callback request on file, capturing the dates and times that callbacks were requested. Furthermore, FHC CSRs change the account record status within the CRM to CALLBACK, showing that the account has an escalated issue and needs a callback by NDOL personnel. This report is provided to NDOL personnel, and FHC management reviews these reports daily to ensure that callbacks assigned to NDOL were followed up promptly and completed. For instances where an account did not receive a callback as scheduled, FHC notifies NDOL of this escalated issue for immediate remedial action.

We invest in the most current technologies available to ensure confidential data on our systems remain secure, activities are performed in compliance with laws and regulations, and our staff have all the information they need to serve claimants efficiently and effectively. For example, as a call between a CSR and a claimant is connected, the Artiva system of record displays the claimant's account record. During the conversation, the CSR can review that person's information.

FHC leverages Automatic Number Identification (ANI) and skills-based routing to perform concurrent functions. First, the telephony platform will search our database to see if the incoming phone number is on file in our system. If so, when the CSR answers the call, the claimant's account will screen-pop to the CSR. In addition, skills based routing can be used for some of the following purposes:

- Route more challenging claimant inquiries/escalated statuses to the most successful, tenured CSRs
- Determine if the claimant prefers to speak in a language other than English. For example, a claimant who prefers to speak Spanish would be routed to the next available bilingual CSR
- Route claimants to different sub-groups based on claim status

If the preferred group of CSRs does not answer the incoming call timely, call routing sends the call to an overflow group to ensure all calls are answered timely. Should this occur when a claimant prefers to speak with a bilingual CSR and none are available, FHC uses Lionbridge translation services, so that no claimant is attempting to obtain information in a language they are not comfortable speaking

b. Contractor will integrate their system with NDOL's phone system.

2.2.3. INTEGRATION WITH NDOL SYSTEMS

Upon contract award our Account Manager works with NDOL to understand the transfer of data requirements including type and format. We typically complete files exchanges via Secure File Transfer Protocol (SFTP). FHC accepts and provides files in Word, Excel, XML with XSD, single-record tab delimited flat file, or multi-record tab delimited flat file format. Our TCN telephony platform has open API, allowing for easy integration with other systems if required. Our IT Team completes any necessary testing to ensure that interfacing with your phone and any other systems is completed during the implementation phase.

Our team has 25 years of experience creating and implementing interfaces with systems for reporting and providing call center and BPO services, equipping us with technical expertise and problem-solving capabilities to adapt to new systems efficiently. Our IT Team is proficient in collaborating with software providers to ensure any new interface integrates smoothly with existing workflows.

For example, our team was vital to the Delaware Division of Revenue implementing a new software program called IRAS. We partnered with Delaware during implementation and upon system release to identify and correct bugs with file layouts, advanced troubleshoot, develop remedies for payment posting concerns, and create a new suite of performance reporting through the IRAS system.

Many of our clients require us to integrate with their specific software. The following table provides examples of where FHC has used or integrated with client software to implement and support a client's project.

Table 12: Examples Of Client Software FHC Used To Implement And Support Client Projects

Client Name	Type of Contract	Client Software	Notes regarding Client Software Integration and or Usage
Federal Call Center	Call Center on Federal Student Loans	Salesforce, Cisco Unified Intelligence Center "CUIC", Jabber, COD- "Common Origination and Disbursement" NSLDS- "National Student Loan Data System" PAS- "Person Authentication Service" Calabrio, Calabrio One NICE CXone NICE WFM	For this client we had to integrate all of our procedures for our staff to use the following client products: ■ Salesforce is the system of record and used for reporting chats. ■ Cisco Unified Intelligence Center (CUIC) is the phone ■ Jabber reporting and monitoring system. ■ Calabrio is a real time agent monitoring system. ■ Calabrio One is the call recording system. ■ Personal Authentication System (PAS) is used for FSA ID's. ■ NSLDS is used for Loan history information. ■ COD is to view applications submitted on Student Aid.gov. Training material was created by our team to document the software procedures and train all staff.
NH Department of Health and Human Services	Call Center for State Assistance	New Heights	New Heights is used by all staff to review and update Customer Accounts. Training material was created by our team to document the software procedures and train all staff.
Massachusetts Department of Unemployment	Call Center for State Unemployment	UI Online and Five9	UI Online CRM is used by all staff to review and update customer accounts. Five9 is used for all telephony and phone reporting needs. Training material was created by our team to document the software procedures and train all staff.
South Jersey Gas	Call Center for Utilities	Ring Central, FHC & SJI SharePoint, Teams, Outlook, CC&B **(Oracle Utilities Customer Care platform)**, Bill2Pay, Kubra	For this client we had to integrate all of our procedures for our staff to use the following client products: ■ Ring Central is used to access the call queue. Also to perform supervisory actions and quality assurance through call monitoring. ■ FHC and SJI SharePoint houses all FHC and SJI training materials. ■ Teams/Outlook is used by all staff for meetings, and chat. ■ CCB is to create and update customer accounts and schedule field work. ■ Bill2Pay is the payment processor used by all for verifying and reversing payments. ■ Kubra is used to send documents (statements). Training material was created by our team to document the software procedures and train all staff.
Commonwealth of Virginia, Division of Taxation	Collections on State Taxes	Prime contractors' collection system	Our team had to implement the prime's collection system to conduct this work and create training to train all collectors. FHC integrated with the prime's payment processor, allowing FHC collectors to take taxpayer payments in real time, allowing collectors to advise taxpayers if same-day funds cleared or were declined. Furthermore, this integration allowed FHC to take and house all post-dated payment arrangements in Artiva, eliminating the need to transmit postdated checks to the prime via fax on the day of the payment.

Client Name	Type of Contract	Client Software	Notes regarding Client Software Integration and or Usage
Student Freedom Initiative	Call Center on Private Student Loans	LoanPro CRM	For this client we implemented a brand-new CRM to be used and integrated with all of our current call center technology. Training material was created by our team to document the software procedures and train all staff.
Navy Federal Credit Union	First Party and Third-Party Collections for Federal Credit Union Accounts	CACS, UAD/UAD, Alvaria, HML Notes, BlueZone, SpeedPay, IBN Content Navigator, Pega, Payment Processor, Verint, Manual Audit Platform, and eNet	For this client we had to integrate all of our collections procedures for our collectors to use the following client products: ▪ Computer Assisted Collection System (CACS) is used to review and update Customer Accounts and works alongside Universal Agent Desktop (UAD) and Unified Service Desk (USD) by all collectors. ▪ Alvaria used by the collectors allows us to access the call queue and handle phone calls. ▪ Hindustan Computers Limited (HCL) notes housed all letter templates. ▪ BlueZone is used to transfer internal funds from another member account. ▪ SpeedPay is used to transfer external funds. ▪ IBM Content Navigator houses all documents a customer has digitally scanned. ▪ Pega houses all customer payments. Payment Processor is used by collectors for taking same day payments and reversals if needed. ▪ Verint is used to record and listen to calls. Manual Audit Platform is used by QA to score calls. ▪ eNet houses all training materials and policies for all the collectors. Training material was created by our team to document the software procedures and train all staff.
American First Finance	Collections for Debt Purchased Loans	JSON	For this client we had to implement all of their file formats and data interaction formats into JSON to provide daily system integration with all activities performed by our collectors.
Federal PCA	Collections on Federal Student Loans	DMCS Software, COD, NSLDS, Pay.Gov	For this project we had to integrate our collection software to interact with the Government's system Debt Management and Collections System (DMCS) to send/receive data file exchanges, and log into the software in certain scenarios to review accounts, update tags, and action codes. Common Origination Disbursement (COD), National Student Loan Data System (NSLDS) were used to look up account statuses and disbursement data. Pay.Gov used to make payments. Training material was created by our team to document the software procedures and train all staff.
Loan Science	Collections on Federal and Private Student Loans	Noble Platform	Noble is used by all collectors to review and update Customer Accounts. Training material was created by our team to document the software procedures and train all collectors.
Great Lakes Higher Education	Collections on State Taxes	Prime contractors' collection system	Our team had to implement the prime's collection system to conduct this work and create training to train all collectors. FHC integrated with the Prime's payment processor, allowing FHC collectors to take borrower payments in real time, allowing for collectors to advise loan holders if same day funds cleared or were declined.

Client Name	Type of Contract	Client Software	Notes regarding Client Software Integration and or Usage
			Furthermore, this integration allowed FHC to take and house all post-dated payment arrangements in Artiva, eliminating the need to transmit post-dated checks to the prime via fax on the day of the payment.
Delaware Division of Revenue	Collections on State Taxes	IRAS	Partnered with the client to help integrate their new software when they transitioned into a new platform. Testing file exchanges, payment posting criteria, developing new reporting, and ensuring data accuracy as well as some advanced troubleshooting.
State of Louisiana Division of Revenue	Collections on State Taxes	Prime contractors' collection system	Our team had to implement the Prime's collection system to conduct this work and create training programs to support all collectors. FHC integrated with the prime's payment processor, allowing FHC agents to take taxpayer payments in real time, allowing them to advise taxpayers if same-day funds cleared or were declined. Furthermore, this integration allowed FHC to take and house all post-dated payment arrangements in Artiva, eliminating the need to transmit post-dated checks to the Prime via fax on the day of the payment.

c. Contractor shall develop call scripts. All scripts shall be approved by the State before being used by the contractor.

FHC develop scripts and submits them for approval before using them on any live calls. During training, FHC provides reinforcement on properly conveying approved scripts. This allows the trainees to learn from each other and become more comfortable with the terms and scripted/non-scripted conversation.

a. Contractor shall input the name, address, claim number, phone number, mother's maiden name, at a minimum into the contractors CRM as well as the NEworks.

2.2.3.1. Data Entry Services

FHC I captures claimant data accurately in both our CRM and the NEworks system. Our quality assurance analysts review what CSRs input into the system for accuracy. We also have the ability to create a new account if the claimant is not already in the CRM, through Artiva.

Our CSRs can also check if a claimant is already registered in the NEworks system by entering their SSN. If not and this is their first time filing a claim, we can also enter their SSN, name, date of birth, and gender to complete the Registration process on NEworks. We also store this information in Artiva .

2.2.4. INTERACTIVE VOICE RESPONSE (IVR) SYSTEM

FHC's omnichannel IVR solution through TCN is cloud based for easy configuration, and completely integrated with all communication channels including chat, SMS, email, and voice. Claimants can navigate through IVR menu options using the dial pad or using words and speaking naturally. Menu and routing options can be changed using intuitive templates. These intuitive templates utilize a variety of assets like voice recordings and call flow wizards that can put IVR scripts into production within minutes. Our IVR also

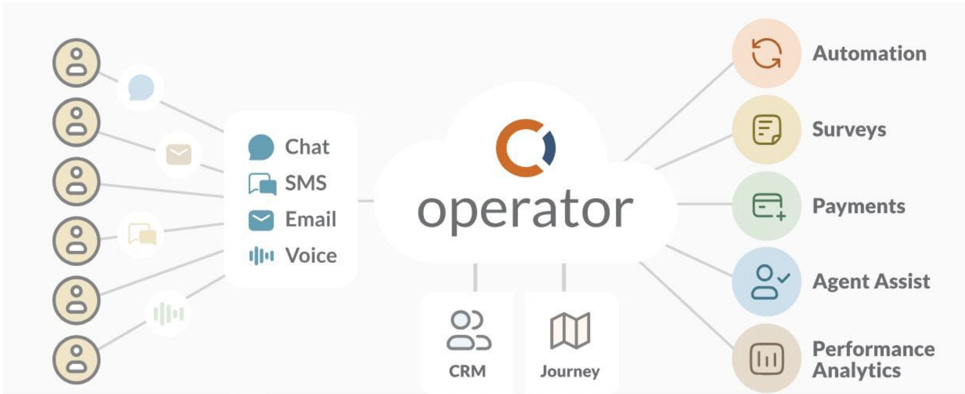


Figure 10: TCN IVR Layout

offers voice-driven bots capable of navigating IVR systems and engaging in natural language conversations. Utilizing this feature allows for automated handling of phone-based interactions, improving accessibility and reducing wait times. Our IVR offers workflow/call process automation, intake and secure storage of payment information, redaction, or white noise on call recordings to remove sensitive information from the recording, an agent assist tool, and a full suite of performance analytics.

Our IVR CSAT surveys were built to be configured or modified in minutes and designed to quickly gather input from individuals about the most simple or complex situations. These solutions also offer endless decision trees or branching based on claimant responses or other actions while on the call.

Additional features include the ability to screen-pop i a claimant's account record if the phone number matches the one on file, and skills-based routing and overflow groups to answer calls timely and direct to the CSRs best capable of assisting the customer.

FHC CSR groups and skills rank allow a CSR to quickly transfer a call to a group of CSRs meeting the required skill set and enable the first available CSR to assist the customer quickly and efficiently. To ensure timely answering, if the preferred group of CSRs does not answer, routing sends the call to an overflow group.

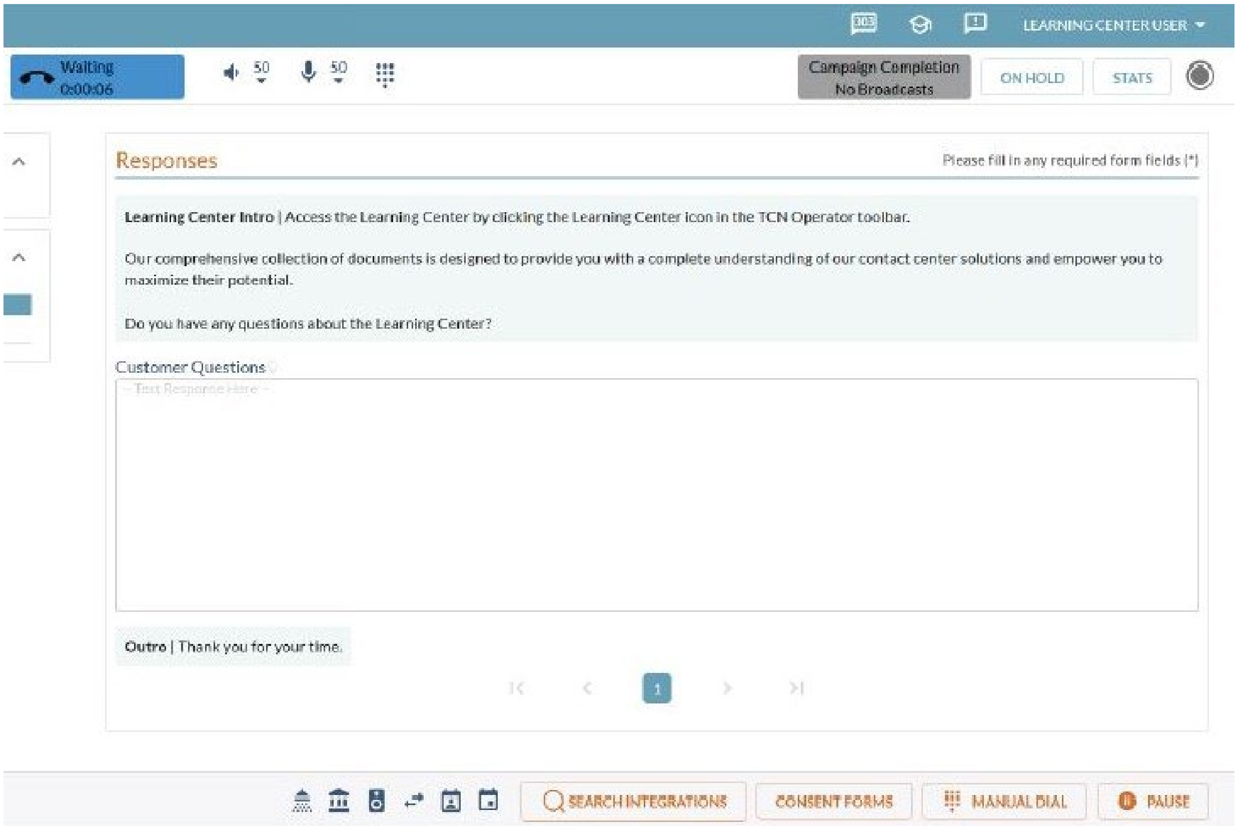


Figure 11: Customer Survey Development Screen

Additional features include:

- User-friendly visual IVR builder without the need for coding
- Routing claimants to their preferred CSR with skill-based routing
- Create and build custom messages with Message Manager
- Custom dispositions
- Automated manual campaign dialing speed (for outbound calls)
- Automated campaign scheduling with linked campaigns (for outbound calls)
- Resend unconnected calls to increase effectiveness (for outbound calls)
- Time savings with quick-to-deploy standard templates
- Call recordings
- Group CSRs with similar skills and aptitudes
- Save CSRs time by connecting CSRs to the line as soon as the claimant connects
- Allow claimants to receive a callback and save their spot in the queue rather than remaining in long-hold queues
- Automatically detect voice machines or live customers and complete specific actions

The IVR is fully customizable to meet all NDOL needs.

i. Process calls per NDOL approved scripts

Our IVR processes all calls per NDOL requested prompts and scripts. Our Account Manager and Development Manager meet with NDOL representatives during implementation to complete the development and set up of all IVR and scripts.

ii. Offer multi-language support

Our IVR includes multi-language support where callers may select a number to speak with a representative in English, Spanish, or another language. As specified in Section 2.3 we offer bilingual agents and Lionbridge interpretation services for callers to speak in their preferred language.

iii. Monitor system performance continuously

Our IT Team monitors system uptime such as our Telephony and IVR Systems continuously. Our controls to ensure continuous system uptime include:

- Overseeing dialer patching by our third party servicer TCN, patching windows and security monthly and critical patches within 24 hours
- Supporting the Database and Operations Teams in updating IVR and dialer logic as needed
- Completing server maintenance monthly
- Tracking telephony hardware with an automated phone service that prompts an email if they are unable to connect
- Using the Paessler Router Traffic Grapher (PRTG) monitoring system for uptime and downtime, ensuring the dialer is connecting to the network as intended and tracking its performance and saturation in real-time
- Completing annual reviews for system testing, load testing, and other change management initiatives

iv. Provide detailed IVR reporting to NDOL.

We provide all required reporting to NDOL including IVR reports that include call volumes, bi-lingual call volumes, and other items as programmed. We have virtually unlimited reporting capabilities, and our Development Manager Jeff Murphy creates all necessary and ad hoc reporting for NDOL.

2.2.5. PERFORMANCE MONITORING

a. NDOL will monitor and review monthly performance
b. Monthly assessment of staffing and phone line adequacy with adjustments made at the Contractor's expense to meet performance standards.
c. Any missed standards may lead to penalties and corrective measures

FHC understands that NDOL will continuously assess our performance, and that any needed adjustments will be at our expense.

FHC provides full performance monitoring. We welcome your performance monitoring for NDOL's confirmation because it gives visibility into our call center operations.

2.2.6. STAFFING AND TRAINING REQUIREMENTS

2.2.6.1.1. Staffing

a. Staffing Requirements
i. Adjust staff levels to meet projected call volumes:
a) Account Manager
b) Supervisor
c) Quality Assurance Analyst
d) Call Center Agents
ii. Contractor shall assign a dedicated contact who will serve as the primary point of contact for all program-related matters. This contact should have experience in managing call center operations, preferably in the government or public sector.
iii. Contractor shall have a direct supervisor and quality assurance analyst onsite during service hours.

FHC offers NDOL a wide pool of talent to staff the UI call center, given we can pull from other, larger UI contracts, staffing our best unemployment experts as NDOL CSRs.

FHC adjusts staff levels to meet projected call volumes. Our staffing model includes our primary point of contact Sara Alosa as the Account Manager, Call Center Manager / Supervisor Robert Gauthier, quality assurance analysts, and qualified call center agents dedicated to UI services. Our Call Center Manager/Supervisor and QA analysts are on site with CSRs during service hours. We have provided additional Key Personnel in Section 1.10. We ensure adequate coverage and skill alignment to match projected call volumes.

FHC has two physical locations in Massachusetts and New Hampshire that can handle over 1,000 in-office CSRs, with the ability to quickly scale to meet any project needs. We have 350 vacant workstations at our Exeter, NH campus location we can use to immediately support onsite work, with additional room to scale. Upon contact award we implement our recruiting approach, utilizing both new hires and existing personnel who may be experiencing volume ebbs on their current assigned call center project. FHC meets the staffing required to maintain all KPIs and absorb volume increases experienced by NDOL on Mondays, Tuesdays, and Fridays weekly, with peak call times between 8:00 – 9:00 am and 12:00 – 1:00 pm Central. We also expect that, like our other state and federal call center clients, call volumes will surge the day after a holiday during which the contact center is closed.

FHC plans for these daily and weekly variances but also analyzes seasonal trends. Similar to NDOL, our current Unemployment Insurance Call Center experiences seasonal fluctuations, with peak seasonality from the winter months of November – February as other industries often face layoffs, and May through July, when unemployment claims typically spike as a result of job losses in the education sector. We have adjusted for these trends over the past five years with other state-level call center clients, while ensuring all service levels continue to be met or exceeded.

First, we must recruit, interview, hire, and clear sufficient staff for the call center. Our Director of HR and Recruiting, Kate Jones, oversees all onboarding and selection process (requisition approval, interview techniques, reference checks, at-will agreement, etc.) to improve candidate quality while meeting staffing goals. All records are stored in UKG:Ascentis, a global provider of HR, payroll, and workforce management solutions and our Human Resource Information System (HRIS). UKG:Ascentis also offers additional functionality such as training and is also used as our learning management system (LMS). Within the HRIS, we have access to candidate statistics such as offer rate, acceptance rate, and attrition rate, used in our recruitment methodology to hire the right number of candidates that will be qualified for the position advertised, complete required background clearances, and complete our training program.

FHC has experience upstaffing on contracts of similar scope, including relevant call center contracts such as the Commonwealth of Massachusetts Department of Unemployment Assistance, where FHC has successfully recruited, hired, and retained 150-200 CSRs multiple times across different contracts, and in support of surge inbound calls resulting from changes in the state's claims processing website which required an additional 200 CSRs to handle the corresponding influx in volume. We achieved this in five days. Other relevant experience includes a federal PCA Contract (560 Collection Specialists and back-office support agents in accordance with the client ramp up schedule), 50 CSRs for the state of New Hampshire DHHS call center over an eight week ramp-up period, and a similar sized call center for the State of Illinois LIHEAP.

Utilizing our successful and proven processes, we can meet all NDOL requirements, including quickly ramping up staffing levels, training programs, and operations. As a testament to our success in meeting the needs of increased business, we provide several client upstaffing examples in the table below.

Table 13: FHC Upstaffing Examples

Client	Scaled Staff	Timeframe to Launch Project
Commonwealth of MA DOR	65 Agents	Two weeks
Commonwealth of MA DOR	Additional 90 Agents	Thirty days
Commonwealth of MA Dept. of Unemployment Assistance	150 Agents	Five days
Commonwealth of MA Dept. of Unemployment Assistance	Additional 200 Agents	Four weeks post go-live
Commonwealth of MA Dept. of Unemployment Assistance – 2023	100 Agents	Five days
Commonwealth of MA Dept. of Unemployment Assistance – 2025	170 Agents	Five days
Commonwealth of MA EOHHS	480 Agents	Eight days
Department of Education, Federal Student Aid PCA Contract	560 Agents & Back-office Support	In accordance with the federal client ramp up schedule
Department of Education, Federal Student Aid NextGen BPO Contract	220 Agents & Back-office Support	Eight weeks
Department of Education, Federal Student Aid NextGen BPO Contract – DRIVE initiative – 2024	350 Agents	Three weeks
Department of Education, Federal Student Aid NextGen BPO Contract – Extended Hours Support – 2024	615 Agents	Thirty Days
State of New Hampshire DPHHS	50 Agents	Eight weeks

FHC commonly ramps up and down on a massive scale, exceling at scaling to meet fluctuating program volumes. In addition to our approach in recruiting and staffing, FHC proactively hires for natural CSR attrition rates both during onboarding/background clearance, and over the course of our rigorous training program. Our Operations Team works closely with our HR Team to modify hire dates and staffing plans and optimize performance for your Unemployment Insurance Call Center. To best serve NDOL and claimant callers when needing to scale operations, FHC internally identifies underutilized but tenured CSRs on other FHC contracts experiencing volume ebbs and assigns them to your call center. Additionally, should it be necessary to further scale in size during contract implementation, we leverage our recruitment mobilization efforts to bring on additional top-tier talent. Our recruitment mobilization plan has allowed us to quickly upstaff hundreds of CSRs at any given time.

2.2.7. RECRUITMENT MOBILIZATION

Our staffing plan is refined to prepare for Go-Live when trained CSRs begin assisting claimants. We analyze the number of historical and forecasted calls expected at the Go-Live milestone, in addition to projected seasonal fluctuations. The following table lists the steps (e.g., levels) of our recruitment process. For your call center, we expect a level-one and potentially level-two mobilization effort, as we believe the current call center is staffed by approximately 15 CSRs, a supervisor, and a QA specialist. We use these same levels of effort to upstaff for seasonal surges, ensuring sufficient staff at all times for NDOL. We outline our anticipated recruitment mobilization efforts to stand up your call center in the following chart.

Table 14: Recruitment Mobilization Efforts

LEVEL ONE	**Internal Transfers** Should there be a minimal projected increase in volumes requiring minimal upstaffing, FHC internally identifies CSRs on other contracts experiencing volume ebbs and who are underutilized. We inform these CSRs of their change in contract service. Many of our CSRs are cross-trained and all are screened for a background check, so orientation and training are minimal. Employees who have not received training take a full training course in preparation for their new roles. Should the increase be projected to occur quickly, they receive a compressed training course, allowing them to begin work as soon as possible.
LEVEL TWO	**Level 1 Efforts plus:** ■ Furloughed Employees for Reactivation ■ Past Employees Eligible for Rehire ■ FHC Website Postings ■ https://www.fhcann.com/employeeengagement/ ■ External Recruiting Tools ■ Indeed, ZipRecruiter, LinkedIn, Glassdoor, etc. ■ Posting on State and Local Job Boards
LEVEL THREE	**Level 2 Efforts plus:** ■ Social Media Recruiting ■ Targeted Facebook/Meta, Instagram, and LinkedIn Groups ■ On-site and Virtual Job Fairs For moderate-level upstaffing, FHC employs Levels 1 and 2 and expand to include the recruiting, training, and hiring of call center agents. We are adept at conducting large scale on premise and virtual job fairs that include candidate screening and interviewing. This allows us to connect with potential candidates, conduct interviews, and collect resumes in an efficient environment. By hosting multiple virtual hiring events in a single day and conducting daily hiring events until hiring targets are achieved, FHC can efficiently screen hundreds of candidates in less than a week.
LEVEL FOUR	**Level 3 Efforts plus:** ■ 3rd Party Job Fairs ■ National Mobile Job Fairs ■ Raise Referral Bonuses ■ Sign-On Bonuses

	FHC's Level 4 upstaffing initiative is major in scale. In addition to all strategies previously discussed, FHC increases existing referral bonuses and begins offering sign-on bonuses to further attract talent in a short amount of time. If these additional strategies fail to produce the desired number of candidates, we then escalate to a Level 5 initiative.
LEVEL FIVE	**Level 4 Efforts plus:** ■ Multi-Channel Recruitment Commercials: Newspapers, Billboards, Radio, Internet, TV ■ Multiple Staffing Agency Partners with experience in high volume staffing FHC's Level 5 upstaffing initiatives include multi-channel recruitment commercials over the radio, internet, newspapers, billboards, social media, and television commercials air locally to our physical office locations and in areas across the United States where FHC wants to attract qualified candidates for both virtual and physical job fairs as well as the use of staffing agency partners.

2.2.8. ONGOING STAFFING AND PERFORMANCE MONITORING

Once the project is live, to ensure continued excellent performance for NDOL, we monitor KPIs, dashboards, and volume forecasting to make changes to staffing levels and ensure we maintain our SLAs.

FHC has an established record of accomplishment operating contact center programs on behalf of state, federal, and local government agencies for 25 years. Our continuously superior performance speaks to our ability to provide the contact center services requested at an unparalleled level of service. FHC understands that the forecasted call volume is expected to be approximately 71,000 annually, with 5,000 of those calls assisting Spanish-speaking claimants. FHC adheres to a 9:30-minute handle time and three minute average call in queue/ average speed to answer.

We use our TCN telephony platform to compile reports and analytics to monitor for SLA adherence. With over five years of expertise supporting other state Unemployment Insurance Call Centers, FHC's Contact Center excels in overseeing the daily operations of contact center services. The Manager's experience is pivotal in driving the team towards achieving strategic goals and enhancing customer satisfaction during the claims process. To best monitor performance, he continuously runs reports on TCN to further drill down on call count, calls unanswered by agent, handle time, average handle time, after call work time, average after call work time, holds count, average hold time, and number of callbacks scheduled. He also closely monitors the Agent Reason Code Summary report, Disposition Coaching report, Agent State Details, and Login activity. He manages program demands and volume fluctuations while ensuring the availability of the appropriate number of personnel at the appropriate time.

To best drive adherence to contractual SLAs, we mirror daily KPIs on the CSR and team levels. These KPIs promote contract level SLA adherence, hold CSRs and teams/management accountable, and identify and remediate deficiencies in SLA adherence from the contract level down to the team and individual levels.

FHC's workforce management tool maximizes productivity and minimizes risk while allocating people and resources, monitoring attendance, and complying with laws and regulations that are constantly evolving. Our flexible and adaptable workforce management approach enables us to scale the call center staff in response to foreseen and unforeseen events that may cause an increase or decrease in incoming calls. FHC has mastered the art of scalability and scheduling using clearly defined benchmarking criteria, continuously monitoring trends, and program performance metrics, and implementing appropriate processes and improvements, as necessary. Continuous monitoring of SLA metrics allows the Manager of Contact Center Services to analyze proper coverage at a granular level.

Staffing increases are made on the team level to close gaps. CSRs who consistently fail to meet individual SLAs are retrained as appropriate. Supervisors perform monthly side-by-side reviews with each CSR assigned to NDOL, based on the agent's tenure and overall performance during the previous month, month-to-date, and lifetime working on the project. These reviews observe the agent and provide real-time feedback relevant to the performance areas that need improvement.

2.2.9. STAFFING TO EXCEED KPIS

FHC utilizes our proprietary workforce management (WFM) model to maintain CSR staffing levels and ensure forecasted call volume spikes are staffed appropriately. This model is based off actual call center statistics for other relevant projects, including our multiple state level UI call center projects for other state agencies. Our WFM model factors in historical metrics such as CSR attrition, occupancy, and adherence to daily schedule when forecasting your staffing needs.

All historical data provided by NDOL is reviewed by our Account Manager, Alternate Account Manager, and Call Center Manager. They analyze these volumes in tandem with recent trendlines to forecast call volumes and determine the number of CSRs required to meet daily inbound volumes in the 30 minute interval level, scheduling more CSRs for earlier in the week, especially after holidays, during the busiest hours of 8-9am Central during the morning, and 12-1pm during lunchtime, and in accordance with seasonal call spikes during the summer and winter months.

Daily, we examine the difference between forecast call volumes and actual call volumes using the TCN Analytics Dashboard in intervals of 30 minutes to make intraday adjustments as necessary. Our Call Center Manager, Robert Gauthier monitors call volumes in real-time using the Analytics Dashboard to review number of calls received, average speed to answer, and average handle time – so that claimant callers do not wait more than three minutes in any hold queues. In the rare instance that wait times exceed three minutes, we provide callers with an average wait time and estimated time for claimants to receive a callback, along with a corrective action plan to NDOL to reduce wait times in the future. (Scope A. iv.-vi.). If dashboard KPIs approach critical levels, such as claimants waiting close to three minutes to speak with a CSR, or the abandonment rate approaches 10%, he notifies the Account Manager and Alternate Account Manager to deploy additional staff to meet NDOL needs.

In support of the NDOL UI Call Center, FHC closely monitors the following KPI Benchmarks:

- Average Speed to Answer (ASA): ≤3 minutes
- Average Handle Time (AHT): ≤10 minutes
- After Call Work (ACW): ≤1.5 minutes
- Abandoned Call Percentage: ≤10%
- Repeat Caller Percentage: ≤20%
- Scheduled Callback Percentage: ≤20%
- Customer Satisfaction Score (CSAT): 85%
- Capturing accurate and detailed information within CRM and NEworks systems on ≥95% of all calls (including callbacks)
- 98% of calls answered 100% of the time
- 2 Minute Maximum hold time

When actual call volumes exceed forecast call volumes, we immediately make adjustments. The first step is to notify CSRs who are not scheduled to see if they are able to report to work immediately, filling any staffing gaps needed to handle actual volumes. This step typically remediates the issue. However, we also have additional back up measures that include identifying CSRs who are cross trained on NDOL, such as CSRs for our other UI call center projects, and having these UI expert CSRs provide coverage to handle unexpected spikes in the NDOL UI Call Center. As an additional measure to ensure adequate coverage, we cross-train all back-office personnel supporting the project so that they too can be used to support the call center in the event of any unexpected call surges.

Conversely, there are times when forecasted call volume surges do not materialize, and we have extra staff allocated to the NDOL UI Call Center. In these situations, we first look to see if these underutilized CSRs have been cross trained on other FHC client projects, including our other UI Call Center projects. If so, and that project needs additional CSR support, CSRs are asked to transition to support those projects. If not, we offer CSRs the ability to leave work prior to their scheduled times. In the event that the number of CSRs who volunteer to leave work early is insufficient, we inform CSRs that they have been cut for the day due to lack of volume.

On a larger scale, we forecast staffing needs based off peak seasons and begin cross-training existing employees and hiring additional full-time CSRs to absorb seasonal volume increases, thereby ensuring that staffing levels are met at the Go-Live Milestone, maintained on the hourly and daily level to meet or exceed all KPIs, and throughout monthly variations where call center volumes fluctuate by season.

FHC's proprietary workforce management model aims to maximize productivity and minimize risk while allocating people and resources, monitoring attendance, and complying with laws and regulations that are constantly evolving. Our flexible and adaptable workforce management approach enables us to scale the contact center staff in response to foreseen and unforeseen events that may cause an increase or decrease in incoming calls. FHC has mastered the art of scalability and scheduling using clearly defined benchmarking criteria, continuously monitoring trends and program performance metrics, and implementing appropriate processes and improvements as necessary. Our workforce management team manages program demands and volume fluctuations while ensuring the availability of the appropriate number of personnel at the appropriate time.

2.2.10. TRAINING

b. Training
i. NDOL Responsibilities:
a) Initial training by NDOL: Up to two weeks for "Train the trainer" training for supervisors and information specialists. NDOL will provide training materials and resources that focus on the top reasons applicants and claimants contact the call center, which account for approximately 85% of total call volume.
b) Training support: NDOL will make itself available for a mutually agreed-upon period to assist with the training process and ensure proper implementation.
c) The Agency will update the Contractor on an as needed basis concerning policy updates.
d) The Agency will provide current desk reference guide material and other reference information as needed and as available.

FHC understands that NDOL will lead the initial training efforts by conducting a train-the-trainer program lasting up to two weeks for supervisors and information specialists. It will focus on the most common reasons applicants and claimants contact the call center, which represent approximately 85% of the total call volume. NDOL will also provide all necessary training materials and resources to support this effort. To ensure effective implementation, NDOL will remain available for a mutually agreed period to assist with the training process. Additionally, NDOL will keep FHC informed of any policy updates needed and supply current desk reference guides and other relevant materials when available.

ii. Contractor Responsibilities:
a) The Contractor will follow all NDOL procedures provided through training, using a "Train the Trainer" method, initially during the contract startup of the contract and as needed for any new processes amended into the contract.
b) The Contractor will bear all training costs unless otherwise authorized. The state will not accept separate invoicing for training and/or associated expenses unless specifically authorized and agreed to by each party in advance and in writing.
c) Ongoing training is the Contractor's responsibility for all new hires in addition to refresher training for all staff.

FHC I implements our comprehensive UI training program in accordance with NDOL's procedures, using the train-the-trainer model both at the start of the contract and whenever new processes are introduced. We bear all training-related costs unless otherwise authorized in writing. We are also accountable for ongoing training, which includes onboarding new hires and providing refresher training for existing staff to maintain performance standards.

We develop, conduct, and maintain a comprehensive and continuous training program to equip all call center agents with the knowledge and up-to-date information needed to fulfill NDOL's service requirements. This includes ensuring that agents are trained in all relevant federal, state, and local policies and procedures, with the content and approach approved by NDOL.

Microsoft Copilot

Augmenting our traditional training approaches we detail subsequently is our latest innovation using the AI driven Copilot software by Microsoft. FHC is currently in the beta testing phase of this exciting initiative that will redefine service level benchmarks and CSR efficiency

Confidential data. Please see 121962 O3 FHC File 4 of 7, confidential item #3.

This innovative training approach further differentiates us from the competition.

FHC's approach includes delivering comprehensive onboarding, continuous education, and regular refreshers—all supported by tailored training documentation reviewed and approved by NDOL.

From the time of hire and throughout the careers of our professionals, our comprehensive training and development program drives accountability at all organizational levels. FHC has developed a comprehensive staff development program aligned with company policies, contract requirements, as well as applicable federal, state, and local regulations.

The program we design for you includes intensive training that emphasizes friendly, effective customer service. The objective of the training plan is to enable our staff to learn the skills and techniques required to not only succeed at their job but to fully understand applicable regulatory laws and client-specific needs. The key to our comprehensive training plan is our focus on rigorous project management blended with exemplary instructional design. The training process is ongoing, multi-channeled, and focuses on system-specific instruction, NDOL's rules, and standards, understanding of metric measures, scored call monitoring, and coaching. Multi-channeled training includes instructor-led training, e-Learning, required reading, simulation employee training, hands-on training, role-playing, group discussion, live call coaching, and collaborative mentorships with accomplished senior CSRs.

During phase-in the Training Manager, Lisa Reams oversees the development of a comprehensive and customer-focused Training Plan, with particular emphasis on communicating your brand, increasing claimant understanding, alleviating pain points, and ensuring a consistent experience. FHC trainers participate in train-the-trainer sessions with NDOL to ensure each is proficient with the specific policies, procedures, and requirements needed to accurately train staff before the implementation of your project. As veterans of high volume Unemployment Insurance call center projects since 2020, FHC understands the knowledge and aptitude needed to support the complexities of a UI call center, and we provide feedback for continuous improvement of training and documentation to ensure consistency and efficiency. Training staff continue to work concurrently with your standards while staying abreast of all changes, regularly contributing to the development and maintenance of contact scripts, desktop guides, training material, training curriculum, and tools. We design and develop all training materials and submit them to NDOL for review and approval prior to administering, and we provide copies of all training materials to NDOL on an ongoing basis to further refine and improve our curriculum.

2.2.11. FHC IN-HOUSE TRAINERS

Led by Training Manager Lisa Reams, FHC has ten corporate trainers in house, allowing us to conduct training in smaller classroom sizes with a more personalized approach, yielding CSRs with superior UI knowledge.

iii. The Contractor shall train and manage agents assigned to the call center as follows:
a) Develop, conduct, and maintain a comprehensive and continuous training program providing agents with the appropriate knowledge and current information to perform services required by the State Agency.
b) Ensure that all agents are trained in Federal, State, and Local policies, procedures, and State Agency operations, with approval/agreement by the State agency.
c) Develop and update training manuals and training records for the State Agency's review and approval.
d) Provide copies of all training materials to the State Agency on an ongoing basis.
e) Implement a procedure and schedule for ongoing training, refresher training, and have a dedicated trainer onsite to conduct trainings that will be monitored by the State Agency.

FHC commits to building a highly trained, knowledgeable, and agile workforce to serve the needs of NDOL. Our CSR training and management approach centers on a structured, ongoing program designed to deliver consistent service quality, policy adherence, and operational excellence. We will develop and maintain a comprehensive training curriculum that equips the CSRs with the latest information and skills required to effectively fulfill their responsibilities.

Our program emphasizes alignment with federal, state, and local regulations, as well as the operational standards specific to NDOL, ensuring that all training content and delivery are coordinated in full agreement with the agency. We will maintain detailed training manuals and records for NDOL review and provide updated materials regularly. A dedicated onsite trainer will lead both initial and refresher trainings, supported by a clearly defined schedule and monitoring procedures, enabling continuous improvement and compliance oversight.

FHC Account Manager Sara Alosa will ensure that the training requirements are met and provide NDOL a list of all employees who have received training.

2.2.12. TRAINING METHODS

We use guided content (instructor-led training (ILT), video, and computer-based training (CBT) to convey information and quizzes, role plays, teach backs, gamification where appropriate, call reviews, and simulations to reinforce and apply information. Applying a large group/small group model, we provide instruction and application of knowledge, starting with the most basic ideas and building to the more complex topics. All learning is contextualized in the core tenants of delivering great customer care.

Newly hired CSRs receive a review on days 30, 60, and 90 after completing training and being moved to operations. CSRs who fail to meet FHC expectations prior to day 90 are then released if extensive coaching fails to improve their performance. Thereafter, FHC conducts thorough performance reviews on a yearly basis where all facets of the CSR's performance are scored and then compared to their respective peer groups to determine pay increases.

Central to the Training Department's goal of helping CSRs achieve customer satisfaction results is our practice of building community. We emphasize the importance of the team; developing a set of common expectations, and most of all, focusing on collective learning – people sharing information that offers help and knowledge while providing supportive behavior. We have found this a valuable model for bringing a class together so that they can offer the same support and knowledge to one another when they advance to taking calls from claimants. We believe the chances for new hire success increase when we have a continuous, supportive learning environment. We leverage technology such as group chats and encourage CSRs to ask colleagues or members of management if they have any questions. This team dynamic allows senior CSRs to be a valued resource, especially for new CSRs.

During our relevant experience on multiple MA DUA contracts, FHC's Training Department maintains eight modules of relevant training material. The FHC-DUA Training Materials incorporate Basics on Unemployment, IT-system related items, Telephony/TCN Operator, Phone Tips, Agent Training, Helpful Hints, UI Online Access, and various activities. FHC-DUA Training Material serves as a crucial resource, meticulously detailing procedures, best practices, and strategies to effectively handle UI claims. The FHC-UI Training Material is extensive and covers a wide array of topics. We tailor and refine our existing comprehensive training materials to align with NDOL and Nebraska-specific policies and procedures, while offering NDOL a fresh perspective and new ideas that improve service delivery.

Based on successes on various UI call center contracts, our proven training structure and expected duration includes two weeks of new hire training to start using FHC-UI Training Materials. Once we become more familiar with NDOL's processes, we are confident we can compress training into a 7.5 day timeframe as we currently do for our other UI Call Center if needed to meet seasonal upstaffing requirements based on volume surges. Concentrated training also includes a shadowing period where trainees can focus on daily job functions and one-on-one coaching and live monitoring. We have found that this hands-on training approach results in our employees quickly becoming effective at assisting constituents and maintaining compliance with laws, rules, regulations, practices, and procedures associated with the claims taking/customer assistance process. During our train-the trainer session, we customize our and NDOL's existing training curriculum to best comply with Nebraska Employment Security Law (NESL), specifically Neb. Rev. Stat. § 48-601 to 48-671 and other related statutes.

Our multi-channeled training includes instructor-led training, required reading, hands-on training, role-playing, group discussion, live call coaching, quizzes, and mentorships with accomplished senior agents and trainers. These processes best convey the training information along with call reviews to reinforce concepts. We provide instruction and application of knowledge, starting with the most basic ideas and building to the more complex topics. All learning would be contextualized in the core tenants of delivering great customer care. All CSRs also receive on-going development feedback and additional training as needed both before they transition to their production teams and after they are in production. FHC provides NDOL with a dedicated trainer onsite to conduct trainings that are monitored by NDOL, with our procedure and schedule for ongoing and refresher training described subsequently.

2.2.13. TRAINING PROCEDURES AND SCHEDULES

FHC uses a centralized and customizable Learning Management System (LMS) UKG:Ascentis, a software-as-a-service (SaaS) policy and procedure management solution providing instant access to policies and procedures, compliance documentation, training, examinations, and change controls for the entire organization. Additionally, FHC utilizes SharePoint to provide a reference tool to consolidate training and reference information for agents. The LMS system provides the platform for the administration of all training modules, thus providing a vital archive of corporate documentation. The system has parameters constructed within its framework for record keeping and reporting related to training module history, inclusive of federal/state guidelines and regulations, policies/procedures, compliance testing, systemic testing, skill-based training, training evaluations, and more. Our LMS offers comprehension quiz applications, score thresholds, attestations, and reminder notices of upcoming reoccurring training modules. Analysis of training results provides ease of reference for areas of targeted re-training opportunities. Access to staff is restricted according to their role as an added layer of security.

Based on the employee's role, the LMS application provides direct staff access to training materials and corresponding comprehension examinations, including annual certifications. We accurately manage all required training through this system as UKG:Ascentis assigned new courses for ongoing training and tracks employee certifications. The LMS also validates whether all employees have read and signed off on required documentation. We retain the results to allow targeted retraining where appropriate. All LMS documentation retains a clear history of who drafted or modified it, and revisions made.

Trainees are evaluated on their progress and must receive a passing score before advancing to production. Staff are trained and tested on NESL, specifically Neb. Rev. Stat. § 48-601 to 48-671 and related statutes, laws, rules, regulations, practices, and procedures associated with the claims taking/customer assistance process and system applications.

FHC measures the effectiveness of training by analyzing the mean and median test scores to statistically identify test scores linked to our training modules. For any modules that have statistically lower results, the Training Manager investigates to make improvements to material that may have weaknesses, the delivery method of that module, the trainer who conducted the training, etc. After reviewing, we make recommended changes to NDOL on underperforming modules so that the content, delivery method, and styles are more in line with higher performing module test scores. Training staff will also continue to work concurrently with the Operations and Compliance Teams to stay abreast of all changes, regularly contributing to the development and maintenance of scripts, agent desktop guides, training material, training curriculum, and any other available tools.

We conduct ongoing and refresher training for employees throughout the year. Training sessions cover program changes and their practical application, industry best practices, and new technologies. Staff must pass annual mandatory testing to ensure they comprehend program changes. If an employee does not pass with an acceptable score, he or she is retrained and monitored then retakes the test. LMS sends out email reminders to policy owners to ensure documents remain current and employees have completed training within 5 days of the due date.

The training model developed by FHC has demonstrated effectiveness while working with various state departments, including MA EOHHS, DOR, DUA, IL LIHEAP, NH DPHHS, and the federal Department of

Education BPO call centers. This methodology, honed over the past five years, has been integral to FHC's support of FHC's multiple successful UI call centers. The standards and practices currently in place with our UI curriculum align precisely with NDOL's training requirements.

2.2.14. ON-THE-JOB TRAINING

New hires are monitored and mentored by management and receive one-on-one coaching from their supervisor to reinforce concepts and sharpen their skills. We have found that this hands-on training approach results in our employees quickly becoming effective at generating recoveries and maintaining compliance with laws and regulations.

Newly hired CSRs receive a review on days 30, 60, and 90 after completing training and being moved to operations. CSRs who fail to meet FHC expectations prior to day 90 are then released if extensive coaching fails to improve their performance. Thereafter, FHC conducts thorough performance reviews on a yearly basis where all facets of the CSR's performance are scored and then compared to their respective peer groups to determine pay increases.

2.2.14.1.1.1. CSR Improvements with Real-Time Coaching

Frontline managers perform monthly side-by-side reviews with each CSR assigned to NDOL, based on the CSR's tenure and overall performance during the previous month and month-to-date. These reviews observe the CSR and provide real-time feedback relevant to the performance areas that need improvement. In addition, to live coaching, supervisors review calls with their staff weekly to improve their customer service skill techniques and any quality issues identified in reviewing the call. These one-on-one sessions allow supervisors to effectively spread their knowledge and experience to their teams, yielding constant and consistent improvement for the CSR and a superior offering of customer service to our clients and their customers. All FHC employees and CSRs must pass annual mandatory testing to ensure they comprehend industry and regulatory changes.

2.2.14.1.1.2. CSR Scorecards

Another method we use to determine the effectiveness of training is our CSR scorecards. CSRs are scored automatically using our SpeechIQ platform from LiveVox, in addition to manual scorecards created by our QA team. CSRs who consistently underperform in certain areas, and trends across training classes are identified by reviewing this data, allowing additional insight as to the effectiveness of training. CSRs new to working NDOL's portfolio receive increased scrutinization and more call reviews by our QA department to gauge our training program and identify deficiencies at the CSR level and trends across the training class.

2.2.15. TRAINING TOOLS

The **UKG:Ascentis LMS** serves as the central repository for all FHC policies and procedures, which both CSRs and all FHC staff are required to review and acknowledge annually—often through mandatory testing. These policies are routinely updated, and outdated or irrelevant materials are removed to ensure the system reflects current operational standards.

Our Training Team monitors assignment and completion timelines for each policy or procedure, ensuring timely engagement. Additionally, the operations team conducts periodic audits through brief quizzes or other verification methods to confirm that the content has been effectively retained and applied in practice.

FHC utilizes **Microsoft SharePoint** to provide CSRs with quick-access cheat sheets, enabling them to efficiently reference common FAQs related to NDOL customers. Since fully transitioning to a digital-only environment in 2018, this tool has been essential in supporting seamless and informed customer interactions.

Beyond cheat sheets, SharePoint also serves as a centralized hub for real-time policy updates, training materials, and compliance documentation. It allows version control, ensuring CSRs always access the most current information. Integrated search functionality helps users quickly locate client-specific content, while permission-based access ensures sensitive information is only visible to the appropriate teams. SharePoint also enables document collaboration, task assignment, and workflow automation—empowering supervisors and managers to distribute updates, track acknowledgments, and manage team productivity more effectively across the organization.

Confidential data. Please see 121962 O3 FHC File 4 of 7, confidential item #4.

In addition, FHC leverages a tool called **Zenarate** to fast-track CSR readiness, with a strong focus on mastering the complex Unemployment Insurance process while delivering empathetic, knowledgeable customer service while speaking to NDOL claimants. The platform is also AI-driven, simulating realistic conversations that mirror the toughest conversations CSRs face including denial of benefits, request for appeals, frustrated claimants, and other challenging scenarios. These dynamic scenarios change weekly to stay aligned with evolving claimant behavior and call center trends.

Zenarate helps CSRs quickly develop the confidence and skills to deliver immediate, accurate responses that keep the conversation on track and drive toward first call resolution. By practicing sensitive conversations with NDOL claimants facing the loss of income in a risk-free environment, CSRs are trained to de-escalate situations, remediate past issues, and pivot conversations toward helpful information and next steps for claimants to receive their Unemployment Insurance benefits.

The tool also scores CSR performance in real time by evaluating tone, accuracy, and compliance. Results are reviewed by trainers and managers to provide personalized coaching and identify performance gaps early. With Zenarate, FHC equips our call center team to delicately handle the more charged conversations with precision and humanity—leading to faster resolutions, fewer call backs, and improved customer experience and CSAT scores. New CSRs, especially those unfamiliar with Unemployment Insurance Call Centers, benefit significantly from this AI tool, as it fast-tracks the learning process that traditionally takes experienced CSRs months to develop.

iv. Training including but not be limited to:
a) Sensitivity awareness training
b) Projecting positive and helpful attitude
c) Conflict resolution
d) Communicating with confidence and competence
e) Adhere to confidentiality policies and procedures
f) Customer Service Enhancement.
g) Product knowledge
h) System use
i) Script familiarity
j) Customer service enhancements
k) Sensitivity and confidentiality training
l) Role-play
c. Training Locations
i. Training may be conducted at the Contractor's physical location or online with a pre-approved web application.

FHC training is designed to equip CSRs with the essential competencies, behaviors, and tools necessary to provide exceptional service while upholding the integrity and standards expected by NDOL. With a focus on professional growth and performance excellence, this comprehensive curriculum covers a wide array of subjects including sensitivity awareness, conflict resolution, confidentiality protocols, and confident communication—all delivered in an engaging and practical format.

CSRs will develop a strong foundation in customer service enhancement, system navigation, product knowledge, and script adherence, further reinforced through interactive role-play exercises and scenario-based coaching. Emphasis is placed on fostering a consistently positive and helpful attitude, aligning with NDOL's values and expectations.

To meet the diverse needs of operations, training is conducted at our physical facility. We can also conduct training virtually using a secure, pre-approved web platform. This flexible delivery model ensures accessibility without compromising training quality.

2.2.16. TRAINING TOPICS

The following table lists potential training topics for CSRs in the NDOL UI Call Center. These include required topics from the solicitation, professionalism in communicating with claimants, NDOL policies and procedures, potential topics from our existing UI call centers, and other topics that NDOL may find relevant to include.

Table 15: Training Topics for NDOL CSRs

NDOL CSR Training Topics	
Required Topics from the Solicitation	Sensitivity Awareness
	Projecting a Positive and Helpful Attitude
	Conflict Resolution
	Communicating with Confidence and Competence
	Adhere to Confidentiality Policies and procedures
	Customer Service Enhancement
	Product Knowledge
	System Use
	Script Familiarity
	Customer Service Enhancements
	Sensitivity and Confidentiality Training
Professionalism in Communication with Claimants	Customer Assistance
	Identifying Account Issues and Circumstances
	Effective Listening and Negotiating
	Conducting Oneself Professionally and Respectfully
	Proper Notation of Accounts
	Skip Tracing Tools and Techniques
	FHC Policies and Procedures
	NDOL Standards
	Acceptable Use of Technology
	Acceptable Use of Phones
	Security (e.g., password protection, clean desk policy)
NDOL Policies and Procedures	Safeguarding Critical Assets Training
	Understanding the Contract Services, Responsibilities, and Restrictions
	Confidentiality and Security Requirements
	Prohibitions of Browsing or Disclosing Customer or NDOL Information
	Applying for Unemployment Benefits

NDOL CSR Training Topics	
Potential Topics from FHC Existing UI Call Centers	New Maximum Weekly Benefit Rate
	New Minimum Base Period Wage Requirement
	Change to Dependency Allowance
	Nebraska Career Center Listings
	NDOL Technology Overview
	NDOL Codes
	CSR Script
	Phone Tips
	Contact Information Change Procedure
	Call Monitoring Checklist
	Call Monitoring Tips
	Language Services – Lionbridge
	Nebraska Wage Training
	Where is Where for UI Online
	Uploading Documents to UI Online
	Cheat Sheets and Activities (nearly 50)
	Intro to UI – How to File
	Request Benefit Payment
	Reopening a Claim
	Instructions for Claimant Password Reset
	Adjudication
	Eligibility Issues
	Fact Finding Basics
	Where is my Money
	Overpayments
	Late Cert and Predate
	RESEA
	Fraudulent Claim Activity
	PI Vendor Training
	Adjudication Procedure through Phones
	Form 1099
	Navigating NEworks without a claim
	NEworks
	Fraud
	EIRP – CSR Guide Card
	Overpayment Status Definitions
	Tax Intercept Guide
	Filling out Fact Finding
	RESEA Desk Guide
	Form 415
	PI Escalation Checklist
	IDV Process
	Login.gov Removal

NDOL CSR Training Topics	
	Name Change Protocol
	Acceptable IDV Documentation
	USPS Verification Process
	Self-harm Threat guidelines
	Dealing with Threats from Claimants
	NEworks Useful Screens
	Multi-factor Authentication (MFA) for Claimants
Additional Topics Potentially Relevant to the NDOL Call Center	Call Monitoring Procedure
	Call Opening Audit Procedure
	Clean Desk Audit Procedure
	Clean Desk Policy
	Compliance Monitoring Plan
	Compliance Training Policy
	Email Policy
	FHC Equal Opportunity Policy
	FHC Employee Equipment Policy
	Fraud, Language and Hearing Impaired
	HR-003 Confidentiality Agreement
	Identity Theft Policy
	Privacy Policy

2.2.17. REPORT REQUIREMENTS

a. The contractor shall provide a real-time dashboard that displays the most important KPIs. This dashboard should be accessible to NDOL daily, ensuring continuous monitoring and immediate visibility of the call center's performance. Required KPIs include, but are not limited to:
i. Call Statistics Reports: Detail and summary reports, aggregated and detailed data for calls received, abandoned, answered, resolved, etc.
ii. Interval Reports: Ability to filter and sort reports by specific intervals such as hourly, daily, weekly, etc.
iii. Real-Time Call Volume: A live feed showing the current call volume and any fluctuations in real time.
iv. Service Level Compliance: Monitoring adherence to agreed-upon service levels (e.g., response time, abandonment rates).
v. Agent Performance: Metrics on agent effectiveness, including call handling time, resolution rates, and customer satisfaction scores.
vi. Call Categories: Detailed breakdowns of call categories, including volumes, common issues, and customer feedback.
b. Contractor should make available customizable reports based upon data trends in call volume, customer satisfaction and service level adherence.
c. Contractor should provide ad hoc reports as requested by the State. Due date for ad hoc reports will be determined by mutual agreement of the parties.

To provide transparency, FHC provides a **real-time performance dashboard accessible to NDOL daily,** as well as detailed, interval-based, and customizable reports. These will reflect key performance indicators (KPIs) such as call resolution, agent efficiency, service level compliance, and customer satisfaction.

We can also make the dashboard available through FHC's Customer Care Portal, to which NDOL has 24/7/365 direct access to via a secure login to https://www.clientaccessweb.com/fhcann to access this data remotely in addition to access to our CRM Artiva. You receive a personalized, confidential, robust portal where you can review and manipulate claimant information, KPIs, and reports. On the portal, you can:

- Search for and view claimants and KPIs
- Access numerous analytics, including call volume, average handle time, average talk time calls Handled, Hold Time, Average Speed to Answer, etc.
- View, print, download, and/or export all standard reports created for NDOL
- Easily customize any report to meet NDOL's needs
- Create customized reports

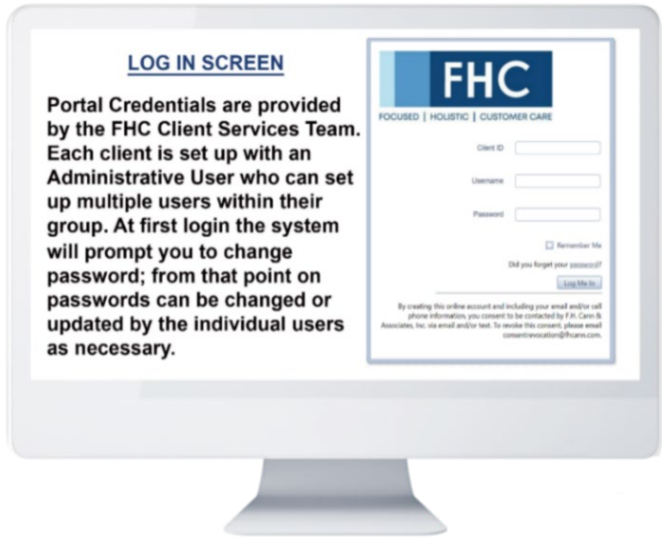
NDOL can customize reports through our Customer Care Portal. If an ad hoc report is requested, the time to complete the programming is based on the complexity of the report. Our standard reports are available on the Customer Care Portal. NDOL's administrative users have access to all reports but may choose which reports additional users require for their day-to-day job functions and can set permissions accordingly.

FHC provides the following reports:

- **Call Statistics Reports:** Detail and summary reports, aggregated and detailed data for calls received, abandoned, answered, resolved, etc.
- **Interval Reports:** Ability to filter and sort reports by specific intervals such as hourly, daily, weekly, etc.
- **Real-time Call Volume:** A live feed showing the current call volume and any fluctuations in real time.
- **Service Level Compliance:** Monitoring adherence to agreed-upon service levels (e.g., response time, abandonment rates).
- **Agent Performance:** Metrics on agent effectiveness, including call handling time, resolution rates, and customer satisfaction scores.
- **Call Categories:** Detailed breakdowns of call categories, including volumes, common issues, and customer feedback.
- **Customizable reports** based on data trends in call volume, customer satisfaction, and service level adherence.
- **Ad hoc reports** as requested by NDOL, with due dates determined by mutual agreement.

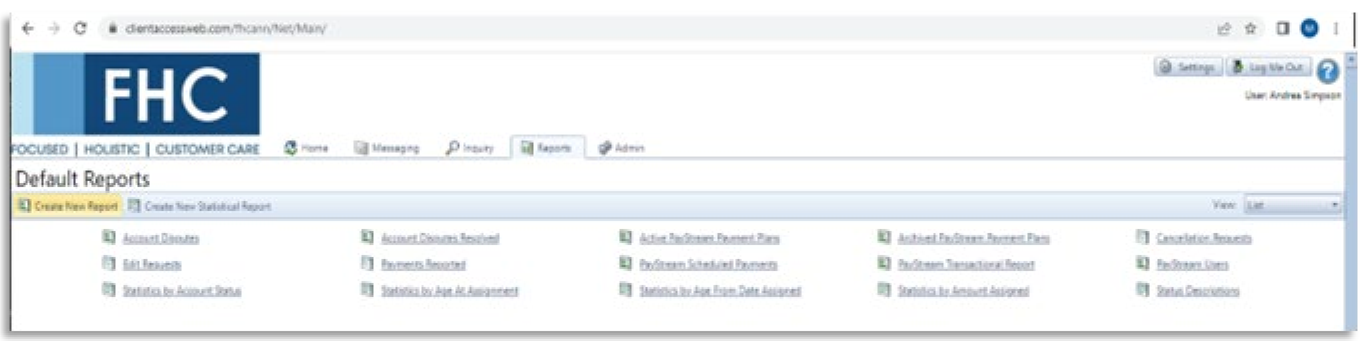
We have provided sample reports in Appendix D and E; these are customized to meet NDOL specific reporting requirements.

During Implementation, FHC works closely with NDOL on expectations regarding reporting formatting and visualizations. We provide a suite of reporting options provided by our in-house reporting service provider, Bridgeworks SQL Writer. Our reporting provider is a partner of Finvi, our Telephony and CRM provider. FHC has in-house developers with more than 30 years of combined experience writing customized reports using Bridgeworks for Finvi systems. While the data for this contact center is housed on FHC systems, our database specialists are available to collaborate and troubleshoot with NDOL stakeholders to create reports that are meaningful, actionable, capture relevant data, and are delivered timely via the preference of NDOL. FHC has hundreds of customized reports generated daily for FHC operations to ensure KPIs are closely monitored. These reports are generated hourly, daily, weekly, and monthly. Additional reports are delivered with accuracy and 100% timeliness include, but are not limited to, contact center status reports, quality assurance, workforce management forecasting, workforce management scheduling, billing details, business reviews, training, errors, voice-of-customer, ramp plans, attrition, shrinkage, and KPI details.

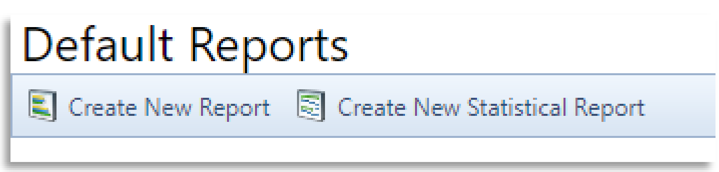


Please see Appendix D KPI Sample Reporting, and Appendix E Call Center Sample Reports for additional information.

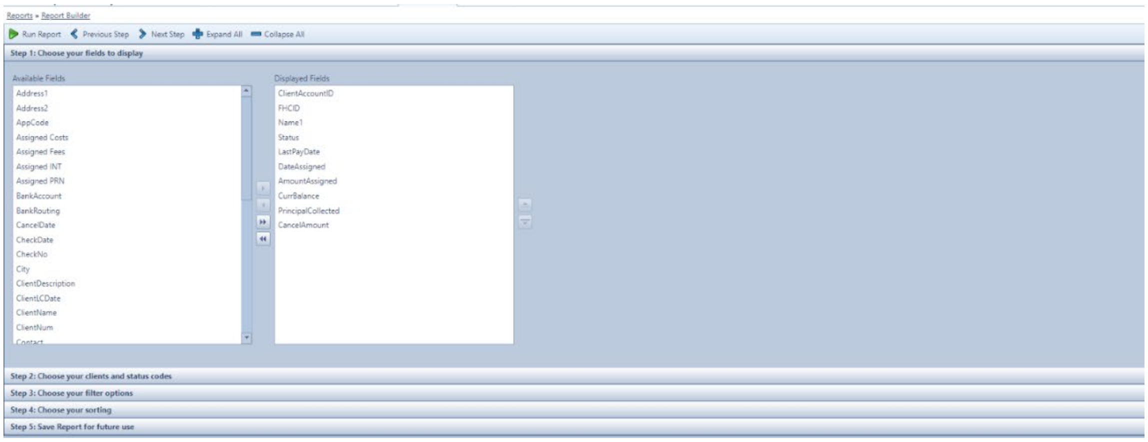
Examples of how to create and manipulate reports in real-time follow. NDOL can also use this method to capture the status codes for all claimants who require a callback for assigned follow up by more tenured NDOL personnel in addition to pulling reporting through our CRM Artiva:



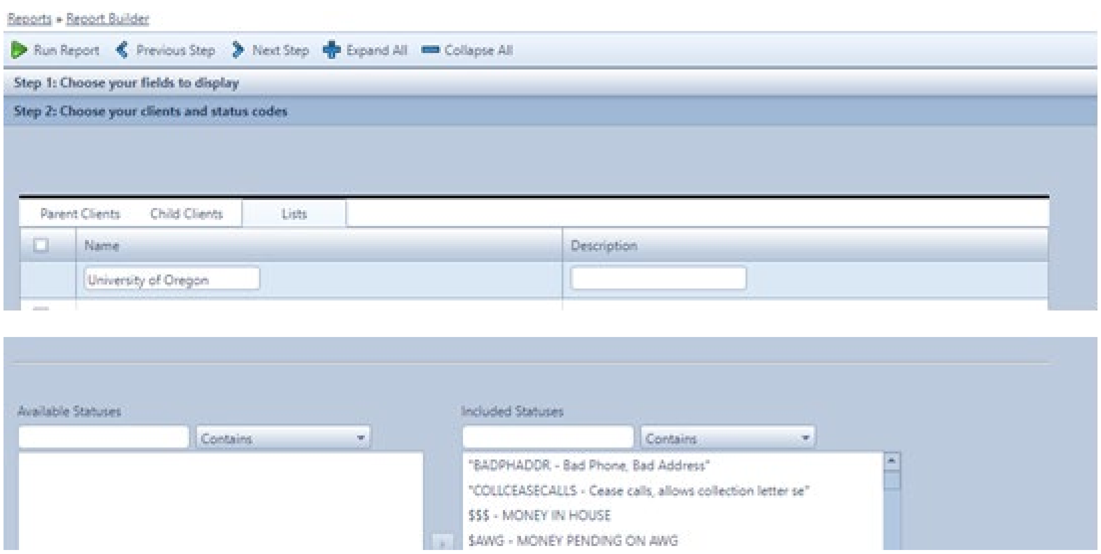
Create a New Report
On the Reports tab, click “create new report.”



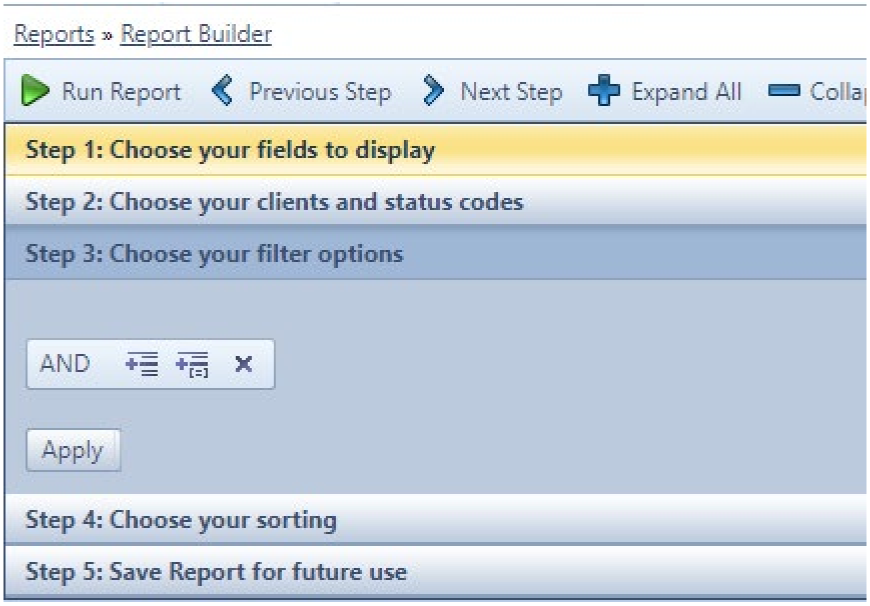
Step 1: Choose your fields to display.



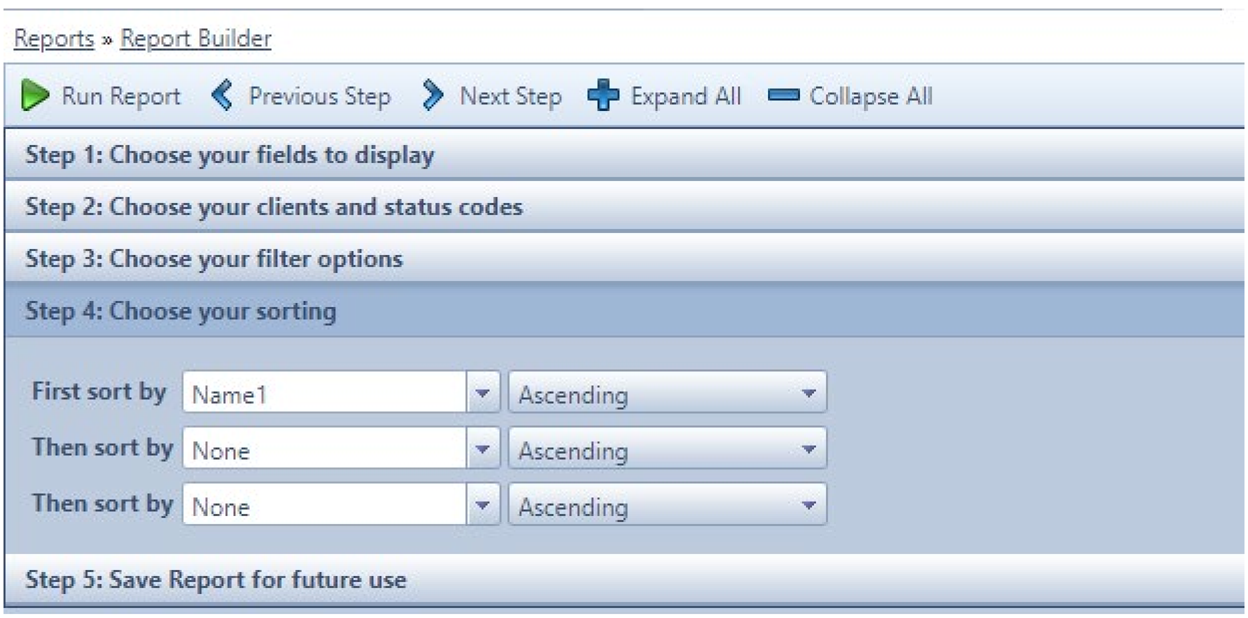
Step 2: Choose your status codes.



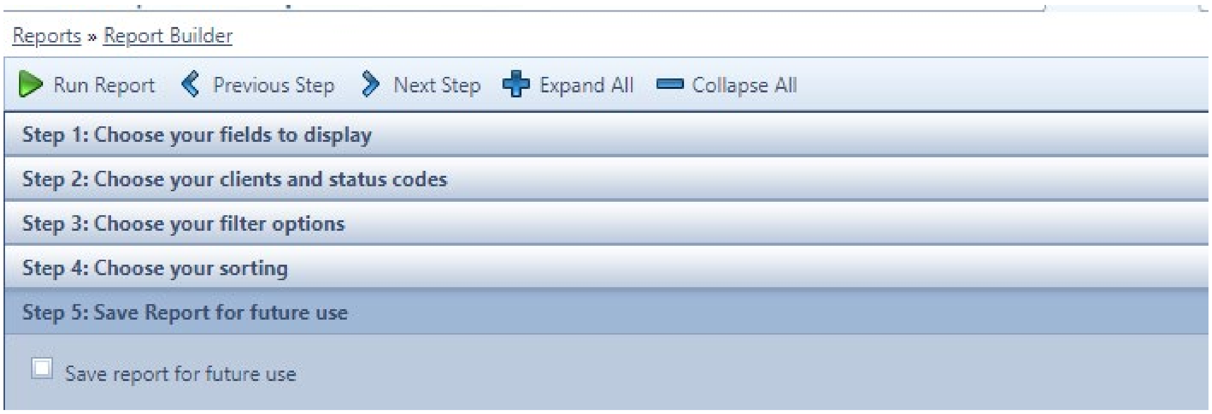
Step 3: Choose your filter options.



Step 4: Choose your sorting.



Step 5: Save Report for future use.



2.2.17.1. Disruption in Service

a. In the event of a disruption in service, Contractor shall notify NDOL POC immediately and provide a timeline for resolving the issue.

FHC is committed to maintaining service continuity, with immediate communication and resolution protocols in place should any disruption occur. We notify NDOL POC immediately and provide a timeline for resolving the issue.

To ensure continuity of operations and quality services to NDOL and UI claimants, FHC has multiple planned responses and contingencies for challenges such as disaster recovery, incident responses, and global pandemics.

Disaster recovery is a critical part of maintaining successful contact enter operations, and FHC has an expanded Information Security Plan that includes disaster recovery and business continuity plans meeting all Federal Information Security Management Act (FISMA) requirements. Our Disaster Recovery Plan (DRP) was created to plan for a large-scale incident that destroys, damages, or disrupts FHC's critical systems. The DRP prioritizes the operational recovery of critical systems from the moment of a disaster declaration through migration of activities to our DR site and subsequent return to normal operations. The DRP identifies all primary and redundant assets as well as roles and responsibilities necessary to maintain operations.

We also have planned responses and standard operating procedures for daily work performed within our contact centers. All plans are housed in UKG:Ascentis with authors, version control history, and approval tracked at the individual document level. Copies of our planned responses, contingencies, and standard operating procedures are available upon request.

2.3. DETAILED PROJECT WORK PLAN

a. Contractor shall provide a detailed project plan outlining phases such as project kickoff, systems integration, staff training, pilot testing, and full-scale implementation.
b. Outline shall Include timelines for each phase and a plan to ensure phases are met as scheduled.
c. Provide daily services and reports as specified in this RFP while meeting specified performance standards.

- ***Average Speed to Answer (ASA): ≤3 minutes***
- ***Average Handle Time (AHT): ≤10 minutes***
- ***After Call Work (ACW): ≤1.5 minutes***
- ***Abandoned Call Percentage: ≤10%***
- ***Repeat Caller Percentage: ≤20%***
- ***Scheduled Callback Percentage: ≤20%***
- ***Customer Satisfaction Score (CSAT): 85% or greater***

Please see Appendix H for FHC's Integrated Master Project Schedule (IMS), which contains a detailed project work plan outlining phases of implementation, task owners, dependencies, and task durations. Our Work Plan methodology follows.

2.3.1. WORK PLAN METHODOLOGY

FHC has provided transition services to over 200 clients. FHC's Project and Executive Team brings these lessons learned with other state clients that required call center transition and implementation. FHC understands that the systems interface requirements for project implementation are critical.

At FHC, we are large enough to implement federal and state call center projects, and also flexible enough to meet varying timelines and challenges uniquely associated with each project. For example, FHC's implementation process for the Department of Education NextGen initiative took approximately six months in accordance with the timeline laid out by the Office of Federal Student Aid (FSA). During implementation, FHC was the first of the four companies on contract to achieve an Authorization to Operate (ATO) – four months ahead of the next company to do so. FHC had to interface with, conduct security testing on, and conduct user Acceptance Testing (UAT) for all technology solutions for this project which included the Salesforce CRM, Calabrio, and Nice telephony platform, among other technology solutions while transitioning from incumbents on contract.

We leverage our experience to ensure implementation with NDOL is seamless. Driving our transition methodology is maintaining close contact with our client partners during the implementation process. FHC conducts frequent meetings with project stakeholders to identify potential pain points and devise remedies to counteract them. We use our Integrated Master Project Schedule in MS Project as a baseline to track all deliverables, milestones, task owners, dependencies, and potential constraints. Furthermore, we conduct frequent internal meetings – sometimes multiple per day – to identify and remediate obstacles that may arise during the development of the call center. Results of these meetings are communicated with NDOL immediately.

While FHC's implementation for the Next Gen initiative took several months due to the size and complexity of the project, on the opposite end of the spectrum, FHC implemented a fully trained and staffed call center of 350 agents in eight days for the Commonwealth of Massachusetts Executive Office of Health and Human Services during the COVID-19 pandemic. Again, frequent communication and notification of project developments to all stakeholders was crucial in implementing a call center in such a compressed timeframe. FHC remained agile during both implementation and over the lifetime of the project, adeptly adapting to shifting circumstances under the backdrop of a global pandemic where new information emerged hourly. FHC performed so well that the Commonwealth expanded the scope of the project to slowly phase out an incumbent assisting with the project so that FHC could handle more volume while expanding the contract scope. We have experience implementing emergency call center solutions for UI multiple times for MA DUA, providing hundreds of fully trained CSRs and technical infrastructure in a matter of days.

In summary, FHC uses our trusted implementation methodologies as part of our work plan to perform all the heavy lifting associated with the launch of a new project – project assessment, task and deliverables execution, systems interfacing and integration, and frequent contact with our client partners that fosters a swift and successful implementation.

2.3.2. PROJECT MANAGEMENT AND WORK PLAN

NDOL and FHC share a collaborative, open-door policy of communication throughout our partnership that promotes agility and flexibility and best supports the scope of work needs. During implementation, Account Manager, Sara Alosa, meets with NDOL to discuss topics of importance and ensure your needs, requirements, and timelines are met. We use trusted methodologies such as creating and maintaining the UI Call Center IMS to define all project milestones, tasks, their dependencies, owners, and contract deliverables. This process ensures all tasks are completed at or ahead of schedule. This process also allows us to identify potential roadblocks and bottlenecks during implementation and chart alternate critical paths should a specific task be delayed. Should FHC identify potential risks or issues, we proactively bring them to the attention of NDOL along with proposed contingencies to prevent them during our frequent touchpoints. These open lines of communication buttress regularly scheduled meetings to discuss implementation status and ongoing operational performance.

We manage scope by ensuring all project modifications follow official channels/change orders and that all stakeholders are fully informed throughout the lifetime of the contract. NDOL's Contract Manager and representatives can contact FHC's Account Manager, Sara Alosa, or alternate Account Manager, Ernesto Bencosme, at any time with questions, requests, or other topics during the planning, transition, and operational delivery phases of NDOL's UI Call Center.

We align our entire project staff with contractual SLAs and KPIs from the Account Manager down to the Call Center Manager and CSR levels to ensure exceptional service. We monitor these SLAs and KPIs from a macro/project level down to the micro/CSR level and adjust to correct deficiencies as needed on intervals ranging from seasonal to weekly, daily, and intra-hour. Should these changes require additional allocated CSR hours, FHC utilizes our recruitment and staffing plans to meet NDOL's needs.

FHC's internal project team meets weekly to discuss operational performance, trends, and potential challenges; creating a remediation plan for potential issues and communicates findings to NDOL. Our project team meets ad-hoc or more frequently as required for oversight of the project, with additional meetings scheduled during the implementation process to ensure deliverables are in progress and submitted prior to their due dates. FHC's Account Manager Sara Alosa reviews all deliverables prior to submission to NDOL and works with subject matter experts (SMEs) to revise deliverable submissions should NDOL request modifications.

Performance meetings with NDOL are used to communicate key objectives from stakeholders and to collaborate with the FHC Team on project progress, milestones achieved, potential risks/constraints, and innovative solutions to any problems that may arise. FHC is accustomed to meeting with NDOL outside of regularly scheduled meetings on an ad-hoc basis to discuss emerging trends or programmatic changes issued. We follow all official channels of communication to ensure proper management of scope, to control scope creep, and to keep all stakeholders properly informed of any changes with the project.

FHC has the experience, financial strength, managerial expertise, past performance history, and proven work plan approach to exceed NDOL's expectations as our current client references will attest. Our experience informs the methodologies, strategies, and performance metrics we offer NDOL in support of the UI Call Center for NDOL to serve vulnerable Nebraskans who are facing family financial uncertainty amidst recent job losses.

2.3.3. COMMUNICATION PLAN:

As part of our Work Plan, we use the follow Communication Plan to ensure effective communication and team collaboration throughout implementation and during steady state operations for the NDOL UI Call Center. FHC proposes a dedicated team of individuals from each of our respective departments that are involved in the overall management of NDOL's call center. Each team member contributes to the overall communication plan, ensuring consistent communication between FHC and NDOL stakeholders. FHC encourages collaborative partnerships with our clients to foster an open exchange of ideas, drive performance expectations, and discuss emerging industry trends. We typically hold performance conference calls with our clients monthly for this purpose. Any important developments are communicated immediately so that knowledge is not withheld from NDOL. Should NDOL ever have any questions, additional points of contact that augment our Account Manager and Alternate Account Manager is our client services team led by our Client Services Manager, Daisha Sanders.

2.3.4. SCOPE MANAGEMENT

FHC fully understands the scope of this effort and is proposing a solution that is in use today for more than 100 of our current clients. FHC's Account Managers are trained in the best practices for controlling scope, managing client expectations, schedule constraints, internal budgeting, human capital resource allocations, and all contractual requirements. Project Management at FHC focuses on delivering quality projects that are on schedule and on budget to deliver the expected results the **first time**. Our contract deliverables are reviewed in detail with our clients to ensure the scope is agreed upon, and we have established the requirements fully encompassing the goals of the project. We have experience identifying and mitigating scope creep, which can be especially influential with more dynamic projects. As time passes and stakeholders may request additional functionalities, communication is paramount in controlling scope creep. The following is a high-level overview of best practices that FHC employs to maintain project integrity and manage to scope at a programmatic level:

- **Define Project Scope**: Baseline the project and ensure project scope is defined and understood upfront by all relevant project stakeholders, including NDOL. This serves as an agreed-upon scope and timeline that can be referenced by all parties as the project evolves.
- **Document Scope Changes:** Under our numerous government contracts, FHC has experience suggesting, reviewing, and accepting official Change Requests (CRs) to the scope of the contract. Any additional tasks, deliverables, and resources that result in an approved Change Request are then updated to our Master Project Work Plan and IMS. All project tasks have predecessor and successor tasks, owners, and specific project details associated with each task. Using this method, FHC can easily update the scope of the project while conveying any affected changes in timelines or tasks.
- **Re-Baselining Project Schedule:** Task deadlines and constraints are not identified when the Project Schedule is not re-Baselined after the acceptance of any client representatives. Our Account Management team re-Baselines the schedule agreed to by FHC and NDOL and then forwards that schedule to NDOL, ensuring all stakeholders are reading project details from a

common source. This practice helps identify future task dependencies owned by NDOL.

- **Design Reviews:** FHC Technical Teams brainstorm and iterate on the technical solution to create the best solution/functionality for an efficient and user-friendly experience.
- **Testing:** Implementation quality is tested through a variety of methods: integration testing, user-acceptance testing, production testing, and security testing. The outcome of this step is a fully validated system capable of meeting the needs of the unemployment insurance contact center.
- **Communication/Project Check-ins:** Making sure all project stakeholders are informed is key to managing scope. When tasks and timelines become misaligned, confusion and scope creep can negatively affect initiatives and their goals. Our project team works in tandem with all functional project areas to ensure that all changes promised are done through the approved mechanism agreed upon by NDOL and FHC, reviewed by SMEs, and updated in the corresponding project schedule.
- **Scope Creep Traps:** Both internally and externally, FHC's Account Management staff is aware and avoidant of scope creep traps. Traditionally, these traps occur when a project stakeholder wishes to make changes to the project scope without going through the proper channels or issuing a change order. All changes to the project scope must go through official project channels issued through change orders, be reviewed by SMEs, and be mutually agreed upon by both FHC and NDOL. Our project team is experienced and adept at identifying scope creep traps to identify issues in their infancy and take corrective action before project scope begins to morph unexpectedly.

FHC recognizes the importance of identifying and mitigating scope creep across complex and/or long-duration projects. NDOL can be confident knowing that FHC has experience managing various state and federal contracts including expansive federal contracts for the Department of Education under the Next Gen initiative, of which FHC is one of only four Business Process Operations (BPOs) performing on contract supporting **68 million** student loan holders. Our experience includes swiftly implementing Unemployment Insurance Call Centers for the state of Massachusetts several times under compressed emergency timelines. We have experience maintaining and submitting required deliverables on or before the deadline.

FHC offers NDOL our expertise in project management and administering work plans to ensure smooth and successful project implementation, and we continue to closely monitor and manage the project as the scope evolves with programmatic changes made over time. More importantly, we offer NDOL a partnership steeped in collaboration with the mindset of a win-win attitude. We prefer to involve NDOL in every project decision to establish shared expectations and project synergy.

FHC's ultimate definition of project success is your satisfaction, and the satisfaction of at-risk Nebraskans dealing with difficult life circumstances facing the loss of income. FHC owes our continued growth and success to long-term partnerships with our clients by maintaining adaptability and flexibility to achieve target objectives.

2.4. DELIVERABLES AND DUE DATES

FHC delivers a fully integrated, secure, and performance-driven call center that meets NDOL's highest standards for service, compliance, and responsiveness. Through a turnkey, U.S.-based facility with dedicated workspaces and a robust technological infrastructure, we provide a seamless customer service experience supported by a trained, managed, and multilingual workforce.

We ensure comprehensive staffing and supervision, including experienced leadership, bilingual agents, and on-site Quality Assurance Analyst, all operating under a system that incorporates timesheet tracking, performance oversight, and targeted training. Our service delivery model includes handling a full range of claimant interactions—such as inquiry response and callback scheduling, supported by NDOL-approved scripts and our multilingual IVR systems.

Training is continuous, practical, and compliant—beginning with a train-the-trainer program and extending into regular onboarding, refresher courses, and soft skills development using a pioneering blend of traditional instruction and emerging AI technologies discussed previously. All materials, including manuals and training records are readily available for NDOL review.

Finally, we are committed to transparency and continuous improvement, offering real-time reporting dashboards, detailed call analytics, and monthly performance reviews to ensure accountability and adaptability throughout the contract term.

The following table lists deliverables and due dates from our IMS Schedule Work Plan.

Table 16: Deliverables and Due Dates for the NDOL UI Call Center

Deliverable	Date Complete/Available
A U.S.-based call center facility with secure, dedicated workspaces (no remote work)	Now
A complete turnkey call center solution	10/1/2025
Full staff oversight and management	10/1/2025
Inbound call handling	10/1/2025
System integration with NDOL’s phone system	9/17/2025
Data entry into CRM and NEworks	10/1/2025
IVR system	9/19/2025
Continuous performance monitoring	10/1/2025
Detailed IVR reporting	9/25/2025
Initial “Train the Trainer” program (up to two weeks)	9/5/2025
Ongoing training for new hires and refresher training	9/23/2025
Training program development	9/9/2025
Onsite dedicated trainer	9/11/2025
Training materials provided to NDOL	9/9/2025
Training location (contractor’s site or approved online platform)	Now
Real-time dashboard	9/18/2025
Monthly performance reviews with NDOL	Monthly, ongoing

Please see Appendix H FHC’s Integrated Master Project Schedule (IMS) for more detailed information regarding task dates, dependencies, task owners, and completion dates.

FHC's onboarding approach is to do all the heavy lifting. We have found that most clients are apprehensive about selecting another company to transition existing services. We have streamlined our onboarding approach to be the most advantageous of all prospective new vendors. We provide NDOL a collaborative partnership, with touchpoints to keep stakeholders informed of onboarding progress, while ensuring all project deliverables are thorough, accurate, and delivered at or before their due dates.

Other differentiators include our UI expert CSRs used to staff your UI Call Center, experience implementing multiple state UI contracts, sometimes under emergency timelines, innovative approach to training and CSR desktop aids that include our AI driven technologies, and superior letters of reference from similar clients. We foster a collaborative partnership, providing expertise and lessons learned from similar projects to continuously improve our service levels to NDOL.

We offer NDOL and the Nebraskans you serve a proven track-record of exemplary customer service, a compliance and call monitoring program that are an innate part of our call center expertise, a strict information security posture currently approved for use by multiple states and the federal government, and a project team with over 200 years of combined experience delivering **Focused, Holistic, Customer Care** to our state partners whose residents face anxiety and uncertainty while attempting to navigate complex unemployment benefits. Thank you for the opportunity to submit our proposal, and we hope to be strongly considered for contract award.

2.5. ATTACHMENT #1: REQUIRED BIDDER RESPONSES

Please see the attached file: "121962 O3 FHC File 2 of 7 Attachment #1 Required Bidder Responses"

2.6. ATTACHMENT #2: COST PROPOSAL

Please see the attached file: "121962 O3 FHC File 3 of 7 Attachment #2 Cost Proposal"

121962 O3 FHC FILE 3 OF 7 ATTACHMENT #2 COST PROPOSAL

FHC has completed Attachment #2 Cost Proposal.

FHC has completed the signed solicitation sections II through IV in Appendix B.

APPENDIX A

Original Contractual Agreement Form

CONTRACTUAL AGREEMENT FORM

BIDDER MUST COMPLETE THE FOLLOWING

By signing this Contractual Agreement Form, the bidder guarantees compliance with the provisions stated in this solicitation and agrees to the terms and conditions unless otherwise indicated in writing and certifies that bidder is not owned by the Chinese Communist Party.

Per Nebraska's Transparency in Government Procurement Act, Neb. Rev Stat § 73-603, DAS is required to collect statistical information regarding the number of contracts awarded to Nebraska Vendors. This information is for statistical purposes only and will not be considered for contract award purposes.

______ NEBRASKA VENDOR AFFIDAVIT: Bidder hereby attests that bidder is a Nebraska Vendor. "Nebraska Vendor" shall mean any bidder who has maintained a bona fide place of business and at least one employee within this state for at least the six (6) months immediately preceding the posting date of this Solicitation. All vendors who are not a Nebraska Vendor are considered Foreign Vendors under Neb. Rev Stat § 73-603 (c).

______ I hereby certify that I am a Resident disabled veteran or business located in a designated enterprise zone in accordance with Neb. Rev. Stat. § 73-107 and wish to have preference, if applicable, considered in the award of this contract.

______ I hereby certify that I am a blind person licensed by the Commission for the Blind & Visually Impaired in accordance with Neb. Rev. Stat. § 71-8611 and wish to have preference considered in the award of this contract.

THIS FORM MUST BE SIGNED MANUALLY IN INK OR BY DOCUSIGN

COMPANY:	**F.H. Cann & Associates, Inc.**
ADDRESS:	**1600 Osgood Street, Suite 3058 North Andover, MA 01845**
PHONE:	**978-215-3602**
EMAIL:	**scann@fhcann.com**
BIDDER NAME & TITLE:	**Sheri A. Cann, President/CEO**
SIGNATURE:	DocuSigned by: Sheri Cann 1DA8B84CD3254DE...
DATE:	**June 27, 2025**

VENDOR COMMUNICATION WITH THE STATE CONTACT INFORMATION (IF DIFFERENT FROM ABOVE)	
NAME:	**John Webster (additional contact person from above)**
TITLE:	**Director of Proposal Management & Development**
PHONE:	**877-750-9801**
EMAIL:	**rfp@fhcann.com**

APPENDIX B

Signed Sections II through IV

II. TERMS AND CONDITIONS

Bidder should read the Terms and Conditions within this section and must initial either "Accept All Terms and Conditions Within Section as Written" or "Exceptions Taken to Terms and Conditions Within Section as Written" in the table below. If exception is not taken to a provision, it is deemed accepted as stated. If the bidder takes any exceptions, they must provide the following within the "Exceptions" field of the table below (Bidder may provide responses in separate attachment if multiple exceptions are taken):

1. The specific clause, including section reference, to which an exception has been taken;
2. An explanation of why the bidder took exception to the clause; and
3. Provide alternative language to the specific clause within the solicitation response.

By signing the solicitation, bidder agrees to be legally bound by all the accepted terms and conditions, and any proposed alternative terms and conditions submitted with the solicitation response. The State reserves the right to negotiate rejected or proposed alternative language. If the State and bidder fail to agree on the final Terms and Conditions, the State reserves the right to reject the solicitation response. The State reserves the right to reject solicitation responses that attempt to substitute the bidder's commercial contracts and/or documents for this solicitation.

Accept All Terms and Conditions Within Section as Written (Initial)	**Exceptions Taken to Terms and Conditions Within Section as Written (Initial)**	**Exceptions:** (Bidder must note the specific clause, including section reference, to which an exception has been taken, an explanation of why the bidder took exception to the clause, and provide alternative language to the specific clause within the solicitation response.)
AC		

The bidders should submit with their solicitation response any license, user agreement, service level agreement, or similar documents that the bidder wants incorporated in the Contract. The State will not consider incorporation of any document not submitted with the solicitation response as the document will not have been included in the evaluation process. These documents shall be subject to negotiation and will be incorporated as addendums if agreed to by the Parties.

If a conflict or ambiguity arises after the Addendum to Contract Award has been negotiated and agreed to, the Addendum to Contract Award shall be interpreted as follows:

1. If only one (1) Party has a particular clause, then that clause shall control,
2. If both Parties have a similar clause, but the clauses do not conflict, the clauses shall be read together,
3. If both Parties have a similar clause, but the clauses conflict, the State's clause shall control.

A. GENERAL

1. The contract resulting from this Solicitation shall incorporate the following documents:

    a. Solicitation, including any attachments and addenda;
    b. Questions and Answers;
    c. Bidder's properly submitted solicitation response, including any terms and conditions or agreements submitted by the bidder;
    d. Addendum to Contract Award (if applicable); and
    e. Amendments to the Contract. (if applicable)

    These documents constitute the entirety of the contract.

    Unless otherwise specifically stated in a future contract amendment, in case of any conflict between the incorporated documents, the documents shall govern in the following order of preference with number one (1) receiving preference over all other documents and with each lower numbered document having preference over any higher numbered document: 1) Amendment to the executed Contract with the most recent dated amendment having the highest priority, 2) Executed Contract and any attached Addenda 3) Addendums to the solicitation and any Questions and Answers, 4) the original solicitation document and any Addenda or attachments, and 5) the Vendor's submitted solicitation response, including any terms and conditions or agreements that are accepted by the State.

Unless otherwise specifically agreed to in writing by the State, the State's standard terms and conditions, as executed by the State, shall always control over any terms and conditions or agreements submitted or included by the Vendor.

Any ambiguity or conflict in the contract discovered after its execution, not otherwise addressed herein, shall be resolved in accordance with the rules of contract interpretation as established in the State of Nebraska.

B. NOTIFICATION

Bidder and State shall identify the contract manager who shall serve as the point of contact for the executed contract.

Communications regarding the executed contract shall be in writing and shall be deemed to have been given if delivered personally; electronically, return receipt requested; or mailed, return receipt requested. All notices, requests, or communications shall be deemed effective upon receipt.

Either party may change its address for notification purposes by giving notice of the change and setting forth the new address and an effective date.

C. BUYER'S REPRESENTATIVE

The State reserves the right to appoint a Buyer's Representative to manage or assist the Buyer in managing the contract on behalf of the State. The Buyer's Representative will be appointed in writing, and the appointment document will specify the extent of the Buyer's Representative authority and responsibilities. If a Buyer's Representative is appointed, the bidder will be provided a copy of the appointment document and is expected to cooperate accordingly with the Buyer's Representative. The Buyer's Representative has no authority to bind the State to a contract, amendment, addendum, or other change or addition to the contract.

D. GOVERNING LAW (Nonnegotiable)

Notwithstanding any other provision of this contract, or any amendment or addendum(s) entered into contemporaneously or at a later time, the parties understand and agree that, (1) the State of Nebraska is a sovereign state and its authority to contract is therefore subject to limitation by the State's Constitution, statutes, common law, and regulation; (2) this contract will be interpreted and enforced under the laws of the State of Nebraska; (3) any action to enforce the provisions of this agreement must be brought in the State of Nebraska per state law; (4) the person signing this contract on behalf of the State of Nebraska does not have the authority to waive the State's sovereign immunity, statutes, common law, or regulations; (5) the indemnity, limitation of liability, remedy, and other similar provisions of the final contract, if any, are entered into subject to the State's Constitution, statutes, common law, regulations, and sovereign immunity; and, (6) all terms and conditions of the final contract, including but not limited to the clauses concerning third party use, licenses, warranties, limitations of liability, governing law and venue, usage verification, indemnity, liability, remedy or other similar provisions of the final contract are entered into specifically subject to the State's Constitution, statutes, common law, regulations, and sovereign immunity.

The Parties must comply with all applicable local, state, and federal laws, ordinances, rules, orders, and regulations.

E. BEGINNING OF WORK & SUSPENSION OF SERVICES

The bidder shall not commence any billable work until a valid contract has been fully executed by the State and the successful Vendor. The Vendor will be notified in writing when work may begin.

The State may, at any time and without advance notice, require the Vendor to suspend any or all performance or deliverables provided under this Contract. In the event of such suspension, the Contract Manager or POC, or their designee, will issue a written order to stop work. The written order will specify which activities are to be immediately suspended and the reason(s) for the suspension. Upon receipt of such order, the Vendor shall immediately comply with its terms and take all necessary steps to mitigate and eliminate the incurrence of costs allocable to the work affected by the order during the period of suspension. The suspended performance or deliverables may only resume when the State provides the Vendor with written notice that such performance or deliverables may resume, in whole or in part.

F. AMENDMENT

This Contract may be amended in writing, within scope, upon the agreement of both parties.

G. CHANGE ORDERS OR SUBSTITUTIONS

The State and the Vendor, upon the written agreement, may make changes to the contract within the general scope of the solicitation. Changes may involve specifications, the quantity of work, or such other items as the State may find necessary or desirable. Corrections of any deliverable, service, or work required pursuant to the contract shall not be deemed a change. The Vendor may not claim forfeiture of the contract by reasons of such changes.

The Vendor shall prepare a written description of the work required due to the change and an itemized cost sheet for the change. Changes in work and the amount of compensation to be paid to the Vendor shall be determined in accordance with applicable unit prices if any, a pro-rated value, or through negotiations. The State shall not incur a price increase for changes that should have been included in the Vendor's solicitation response, were foreseeable, or result from difficulties with or failure of the Vendor's solicitation response or performance.

No change shall be implemented by the Vendor until approved by the State, and the Contract is amended to reflect the change and associated costs, if any. If there is a dispute regarding the cost, but both parties agree that immediate implementation is necessary, the change may be implemented, and cost negotiations may continue with both Parties retaining all remedies under the contract and law.

In the event any good or service is discontinued or replaced upon mutual consent during the contract period or prior to delivery, the State reserves the right to amend the contract to include the alternate product at the same price.

*****Vendor will not substitute any item that has been awarded without prior written approval of NDOL*****

H. RECORD OF VENDOR PERFORMANCE

The State may document the vendor's performance, which may include, but is not limited to, the customer service provided by the vendor, the ability of the vendor, the skill of the vendor, and any instance(s) of products or services delivered or performed which fail to meet the terms of the purchase order, contract, and/or specifications. In addition to other remedies and options available to the State, the State may issue one or more notices to the vendor outlining any issues the State has regarding the vendor's performance for a specific contract ("Contract Compliance Request"). The State may also document the Vendor's performance in a report, which may or may not be provided to the vendor ("Contract Non-Compliance Notice"). The Vendor shall respond to any Contract Compliance Request or Contract Non-Compliance Notice in accordance with such notice or request. At the sole discretion of the State, such Contract Compliance Requests and Contract Non-Compliance Notices may be placed in the State's records regarding the vendor and may be considered by the State and held against the vendor in any future contract or award opportunity. The record of vendor performance will be considered in any suspension or debarment action.

I. NOTICE OF POTENTIAL VENDOR BREACH

If Vendor breaches the contract or anticipates breaching the contract, the Vendor shall immediately give written notice to the State. The notice shall explain the breach or potential breach, a proposed cure, and may include a request for a waiver of the breach if so desired. The State may, in its discretion, temporarily or permanently waive the breach. By granting a waiver, the State does not forfeit any rights or remedies to which the State is entitled by law or equity, or pursuant to the provisions of the contract. Failure to give immediate notice, however, may be grounds for denial of any request for a waiver of a breach.

J. BREACH

Either Party may terminate the contract, in whole or in part, if the other Party breaches its duty to perform its obligations under the contract in a timely and proper manner. Termination requires written notice of default and a thirty (30) calendar day (or longer at the non-breaching Party's discretion considering the gravity and nature of the default) cure period. Said notice shall be delivered by email, delivery receipt requested; certified mail, return receipt requested; or in person with proof of delivery. Allowing time to cure a failure or breach of contract does not waive the right to immediately terminate the contract for the same or different contract breach which may occur at a different time.

The State's failure to make payment shall not be a breach, and the Vendor shall retain all available statutory remedies.

K. NON-WAIVER OF BREACH

The acceptance of late performance with or without objection or reservation by a Party shall not waive any rights of the Party nor constitute a waiver of the requirement of timely performance of any obligations remaining to be performed.

L. SEVERABILITY

If any term or condition of the contract is declared by a court of competent jurisdiction to be illegal or in conflict with any law, the validity of the remaining terms and conditions shall not be affected, and the rights and obligations of the parties shall be construed and enforced as if the contract did not contain the provision held to be invalid or illegal.

M. INDEMNIFICATION

1. GENERAL

The Vendor agrees to defend, indemnify, and hold harmless the State and its employees, volunteers, agents, and its elected and appointed officials ("the indemnified parties") from and against any and all third party claims, liens, demands, damages, liability, actions, causes of action, losses, judgments, costs, and expenses of every nature, including investigation costs and expenses, settlement costs, and attorney fees and expenses ("the claims"), sustained or asserted against the State for personal injury, death, or property loss or damage, arising out of, resulting from, or attributable to the willful misconduct, negligence, error, or omission of the Vendor, its employees, Subcontractors, consultants, representatives, and agents, resulting from this contract, except to the extent such Vendor liability is attenuated by any action of the State which directly and proximately contributed to the claims.

2. INTELLECTUAL PROPERTY

The Vendor agrees it will, at its sole cost and expense, defend, indemnify, and hold harmless the indemnified parties from and against any and all claims, to the extent such claims arise out of, result from, or are attributable to, the actual or alleged infringement or misappropriation of any patent, copyright, trade secret, trademark, or confidential information of any third party by the Vendor or its employees, Subcontractors, consultants, representatives, and agents; provided, however, the State gives the Vendor prompt notice in writing of the claim. The Vendor may not settle any infringement claim that will affect the State's use of the Licensed Software without the State's prior written consent, which consent may be withheld for any reason.

If a judgment or settlement is obtained or reasonably anticipated against the State's use of any intellectual property for which the Vendor has indemnified the State, the Vendor shall, at the Vendor's sole cost and expense, promptly modify the item or items which were determined to be infringing, acquire a license or licenses on the State's behalf to provide the necessary rights to the State to eliminate the infringement, or provide the State with a non-infringing substitute that provides the State the same functionality. At the State's election, the actual or anticipated judgment may be treated as a breach of warranty by the Vendor, and the State may receive the remedies provided under this Solicitation.

3. PERSONNEL

The Vendor shall, at its expense, indemnify and hold harmless the indemnified parties from and against any claim with respect to withholding taxes, worker's compensation, employee benefits, or any other claim, demand, liability, damage, or loss of any nature relating to any of the personnel, including subcontractor's and their employees, provided by the Vendor.

4. SELF-INSURANCE

The State of Nebraska is self-insured for any loss and purchases excess insurance coverage pursuant to Neb. Rev. Stat. § 81-8,239.01. If there is a presumed loss under the provisions of this agreement, Vendor may file a claim with the Office of Risk Management pursuant to Neb. Rev. Stat. §§ 81-8,239.01 to 81-8,306 for review by the State Claims Board. The State retains all rights and immunities under the State Miscellaneous (Neb. Rev. Stat. § 81-8,294), Tort (Neb. Rev. Stat. § 81-8,209), and Contract Claim Acts (Neb. Rev. Stat. § 81-8,302), as outlined in state law and accepts liability under this agreement only to the extent provided by law.

5. The Parties acknowledge that Attorney General for the State of Nebraska is required by statute to represent the legal interests of the State, and that any provision of this indemnity clause is subject to the statutory authority of the Attorney General.

N. ATTORNEY'S FEES

In the event of any litigation, appeal, or other legal action to enforce any provision of the contract, the Parties agree to pay all expenses of such action, as permitted by law and if ordered by the court, including attorney's fees and costs, if the other Party prevails.

O. ASSIGNMENT, SALE, OR MERGER

Either Party may assign the contract upon mutual written agreement of the other Party. Such agreement shall not be unreasonably withheld.

The Vendor retains the right to enter into a sale, merger, acquisition, internal reorganization, or similar transaction involving Vendor's business. Vendor agrees to cooperate with the State in executing amendments to the contract to allow for the transaction. If a third party or entity is involved in the transaction, the Vendor will remain responsible for performance of the contract until such time as the person or entity involved in the transaction agrees in writing to be contractually bound by this contract and perform all obligations of the contract.

P. CONTRACTING WITH OTHER NEBRASKA POLITICAL SUBDIVISIONS OF THE STATE OR ANOTHER STATE

The Vendor may, but shall not be required to, allow agencies, as defined in Neb. Rev. Stat. § 81-145(2), to use this contract. The terms and conditions, including price, of the contract may not be amended. The State shall not be contractually obligated or liable for any contract entered into pursuant to this clause. A listing of Nebraska political subdivisions may be found at the website of the Nebraska Auditor of Public Accounts.

The Vendor may, but shall not be required to, allow other states, agencies or divisions of other states, or political subdivisions of other states to use this contract. The terms and conditions, including price, of this contract shall apply to any such contract, but may be amended upon mutual consent of the Parties. The State of Nebraska shall not be contractually or otherwise obligated or liable under any contract entered into pursuant to this clause. The State shall be notified if a contract is executed based upon this contract.

Q. FORCE MAJEURE

Neither Party shall be liable for any costs or damages, or for default resulting from its inability to perform any of its obligations under the contract due to a natural or manmade event outside the control and not the fault of the affected Party ("Force Majeure Event") that was not foreseeable at the time the Contract was executed. The Party so affected shall immediately make a written request for relief to the other Party and shall have the burden of proof to justify the request. The other Party may grant the relief requested; relief may not be unreasonably withheld. Labor disputes with the impacted Party's own employees will not be considered a Force Majeure Event.

R. CONFIDENTIALITY

All materials and information provided by the Parties or acquired by a Party on behalf of the other Party shall be regarded as confidential information. All materials and information provided or acquired shall be handled in accordance with federal and state law, and ethical standards. Should said confidentiality be breached by a Party, the Party shall notify the other Party immediately of said breach and take immediate corrective action.

It is incumbent upon the Parties to inform their officers and employees of the penalties for improper disclosure imposed by the Privacy Act of 1974, 5 U.S.C. 552a. Specifically, 5 U.S.C. 552a (i)(1), which is made applicable by 5 U.S.C. 552a (m)(1), provides that any officer or employee, who by virtue of his/her employment or official position has possession of or access to agency records which contain individually identifiable information, the disclosure of which is prohibited by the Privacy Act or regulations established thereunder, and who knowing that disclosure of the specific material is prohibited, willfully discloses the material in any manner to any person or agency not entitled to receive it, shall be guilty of a misdemeanor and fined not more than $5,000.

S. EARLY TERMINATION

The contract may be terminated as follows:

1. The State and the Vendor, by mutual written agreement, may terminate the contract, in whole or in part, at any time.

2. The State, in its sole discretion, may terminate the contract, in whole or in part, for any reason upon thirty (30) calendar day's written notice shall be delivered by email, delivery receipt requested; certified mail, return receipt requested; or in person with proof of delivery to the Vendor. Such termination shall not relieve the Vendor of warranty or other service obligations incurred under the terms of the contract. In the event of termination, the Vendor shall be entitled to payment, determined on a pro rata basis, for products or services satisfactorily performed or provided.

3. The State may terminate the contract, in whole or in part, immediately for the following reasons:

- **a.** if directed to do so by statute,
- **b.** Vendor has made an assignment for the benefit of creditors, has admitted in writing its inability to pay debts as they mature, or has ceased operating in the normal course of business,
- **c.** a trustee or receiver of the Vendor or of any substantial part of the Vendor's assets has been appointed by a court,
- **d.** fraud, misappropriation, embezzlement, malfeasance, misfeasance, or illegal conduct pertaining to performance under the contract by its Vendor, its employees, officers, directors, or shareholders,
- **e.** an involuntary proceeding has been commenced by any Party against the Vendor under any one of the chapters of Title 11 of the United States Code and (i) the proceeding has been pending for at least sixty (60) calendar days; or (ii) the Vendor has consented, either expressly or by operation of law, to the entry of an order for relief; or (iii) the Vendor has been decreed or adjudged a debtor,
- **f.** a voluntary petition has been filed by the Vendor under any of the chapters of Title 11 of the United States Code,
- **g.** Vendor intentionally discloses confidential information,
- **h.** Vendor has or announces it will discontinue support of the deliverable; and,
- **i.** In the event funding is no longer available.

T. CONTRACT CLOSEOUT

Upon termination of the contract for any reason the Vendor shall within thirty (30) days, unless stated otherwise herein:

1. Transfer all completed or partially completed deliverables to the State,

2. Transfer ownership and title to all completed or partially completed deliverables to the State,
3. Return to the State all information and data unless the Vendor is permitted to keep the information or data by contract or rule of law. Vendor may retain one copy of any information or data as required to comply with applicable work product documentation standards or as are automatically retained in the course of Vendor's routine back up procedures,
4. Cooperate with any successor Contactor, person, or entity in the assumption of any or all of the obligations of this contract,
5. Cooperate with any successor Contactor, person, or entity with the transfer of information or data related to this contract,
6. Return or vacate any state owned real or personal property; and,
7. Return all data in a mutually acceptable format and manner.

Nothing in this section should be construed to require the Vendor to surrender intellectual property, real or personal property, or information or data owned by the Vendor for which the State has no legal claim.

U. PROHIBITED PRODUCTS

The State will not accept Gray Market Products for this solicitation. Gray Market is defined as the trade of a commodity through distribution channels which, while legal, are unofficial, unauthorized, or unintended by the original manufacturer. Gray Market items are not designed to be sold in a particular market and cannot be supported by the authorized importer because of various reasons.

The State will not accept any products made by a company owned by the Chinese Communist Party. Furthermore, pursuant to Executive Order No. 23-05, the State will not accept any communications equipment or services developed by organizations on the Federal Communications Commission's Covered List.

The State will not accept goods from countries or persons identified on the Office of Foreign Assets Control Sanctions List.

V. AMERICANS WITH DISABILITIES ACT

Vendor shall comply with all applicable provisions of the Americans with Disabilities Act of 1990 (42 U.S.C. 12131–12134), as amended by the ADA Amendments Act of 2008 (ADA Amendments Act) (Pub.L. 110–325, 122 Stat. 3553 (2008)), which prohibits discrimination on the basis of disability by public entities.

III. VENDOR DUTIES

Bidder should read the Vendor Duties within this section and must initial either "Accept All Terms and Conditions Within Section as Written" or "Exceptions Taken to Vendor Duties Within Section as Written" in the table below. If exception is not taken to a provision, it is deemed accepted as stated. If the bidder takes any exceptions, they must provide the following within the "Exceptions" field of the table below (Bidder may provide responses in separate attachment if multiple exceptions are taken):

1. The specific clause, including section reference, to which an exception has been taken;
2. An explanation of why the bidder took exception to the clause; and
3. Provide alternative language to the specific clause within the solicitation response.

By signing the solicitation, bidder agrees to be legally bound by all the accepted terms and conditions, and any proposed alternative terms and conditions submitted with the solicitation response. The State reserves the right to negotiate rejected or proposed alternative language. If the State and bidder fail to agree on the final Terms and Conditions, the State reserves the right to reject the solicitation response. The State reserves the right to reject solicitation responses that attempt to substitute the bidder's commercial contracts and/or documents for this solicitation.

Accept All Vendor Duties Within Section as Written (Initial)	Exceptions Taken to Vendor Duties Within Section as Written (Initial)	**Exceptions:** (Bidder must note the specific clause, including section reference, to which an exception has been taken, an explanation of why the bidder took exception to the clause, and provide alternative language to the specific clause within the solicitation response.)

A. INDEPENDENT VENDOR / OBLIGATIONS

It is agreed that the Vendor is an independent Vendor and that nothing contained herein is intended or should be construed as creating or establishing a relationship of employment, agency, or a partnership.

The Vendor is solely responsible for fulfilling the contract. The Vendor or the Vendor's representative shall be the sole point of contact regarding all contractual matters.

The Vendor shall secure, at its own expense, all personnel required to perform the services under the contract. The personnel the Vendor uses to fulfill the contract shall have no contractual or other legal relationship with the State; they shall not be considered employees of the State and shall not be entitled to any compensation, rights or benefits from the State, including but not limited to, tenure rights, medical and hospital care, sick and vacation leave, severance pay, or retirement benefits.

By-name personnel commitments made in the bidder's solicitation response shall not be changed without the prior written approval of the State. Replacement of these personnel, if approved by the State, shall be with personnel of equal or greater ability and qualifications.

All personnel assigned by the Vendor to the contract shall be employees of the Vendor or a subcontractor and shall be fully qualified to perform the work required herein. Personnel employed by the Vendor or a subcontractor to fulfill the terms of the contract shall remain under the sole direction and control of the Vendor or the subcontractor respectively.

With respect to its employees, the Vendor agrees to be solely responsible for the following:

1. Any and all pay, benefits, and employment taxes and/or other payroll withholding,
2. Any and all vehicles used by the Vendor's employees, including all insurance required by state law,
3. Damages incurred by Vendor's employees within the scope of their duties under the contract,
4. Maintaining Workers' Compensation and health insurance that complies with state and federal law and submitting any reports on such insurance to the extent required by governing law,
5. Determining the hours to be worked and the duties to be performed by the Vendor's employees; and,
6. All claims on behalf of any person arising out of employment or alleged employment (including without limit claims of discrimination alleged against the Vendor, its officers, agents, or subcontractors or subcontractor's employees).

If the Vendor intends to utilize any subcontractor, the subcontractor's level of effort, tasks, and time allocation should be clearly defined in the solicitation response. The Vendor shall agree that it will not utilize any subcontractors not specifically included in its solicitation response in the performance of the contract without the prior written authorization of the State. If the Vendor subcontracts any of the work, the Vendor agrees to pay any and all subcontractors in accordance with the Vendor's agreement with the respective subcontractor(s).

The State reserves the right to require the Vendor to reassign or remove from the project any Vendor or subcontractor employee.

Vendor shall insure that the terms and conditions contained in any contract with a subcontractor does not conflict with the terms and conditions of this contract.

The Vendor shall include a similar provision, for the protection of the State, in the contract with any Subcontractor engaged to perform work on this contract.

B. FOREIGN ADVERSARY CONTRACTING PROHIBITION ACT CERTIFICATION (Nonnegotiable)

The Vendor certifies that it is not a scrutinized company as defined under the Foreign Adversary Contracting Prohibition Act, Neb. Rev. Stat. Sec. § 73-903 (5); that it will not subcontract with any scrutinized company for any aspect of performance of the contemplated contract; and that any products or services to be provided do not originate with a scrutinized company.

C. EMPLOYEE WORK ELIGIBILITY STATUS

The Vendor is required and hereby agrees to use a federal immigration verification system to determine the work eligibility status of employees physically performing services within the State of Nebraska. A federal immigration verification system means the electronic verification of the work authorization program authorized by the Illegal Immigration Reform and Immigrant Responsibility Act of 1996, 8 U.S.C. 1324a, known as the E-Verify Program, or an equivalent federal program designated by the United States Department of Homeland Security or other federal agency authorized to verify the work eligibility status of an employee.

If the Vendor is an individual or sole proprietorship, the following applies:

1. The Vendor must complete the United States Citizenship Attestation Form, available on the Department of Administrative Services website at https://das.nebraska.gov/materiel/docs/pdf/Individual%20or%20Sole%20Proprietor%20United%20States%20Attestation%20Form%20English%20and%20Spanish.pdf
2. The completed United States Attestation Form should be submitted with the Solicitation response.
3. If the Vendor indicates on such attestation form that he or she is a qualified alien, the Vendor agrees to provide the US Citizenship and Immigration Services documentation required to verify the Vendor's lawful presence in the United States using the Systematic Alien Verification for Entitlements (SAVE) Program.
4. The Vendor understands and agrees that lawful presence in the United States is required, and the Vendor may be disqualified or the contract terminated if such lawful presence cannot be verified as required by Neb. Rev. Stat. § 4-108.

D. COMPLIANCE WITH CIVIL RIGHTS LAWS AND EQUAL OPPORTUNITY EMPLOYMENT / NONDISCRIMINATION (Nonnegotiable)

The Vendor shall comply with all applicable local, state, and federal statutes and regulations regarding civil rights laws and equal opportunity employment. The Nebraska Fair Employment Practice Act prohibits Vendors of the State of Nebraska, and their Subcontractors, from discriminating against any employee or applicant for employment, with respect to hire, tenure, terms, conditions, compensation, or privileges of employment because of race, color, religion, sex, disability, marital status, or national origin (Neb. Rev. Stat. §§ 48-1101 to 48-1125). The Vendor guarantees compliance with the Nebraska Fair Employment Practice Act, and breach of this provision shall be regarded as a material breach of contract. The Vendor shall insert a similar provision in all Subcontracts for goods and services to be covered by any contract resulting from this Solicitation.

E. COOPERATION WITH OTHER VENDORS

Vendor may be required to work with or in close proximity to other Vendors or individuals that may be working on same or different projects. The Vendor shall agree to cooperate with such other Vendors or individuals and shall not commit or permit any act which may interfere with the performance of work by any other Vendor or individual. Vendor is not required to compromise Vendor's intellectual property or proprietary information unless expressly required to do so by this contract.

F. DISCOUNTS

Prices quoted shall be inclusive of ALL trade discounts. Cash discount terms of less than thirty (30) days will not be considered as part of the solicitation response. Cash discount periods will be computed from the date of receipt of a properly executed claim voucher or the date of completion of delivery of all items in a satisfactory condition, whichever is later.

G. PRICES

Prices quoted shall be net, including transportation and delivery charges fully prepaid by the bidder, F.O.B. destination named in the Solicitation. No additional charges will be allowed for packing, packages, or partial delivery costs. When an arithmetic error has been made in the extended total, the unit price will govern.

All prices, costs, and terms and conditions submitted in the solicitation response shall remain fixed and valid commencing on the opening date of the solicitation until the contract terminates or expires.

The State reserves the right to deny any requested price increase. No price increases are to be billed to any State Agencies prior to written amendment of the contract by the parties.

The State will be given full proportionate benefit of any decreases for the term of the contract.

H. PERMITS, REGULATIONS, LAWS

The contract price shall include the cost of all royalties, licenses, permits, and approvals, whether arising from patents, trademarks, copyrights or otherwise, that are in any way involved in the contract. The Vendor shall obtain and pay for all royalties, licenses, and permits, and approvals necessary for the execution of the contract. The Vendor must guarantee that it has the full legal right to the materials, supplies, equipment, software, and other items used to execute this contract.

I. OWNERSHIP OF INFORMATION AND DATA / DELIVERABLES

The State shall have the unlimited right to publish, duplicate, use, and disclose all information and data developed or obtained by the Vendor on behalf of the State pursuant to this contract.

The State shall own and hold exclusive title to any deliverable developed as a result of this contract. Vendor shall have no ownership interest or title, and shall not patent, license, or copyright, duplicate, transfer, sell, or exchange, the design, specifications, concept, or deliverable.

J. INSURANCE REQUIREMENTS

The Vendor shall throughout the term of the contract maintain insurance as specified herein and provide the State a current Certificate of Insurance/Acord Form (COI) verifying the coverage. The Vendor shall not commence work on the contract until the insurance is in place. If Vendor subcontracts any portion of the Contract the Vendor must, throughout the term of the contract, either:

1. Provide equivalent insurance for each subcontractor and provide a COI verifying the coverage for the subcontractor,

2. Require each subcontractor to have equivalent insurance and provide written notice to the State that the Vendor has verified that each subcontractor has the required coverage; or,

3. Provide the State with copies of each subcontractor's Certificate of Insurance evidencing the required coverage.

The Vendor shall not allow any Subcontractor to commence work until the Subcontractor has equivalent insurance. The failure of the State to require a COI, or the failure of the Vendor to provide a COI or require subcontractor insurance shall not limit, relieve, or decrease the liability of the Vendor hereunder.

In the event that any policy written on a claims-made basis terminates or is canceled during the term of the contract or within two (2) years of termination or expiration of the contract, the Vendor shall obtain an extended discovery or reporting period, or a new insurance policy, providing coverage required by this contract for the term of the contract and two (2) years following termination or expiration of the contract.

If by the terms of any insurance a mandatory deductible is required, or if the Vendor elects to increase the mandatory deductible amount, the Vendor shall be responsible for payment of the amount of the deductible in the event of a paid claim.

Notwithstanding any other clause in this Contract, the State may recover up to the liability limits of the insurance policies required herein.

1. WORKERS' COMPENSATION INSURANCE

The Vendor shall take out and maintain during the life of this contract the statutory Workers' Compensation and Employer's Liability Insurance for all of the contactors' employees to be engaged in work on the project under this contract and, in case any such work is sublet, the Vendor shall require the Subcontractor similarly to provide Worker's Compensation and Employer's Liability Insurance for all of the Subcontractor's employees to be engaged in such work. This policy shall be written to meet the statutory requirements for the state in which the work is to be performed, including Occupational Disease. **The policy shall include a waiver of subrogation in favor of the State. The COI shall contain the mandatory COI subrogation waiver language found hereinafter**. The amounts of such insurance shall not be less than the limits stated hereinafter. For employees working in the State of Nebraska, the policy must be written by an entity authorized by the State of Nebraska Department of Insurance to write Workers' Compensation and Employer's Liability Insurance for Nebraska employees.

2. COMMERCIAL GENERAL LIABILITY INSURANCE AND COMMERCIAL AUTOMOBILE LIABILITY INSURANCE

The Vendor shall take out and maintain during the life of this contract such Commercial General Liability Insurance and Commercial Automobile Liability Insurance as shall protect Vendor and any Subcontractor performing work covered by this contract from claims for damages for bodily injury, including death, as well as from claims for property damage, which may arise from operations under this contract, whether such operation be by the Vendor or by any Subcontractor or by anyone directly or indirectly employed by either of them, and the amounts of such insurance shall not be less than limits stated hereinafter.

The Commercial General Liability Insurance shall be written on an **occurrence basis**, and provide Premises/Operations, Products/Completed Operations, Independent Vendors, Personal Injury, and Contractual Liability coverage. **The policy shall include the State, and others as required by the contract documents, as Additional Insured(s). This policy shall be primary, and any insurance or self-insurance carried by the State shall be considered secondary and non-contributory**. **The COI shall contain the mandatory COI liability waiver language found hereinafter.** The Commercial Automobile Liability Insurance shall be written to cover all Owned, Non-owned, and Hired vehicles.

REQUIRED INSURANCE COVERAGE	
COMMERCIAL GENERAL LIABILITY	
General Aggregate	$2,000,000
Products/Completed Operations Aggregate	$2,000,000
Personal/Advertising Injury	$1,000,000 per occurrence
Bodily Injury/Property Damage	$1,000,000 per occurrence
Medical Payments	$10,000 any one person
Damage to Rented Premises (Fire)	$300,000 each occurrence
Contractual	Included
XCU Liability (Explosion, Collapse, and Underground Damage)	Included
Independent Vendors	Included
Abuse & Molestation	Included
If higher limits are required, the Umbrella/Excess Liability limits are allowed to satisfy the higher limit.	
WORKER'S COMPENSATION	
Employers Liability Limits	$500K/$500K/$500K
Statutory Limits- All States	Statutory - State of Nebraska
Voluntary Compensation	Statutory
COMMERCIAL AUTOMOBILE LIABILITY	
Bodily Injury/Property Damage	$1,000,000 combined single limit
Include All Owned, Hired & Non-Owned Automobile liability	Included
Motor Carrier Act Endorsement	Where Applicable
UMBRELLA/EXCESS LIABILITY	
Over Primary Insurance	$5,000,000 per occurrence
PROFESSIONAL LIABILITY	
All Other Professional Liability (Errors & Omissions)	$1,000,000 Per Claim / Aggregate
COMMERCIAL CRIME	
Crime/Employee Dishonesty Including 3rd Party Fidelity	$3,000,000
CYBER LIABILITY	
Breach of Privacy, Security Breach, Denial of Service, Remediation, Fines and Penalties	$5,000,000
MANDATORY COI SUBROGATION WAIVER LANGUAGE	
"Workers' Compensation policy shall include a waiver of subrogation in favor of the State of Nebraska."	
MANDATORY COI LIABILITY WAIVER LANGUAGE	
"Commercial General Liability & Commercial Automobile Liability policies shall name the State of Nebraska as an Additional Insured and the policies shall be primary and any insurance or self-insurance carried by the State shall be considered secondary and non-contributory as additionally insured."	

3. EVIDENCE OF COVERAGE

The Vendor shall furnish the Contract Manager, via email, with a certificate of insurance coverage complying with the above requirements prior to beginning work at:

121962 O3

Nebraska Department of Labor
Attn: Procurement
550 S 16th Street
Lincoln, NE 68508
NDOL.Procurement@nebraska.gov

These certificates or the cover sheet shall reference the solicitation number, and the certificates shall include the name of the company, policy numbers, effective dates, dates of expiration, and amounts and types of coverage afforded. If the State is damaged by the failure of the Vendor to maintain such insurance, then the Vendor shall be responsible for all reasonable costs properly attributable thereto.

Reasonable notice of cancellation of any required insurance policy must be submitted to the contract manager as listed above when issued and a new coverage binder shall be submitted immediately to ensure no break in coverage.

4. DEVIATIONS

The insurance requirements are subject to limited negotiation. Negotiation typically includes, but is not necessarily limited to, the correct type of coverage, necessity for Workers' Compensation, and the type of automobile coverage carried by the Vendor.

K. ANTITRUST

The Vendor hereby assigns to the State any and all claims for overcharges as to goods and/or services provided in connection with this contract resulting from antitrust violations which arise under antitrust laws of the United States and the antitrust laws of the State.

L. CONFLICT OF INTEREST

By submitting a solicitation response, vendor certifies that no relationship exists between the vendor and any person or entity which either is, or gives the appearance of, a conflict of interest related to this solicitation or project.

Vendor further certifies that vendor will not employ any individual known by vendor to have a conflict of interest nor shall vendor take any action or acquire any interest, either directly or indirectly, which will conflict in any manner or degree with the performance of its contractual obligations hereunder or which creates an actual or appearance of conflict of interest.

If there is an actual or perceived conflict of interest, vendor shall provide with its solicitation response a full disclosure of the facts describing such actual or perceived conflict of interest and a proposed mitigation plan for consideration. The State will then consider such disclosure and proposed mitigation plan and either approve or reject as part of the overall solicitation response evaluation.

M. ADVERTISING

The Vendor agrees not to refer to the contract award in advertising in such a manner as to state or imply that the company or its goods or services are endorsed or preferred by the State. Any publicity releases pertaining to the project shall not be issued without prior written approval from the State.

N. NEBRASKA TECHNOLOGY ACCESS STANDARDS (Nonnegotiable)

1. The State of Nebraska is committed to ensuring that all information and communication technology (ICT), developed, leased, or owned by the State of Nebraska, affords equivalent access to employees, program participants and members of the public with disabilities, as it affords to employees, program participants and members of the public who are not persons with disabilities.

2. By entering into this Contract, Vendor understands and agrees that if the Vendor is providing a product or service that contains ICT, as defined in subsection 3 below and such ICT is intended to be directly interacted with by the user or is public facing, such ICT must provide equivalent access, or be modified during implementation to afford equivalent access, to employees, program participants, and members of the public who have and who do not have disabilities. The Vendor may comply with this section by complying with Section 508 of the Rehabilitation Act of 1973, as amended, and its implementing standards adopted and promulgated by the U.S. Access Board.

3. ICT means information technology and other equipment, systems, technologies, or processes, for which the principal function is the creation, manipulation, storage, display, receipt, or transmission of electronic data and information, as well as any associated content. Vendor hereby agrees ICT includes computers and peripheral equipment, information kiosks and transaction machines, telecommunications equipment, customer premises equipment, multifunction office machines, software, applications, web sites, videos, and electronic documents. For the purposes of these assurances, ICT does not include ICT that is used exclusively by a Vendor.

O. DISASTER RECOVERY/BACK UP PLAN

The Vendor shall have a disaster recovery and back-up plan, of which a copy should be provided upon request to the State, which includes, but is not limited to equipment, personnel, facilities, and transportation, in order to continue delivery of goods and services as specified under the specifications in the contract in the event of a disaster.

P. DRUG POLICY

Vendor certifies it maintains a drug free workplace environment to ensure worker safety and workplace integrity. Vendor agrees to provide a copy of its drug free workplace policy at any time upon request by the State.

Q. WARRANTY

Despite any clause to the contrary, the Vendor represents and warrants that its services hereunder shall be performed by competent personnel and shall be of professional quality consistent with generally accepted industry standards for the performance of such services and shall comply in all respects with the requirements of this Agreement. For any breach of this warranty, the Vendor shall, for a period of ninety (90) days from performance of the service, perform the services again, at no cost to the State, or if Vendor is unable to perform the services as warranted, Vendor shall reimburse the State all fees paid to Vendor for the unsatisfactory services. The rights and remedies of the parties under this warranty are in addition to any other rights and remedies of the parties provided by law or equity, including, without limitation actual damages, and, as applicable and awarded under the law, to a prevailing party, reasonable attorneys' fees and costs.

R. TIME IS OF THE ESSENCE

Time is of the essence with respect to Vendor's performance and deliverables pursuant to this Contract.

IV. PAYMENT

Bidder should read the Payment clauses within this section and must initial either “Accept All Terms and Conditions Within Section as Written” or “Exceptions Taken to Payment clauses Within Section as Written” in the table below. If exception is not taken to a provision, it is deemed accepted as stated. If the bidder takes any exceptions, they must provide the following within the “Exceptions” field of the table below (Bidder may provide responses in separate attachment if multiple exceptions are taken):

1. The specific clause, including section reference, to which an exception has been taken;
2. An explanation of why the bidder took exception to the clause; and
3. Provide alternative language to the specific clause within the solicitation response.

By signing the solicitation, bidder agrees to be legally bound by all the accepted terms and conditions, and any proposed alternative terms and conditions submitted with the solicitation response. The State reserves the right to negotiate rejected or proposed alternative language. If the State and bidder fail to agree on the final Terms and Conditions, the State reserves the right to reject the solicitation response. The State reserves the right to reject solicitation responses that attempt to substitute the bidder’s commercial contracts and/or documents for this solicitation.

Accept All Payment Clauses Within Section as Written (Initial)	Exceptions Taken to Payment Clauses Within Section as Written (Initial)	**Exceptions:** (Bidder must note the specific clause, including section reference, to which an exception has been taken, an explanation of why the bidder took exception to the clause, and provide alternative language to the specific clause within the solicitation response.)
AC		

A. PROHIBITION AGAINST ADVANCE PAYMENT (Nonnegotiable)
Pursuant to Neb. Rev. Stat. § 81-2403, “[n]o goods or services shall be deemed to be received by an agency until all such goods or services are completely delivered and finally accepted by the agency.”

B. TAXES (Nonnegotiable)
The State is not required to pay taxes and assumes no such liability as a result of this Solicitation. The Vendor may request a copy of the Nebraska Department of Revenue, Nebraska Resale or Exempt Sale Certificate for Sales Tax Exemption, Form 13 for their records. Any property tax payable on the Vendor's equipment which may be installed in a state-owned facility is the responsibility of the Vendor.

C. INVOICES
Invoices for payments must be submitted by the Vendor to the agency requesting the services with sufficient detail to support payment. Contractor will submit a bi-weekly invoice to NDOL.Procurement@nebraska.gov. Invoices must include supporting documentation as deemed acceptable by NDOL.
The terms and conditions included in the Vendor’s invoice shall be deemed to be solely for the convenience of the parties. No terms or conditions of any such invoice shall be binding upon the State, and no action by the State, including without limitation the payment of any such invoice in whole or in part, shall be construed as binding or estopping the State with respect to any such term or condition, unless the invoice term or condition has been previously agreed to by the State as an amendment to the contract. **The State shall have forty-five (45) calendar days to pay after a valid and accurate invoice is received by the State.**

D. INSPECTION AND APPROVAL
Final inspection and approval of all work required under the contract shall be performed by the designated State officials.

The State and/or its authorized representatives shall have the right to enter any premises where the Vendor or Subcontractor duties under the contract are being performed, and to inspect, monitor or otherwise evaluate the work being performed. All inspections and evaluations shall be at reasonable times and in a manner that will not unreasonably delay work.

E. PAYMENT (Nonnegotiable)

Payment will be made by the responsible agency in compliance with the State of Nebraska Prompt Payment Act (See Neb. Rev. Stat. § 81-2403). The State may require the Vendor to accept payment by electronic means such as ACH deposit. In no event shall the State be responsible or liable to pay for any goods and services provided by the Vendor prior to the Effective Date of the contract, and the Vendor hereby waives any claim or cause of action for any such goods or services.

F. LATE PAYMENT (Nonnegotiable)

The Vendor may charge the responsible agency interest for late payment in compliance with the State of Nebraska Prompt Payment Act (See Neb. Rev. Stat. §§ 81-2401 through 81-2408).

G. SUBJECT TO FUNDING / FUNDING OUT CLAUSE FOR LOSS OF APPROPRIATIONS (Nonnegotiable)

The State's obligation to pay amounts due on the Contract for fiscal years following the current fiscal year is contingent upon legislative appropriation of funds. Should said funds not be appropriated, the State may terminate the contract with respect to those payments for the fiscal year(s) for which such funds are not appropriated. The State will give the Vendor written notice thirty (30) calendar days prior to the effective date of termination. All obligations of the State to make payments after the termination date will cease. The Vendor shall be entitled to receive just and equitable compensation for any authorized work which has been satisfactorily completed as of the termination date. In no event shall the Vendor be paid for a loss of anticipated profit.

H. RIGHT TO AUDIT (First Paragraph is Nonnegotiable)

The State shall have the right to audit the Vendor's performance of this contract upon a thirty (30) days' written notice. Vendor shall utilize generally accepted accounting principles, and shall maintain the accounting records, and other records and information relevant to the contract (Information) to enable the State to audit the contract. (Neb. Rev. Stat. § 84-304 et seq.) The State may audit, and the Vendor shall maintain, the Information during the term of the contract and for a period of five (5) years after the completion of this contract or until all issues or litigation are resolved, whichever is later. The Vendor shall make the Information available to the State at Vendor's place of business or a location acceptable to both Parties during normal business hours. If this is not practical or the Vendor so elects, the Vendor may provide electronic or paper copies of the Information. The State reserves the right to examine, make copies of, and take notes on any Information relevant to this contract, regardless of the form or the Information, how it is stored, or who possesses the Information. Under no circumstance will the Vendor be required to create or maintain documents not kept in the ordinary course of Vendor's business operations, nor will Vendor be required to disclose any information, including but not limited to product cost data, which is confidential or proprietary to Vendor.

The Parties shall pay their own costs of the audit unless the audit finds a previously undisclosed overpayment by the State. If a previously undisclosed overpayment exceeds one-half of one percent (.5%) of the total contract billings, or if fraud, material misrepresentations, or non-performance is discovered on the part of the Vendor, the Vendor shall reimburse the State for the total costs of the audit. Overpayments and audit costs owed to the State shall be paid within ninety (90) days of written notice of the claim. The Vendor agrees to correct any material weaknesses or condition found as a result of the audit.

APPENDIX C

Certificates of Insurance

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY): 12/19/2024

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER
Arthur J. Gallagher Risk Management Services, LLC
145 Otis Street
Northboro MA 01532

License#: 0D69293

CONTACT NAME: Hiedi Bergeron
PHONE (A/C, No, Ext): 508-923-2469
FAX (A/C, No):
E-MAIL ADDRESS: hiedi_bergeron@ajg.com

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : Central Mutual Insurance Company	20230
INSURER B :	
INSURER C :	
INSURER D :	
INSURER E :	
INSURER F :	

INSURED FHCANN&-02
F.H. Cann & Associates Inc.
100 Domain Drive, Suite 200
Exeter NH 03833-4904

COVERAGES **CERTIFICATE NUMBER:** 45192222 **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	X COMMERCIAL GENERAL LIABILITY	Y		CLP 9929228	11/28/2024	11/28/2025	EACH OCCURRENCE	$ 1,000,000
	CLAIMS-MADE; X OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	$ 300,000
							MED EXP (Any one person)	$ 5,000
							PERSONAL & ADV INJURY	$ 1,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	$ 2,000,000
	POLICY; PRO-JECT; LOC						PRODUCTS - COMP/OP AGG	$ 2,000,000
	OTHER:							$
A	AUTOMOBILE LIABILITY			BAP 9929197	12/16/2024	12/16/2025	COMBINED SINGLE LIMIT (Ea accident)	$ 1,000,000
	ANY AUTO						BODILY INJURY (Per person)	$
	OWNED AUTOS ONLY; X SCHEDULED AUTOS						BODILY INJURY (Per accident)	$
	X HIRED AUTOS ONLY; X NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	$
								$
A	X UMBRELLA LIAB; X OCCUR			CXS 9929229	11/28/2024	11/28/2025	EACH OCCURRENCE	$ 5,000,000
	EXCESS LIAB; CLAIMS-MADE						AGGREGATE	$
	DED; X RETENTION $ 0							$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y / N						PER STATUTE; OTH-ER	
	ANYPROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)	N / A					E.L. EACH ACCIDENT	$
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - EA EMPLOYEE	$
							E.L. DISEASE - POLICY LIMIT	$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

ACORD®

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY): 07/11/2024

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Aon Risk Services Central, Inc. 5600 W 83rd St. 8200 Tower Ste 1100 Minneapolis MN 55437-3844	**CONTACT NAME:** CIAI **PHONE (A/C, No, Ext):** (952) 926-6547 **FAX (A/C, No):** (952) 928-3837 **E-MAIL ADDRESS:** collectorsinsurance@acainternational.org
INSURED F.H. CANN & ASSOCIATES, INC. 1600 OSGOOD ST SUITE 2-120 NORTH ANDOVER MA 01845	

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : Axis Insurance Company	37273
INSURER B :	
INSURER C :	
INSURER D :	
INSURER E :	
INSURER F :	

COVERAGES **CERTIFICATE NUMBER:** 13025982 **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
	COMMERCIAL GENERAL LIABILITY CLAIMS-MADE / OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: POLICY / PRO-JECT / LOC OTHER:						EACH OCCURRENCE	$
							DAMAGE TO RENTED PREMISES (Ea occurrence)	$
							MED EXP (Any one person)	$
							PERSONAL & ADV INJURY	$
							GENERAL AGGREGATE	$
							PRODUCTS - COMP/OP AGG	$
								$
	AUTOMOBILE LIABILITY ANY AUTO OWNED AUTOS ONLY / SCHEDULED AUTOS HIRED AUTOS ONLY / NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident)	$
							BODILY INJURY (Per person)	$
							BODILY INJURY (Per accident)	$
							PROPERTY DAMAGE (Per accident)	$
								$
	UMBRELLA LIAB / OCCUR **EXCESS LIAB** / CLAIMS-MADE DED / RETENTION $						EACH OCCURRENCE	$
							AGGREGATE	$
								$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y / N ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? **(Mandatory in NH)** If yes, describe under DESCRIPTION OF OPERATIONS below	N / A					PER STATUTE / OTH-ER	
							E.L. EACH ACCIDENT	$
							E.L. DISEASE - EA EMPLOYEE	$
							E.L. DISEASE - POLICY LIMIT	$
A	Cyber Liability			P-001-001148013-02	07/12/2024	07/12/2025	Aggregate	$5,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER	**CANCELLATION**
PROOF OF INSURANCE	**SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.** AUTHORIZED REPRESENTATIVE Aon Risk Services Central, Inc.

ACORD®

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY): 05/02/2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER	
Aon Risk Services Central, Inc. 5600 W 83rd St. 8200 Tower Ste 1100 Minneapolis MN 55437-3844	CONTACT NAME: CIAI PHONE (A/C, No, Ext): (952) 926-6547 FAX (A/C, No): (952) 928-3837 E-MAIL ADDRESS: collectorsinsurance@acainternational.org

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : QBE Specialty Insurance Company	11515
INSURER B :	
INSURER C :	
INSURER D :	
INSURER E :	
INSURER F :	

INSURED

F.H. CANN & ASSOCIATES, INC.
1600 OSGOOD ST SUITE 3058

NORTH ANDOVER MA 01845

COVERAGES **CERTIFICATE NUMBER:** 13025982 **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
	COMMERCIAL GENERAL LIABILITY CLAIMS-MADE / OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: POLICY / PRO-JECT / LOC OTHER:						EACH OCCURRENCE	$
							DAMAGE TO RENTED PREMISES (Ea occurrence)	$
							MED EXP (Any one person)	$
							PERSONAL & ADV INJURY	$
							GENERAL AGGREGATE	$
							PRODUCTS - COMP/OP AGG	$
								$
	AUTOMOBILE LIABILITY ANY AUTO OWNED AUTOS ONLY / SCHEDULED AUTOS HIRED AUTOS ONLY / NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident)	$
							BODILY INJURY (Per person)	$
							BODILY INJURY (Per accident)	$
							PROPERTY DAMAGE (Per accident)	$
								$
	UMBRELLA LIAB OCCUR **EXCESS LIAB** CLAIMS-MADE DED RETENTION $						EACH OCCURRENCE	$
							AGGREGATE	$
								$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y / N ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? **(Mandatory in NH)** If yes, describe under DESCRIPTION OF OPERATIONS below	N / A					PER STATUTE / OTH-ER	
							E.L. EACH ACCIDENT	$
							E.L. DISEASE - EA EMPLOYEE	$
							E.L. DISEASE - POLICY LIMIT	$
A	ERRORS & OMISSIONS			ADC01439-10	05/01/2025	05/01/2026	Per Claim / Aggregate	$5,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER	CANCELLATION
PROOF OF INSURANCE	**SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.** AUTHORIZED REPRESENTATIVE Aon Risk Services Central, Inc.

ACORD®

CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY): 05/02/2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

PRODUCER
Aon Risk Services Central, Inc.
5600 W 83rd St. 8200 Tower
Ste 1100
Minneapolis MN 55437-3844

CONTACT NAME: CIAI
PHONE (A/C, No, Ext): (952) 926-6547
FAX (A/C, No): (952) 928-3837
E-MAIL ADDRESS: collectorsinsurance@acainternational.org
PRODUCER CUSTOMER ID: 00004975

INSURED
F.H. CANN & ASSOCIATES, INC.
1600 OSGOOD ST SUITE 3058

NORTH ANDOVER MA 01845

INSURER(S) AFFORDING COVERAGE		NAIC #
INSURER A :	QBE Specialty Insurance Company	11515
INSURER B :		
INSURER C :		
INSURER D :		
INSURER E :		
INSURER F :		

COVERAGES **CERTIFICATE NUMBER:** 13025982 **REVISION NUMBER:**

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY	LIMITS
	☐ PROPERTY				☐ BUILDING	$
	CAUSES OF LOSS / DEDUCTIBLES				☐ PERSONAL PROPERTY	$
	☐ BASIC / BUILDING				☐ BUSINESS INCOME	$
	☐ BROAD				☐ EXTRA EXPENSE	$
	☐ SPECIAL / CONTENTS				☐ RENTAL VALUE	$
	☐ EARTHQUAKE				☐ BLANKET BUILDING	$
	☐ WIND				☐ BLANKET PERS PROP	$
	☐ FLOOD				☐ BLANKET BLDG & PP	$
	☐				☐	$
	☐				☐	$
	☐ INLAND MARINE	TYPE OF POLICY			☐	$
	CAUSES OF LOSS				☐	$
	☐ NAMED PERILS	POLICY NUMBER			☐	$
	☐				☐	$
A	☒ CRIME TYPE OF POLICY	ADC01439-10	05/01/2025	05/01/2026	☒ Employee Theft	$ 3,000,000
	☐ BOILER & MACHINERY / EQUIPMENT BREAKDOWN				☐	$
					☐	$
					☐	$

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER

PROOF OF INSURANCE

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE
Aon Risk Services Central, Inc.

CERTIFICATE OF LIABILITY INSURANCE

ACORD®

DATE (MM/DD/YYYY): 02/14/2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER

AssuredPartners Gulf Coast Ins Agency LLC
3300 West Esplanade Avenue
Suite 300
Metairie LA 70002

CONTACT NAME: Donna Delgado
PHONE (A/C, No, Ext): (504) 581-5353 **FAX (A/C, No):** (504) 588-2954
E-MAIL ADDRESS: donna.delgado@assuredpartners.com

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : Technology Insurance Company Inc	42376
INSURER B :	
INSURER C :	
INSURER D :	
INSURER E :	
INSURER F :	

INSURED

F.H. Cann & Associates Inc.
100 Domain Dr
Suite 200
Exeter NH 03833

COVERAGES **CERTIFICATE NUMBER:** 02/14/2025 **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
	COMMERCIAL GENERAL LIABILITY; CLAIMS-MADE; OCCUR; GEN'L AGGREGATE LIMIT APPLIES PER: POLICY; PRO-JECT; LOC; OTHER:						EACH OCCURRENCE	$
							DAMAGE TO RENTED PREMISES (Ea occurrence)	$
							MED EXP (Any one person)	$
							PERSONAL & ADV INJURY	$
							GENERAL AGGREGATE	$
							PRODUCTS - COMP/OP AGG	$
								$
	AUTOMOBILE LIABILITY; ANY AUTO; OWNED AUTOS ONLY; SCHEDULED AUTOS; HIRED AUTOS ONLY; NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident)	$
							BODILY INJURY (Per person)	$
							BODILY INJURY (Per accident)	$
							PROPERTY DAMAGE (Per accident)	$
								$
	UMBRELLA LIAB; OCCUR; EXCESS LIAB; CLAIMS-MADE; DED; RETENTION $						EACH OCCURRENCE	$
							AGGREGATE	$
								$
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y / N; ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH); If yes, describe under DESCRIPTION OF OPERATIONS below	N / A		WWC3771152	02/25/2025	02/25/2026	X PER STATUTE; OTH-ER	
							E.L. EACH ACCIDENT	$ 1,000,000
							E.L. DISEASE - EA EMPLOYEE	$ 1,000,000
							E.L. DISEASE - POLICY LIMIT	$ 1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

AL, AZ, CA, CT, FL, GA, IL, KY, LA , MA , ME, MI, MN, MO, MS, NC , NH, NJ, NY, PA, SC ,TN, TX , VA, WV

CERTIFICATE HOLDER

"Proof of Insurance Only"

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

Joseph A. O'Connor

APPENDIX D

Sample KPI Reports

Monthly KPIs (by Day of Week)	Benchmark	Mon	Tues	Wed	Thur	Fri	Average
Uptime/Disaster Recovery	100%	100%	100%	100%	100%	100%	100%
AHT	480 seconds	479.2	480	480.2	477	465.8	476.44
QA Monitoring	85%	92	89.6	89.2	86.8	87.6	89.04
CSAT	85%	85.2	86.4	88.2	87	87.2	86.80
ACW	45 seconds	46.4	44.8	44.6	45	45	45.16
Schedule Adherence	85%	72.2	88.6	87.8	90.8	89.8	85.84

KPIs	Benchmark	Mon	Tues	Wed	Thur	Fri	Average
Uptime/Disaster Recovery	100%	100%	100%	100%	100%	100%	100%
AHT	480 seconds	497	488	460	471	451	473.40
QA Monitoring	85%	91	87	94	88	90	90.00
CSAT	85%	83	87	93	91	86	88.00
ACW	45 seconds	42	42	44	42	44	42.80
Schedule Adherence	85%	75	87	88	92	88	86.00

KPIs	Benchmark	Mon	Tues	Wed	Thur	Fri	Average
Uptime/Disaster Recovery	100%	100%	100%	100%	100%	100%	100%
AHT	480 seconds	501	502	488	482	483	491.20
QA Monitoring	85%	93	89	94	88	95	91.80
CSAT	85%	88	92	93	90	87	90.00
ACW	45 seconds	47	42	49	48	44	46.00
Schedule Adherence	85%	75	87	88	92	88	86.00

KPIs	Benchmark	Mon	Tues	Wed	Thur	Fri	Average
Uptime/Disaster Recovery	100%	100%	100%	100%	100%	100%	100%
AHT	480 seconds	460	465	486	477	480	473.60
QA Monitoring	85%	92	91	84	85	87	87.80
CSAT	85%	85	83	81	85	88	84.40
ACW	45 seconds	46	40	38	50	50	44.80
Schedule Adherence	85%	60	95	93	90	91	85.80

KPIs	Benchmark	Mon	Tues	Wed	Thur	Fri	Average
Uptime/Disaster Recovery	100%	100%	100%	100%	100%	100%	100%
AHT	480 seconds	488	478	490	484	477	483.40
QA Monitoring	85%	90	91	88	86	82	87.40
CSAT	85%	79	88	90	87	87	86.20
ACW	45 seconds	42	47	44	42	44	43.80
Schedule Adherence	85%	75	87	88	92	88	86.00

KPIs	Benchmark	Mon	Tues	Wed	Thur	Fri	Average
Uptime/Disaster Recovery	100%	100%	100%	100%	100%	100%	100%
AHT	480 seconds	450	467	477	471	438	460.60
QA Monitoring	85%	94	90	86	87	84	88.20
CSAT	85%	91	82	84	82	88	85.40
ACW	45 seconds	55	53	48	43	43	48.40
Schedule Adherence	85%	76	87	82	88	94	85.40

Monthly Total	Staffed	New Hire Training	Up Training	Absent	Tardy	Left Early	CSR Attrition	Training Attrition
Headcount	**207**	**29**	**0**	**22**	**44**	**17**	**4.02%**	**3.57%**
Tier 1	191	26	0	105	90	40	4.37%	8.33%
Tier 2	5	4	0	6	10	0	0.00%	0.00%
Supervisors	7	0	0	0	0	0	0.00%	0.00%
QA	4	0	0	0	1	1	0.00%	0.00%

W/E 5/2/2025	Staffed	New Hire Training	Up Training	Absent	Tardy	Left Early
Headcount	**207**	**30**	**0**	**22**	**44**	**17**
Tier 1	191	26	0	21	42	17
Tier 2	5	4	0	1	2	0
Supervisors	7	0	0	0	0	0
QA	4	0	0	0	0	0

W/E 5/9/2025	Staffed	New Hire Training	Up Training	Absent	Tardy	Left Early
Headcount	**203**	**29**	**0**	**16**	**15**	**6**
Tier 1	187	25	0	15	12	6
Tier 2	5	4	0	1	2	0
Supervisors	7	0	0	0	0	0
QA	4	0	0	0	1	0

W/E 5/16/2025	Staffed	New Hire Training	Up Training	Absent	Tardy	Left Early
Headcount	**202**	**29**	**0**	**21**	**18**	**6**
Tier 1	186	25	0	19	16	5
Tier 2	5	4	0	2	2	0
Supervisors	7	0	0	0	0	0
QA	4	0	0	0	0	1

W/E 5/23/2025	Staffed	New Hire Training	Up Training	Absent	Tardy	Left Early
Headcount	**202**	**29**	**0**	**20**	**14**	**6**
Tier 1	186	25	0	19	12	6
Tier 2	5	4	0	1	2	0
Supervisors	7	0	0	0	0	0
QA	4	0	0	0	0	0

W/E 5/30/2025	Staffed	New Hire Training	Up Training	Absent	Tardy	Left Early
Headcount	**199**	**28**	**0**	**32**	**10**	**6**
Tier 1	183	24	0	31	8	6
Tier 2	5	4	0	1	2	0
Supervisors	7	0	0	0	0	0
QA	4	0	0	0	0	0

5/26/25	Staffed	On Phones	Non-Call Work/ Chat	New Hire Training	Up Training	Absent
Headcount						
Tier 1						
Tier 2						
Supervisors						
QA						

5/27/25	Staffed	On Phones	Non-Call Work/ Chat	New Hire Training	Up Training	Absent	Tardy	Left Early
Headcount	**184**	**131**	**10**	**29**	**0**	**4**	**5**	**2**
Tier 1	165	127		25		3	3	1
Tier 2	8	4		4			2	1
Supervisors	7		6					
QA	4		4					

5/28/25	Staffed	On Phones	Non-Call Work/ Chat	New Hire Training	Up Training	Absent	Tardy	Left Early
Headcount	**220**	**135**	**10**	**29**	**0**	**16**	**4**	**2**
Tier 1	201	132		25		14	4	1
Tier 2	8	3		4		1		1
Supervisors	7		6			1		
QA	4		4					

5/29/25	Staffed	On Phones	Non-Call Work/ Chat	New Hire Training	Up Training	Absent	Tardy	Left Early
Headcount	**220**	**135**	**10**	**29**	**0**	**8**	**1**	**0**
Tier 1	201	132		25		8	1	
Tier 2	8	3		4		0		
Supervisors	7		6					
QA	4		4					

5/30/25	Staffed	On Phones	Non-Call Work/ Chat	New Hire Training	Up Training	Absent	Tardy	Left Early
Headcount	**199**	**134**		**28**	**0**	**4**	**0**	**4**
Tier 1	183	131		24		4		4
Tier 2	5	3		4		0		
Supervisors	7		6	0				
QA	4		4	0				

Agent ID	Punch In	Punch Out	Talk Minutes	Wait Minutes	Update Minutes	Ttl Dialer Minutes	Total Hrs
				Total Time (Minutes)			
ALEC	8:27 AM	5:15 PM	149	47	116	312	5.53
ALVB	8:29 AM	5:01 PM	232	118	89	439	6.4
ANDC	8:30 AM	5:05 PM	59	18	260	337	5.31
AROM	8:29 AM	4:59 PM	215	91	56	362	5.33
BCAT	8:26 AM	5:03 PM	218	82	45	345	5.13
BMIL	8:22 AM	5:27 PM	86	17	197	300	4.95
BYOU	8:27 AM	5:00 PM	49	23	224	296	5.06
COLF	8:29 AM	5:00 PM	166	69	168	403	6.48
CREC	8:29 AM	5:05 PM	100	41	122	263	5.38
DDIA	8:28 AM	5:07 PM	210	108	87	405	5.42
DPAL	8:30 AM	5:01 PM	66	32	147	245	5.14
EBBU	8:31 AM	5:00 PM	70	31	144	245	4.1
FGON	8:21 AM	5:17 PM	186	111	112	409	5.62
FRAB	8:23 AM	4:58 PM	98	38	158	294	4.65
FRAP	8:26 AM	5:06 PM	153	66	229	448	7.59
GFIG	8:28 AM	5:03 PM	89	40	202	331	5.99
GRAG	8:29 AM	5:00 PM	122	13	122	257	5.43
HEYJ	8:24 AM	5:10 PM	114	54	150	318	5.94
IDUR	8:51 AM	5:17 PM	259	145	121	525	6.99
JAYE	8:30 AM	3:01 PM	163	90	173	426	6.36
JAYW	8:30 AM	5:13 PM	129	71	137	337	5.29
JDIA	8:27 AM	5:23 PM	209	121	132	462	6.53
JFRE	8:26 AM	4:59 PM	122	66	186	374	5.71
JMAS	8:25 AM	4:12 PM	189	98	182	469	6.83
JOBR	8:30 AM	5:01 PM	119	52	265	436	7.76
JWAR	8:29 AM	3:01 PM	137	21	164	322	6.31
KATM	8:26 AM	5:00 PM	86	51	163	300	4.44
KDON	12:00 AM	12:00 AM	0	0	0	0	0
Team Totals	**2**	**6**	**-**	**-**	**-**	**-**	**1**
	Tardy	**Early Out**					**Absence**

APPENDIX E

Sample Call Center Reports

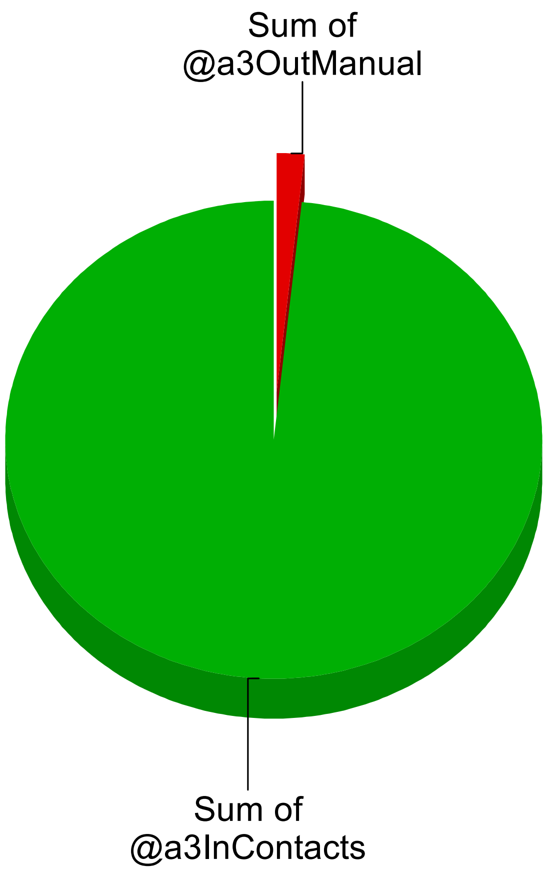
Inbound and Outbound User Call Statistics

User: JOWE

For All Users
For 1/1/2024 To 7/31/2024

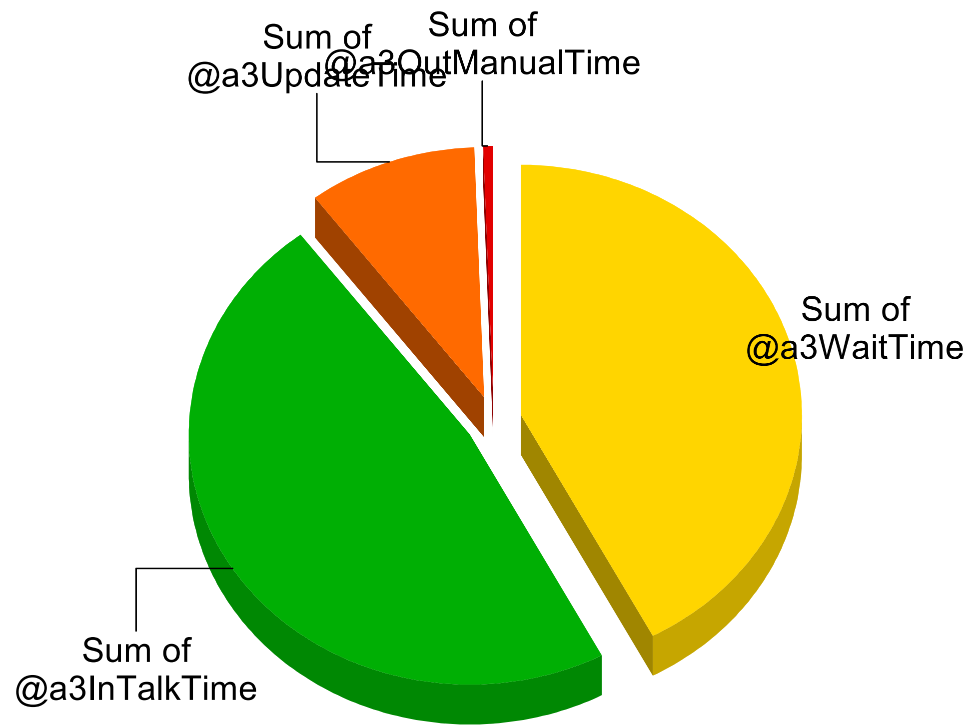
8/12/2024
5:02:37PM

Call Summary



■	Sum of @a3OutContacts	0	0.0%
■	Sum of @a3OutManual	3,195	1.8%
■	Sum of @a3InContacts	179,023	98.2%
	Total:	182,218	100.0%

Call Minutes



■	Sum of @a3WaitTime	660,562	42.3%
■	Sum of @a3InTalkTime	740,941	47.4%
■	Sum of @a3OutTalkTime	0	0.0%
■	Sum of @a3UpdateTime	150,804	9.7%
■	Sum of @a3OutManualTime	10,147	0.6%
	Total:	1,562,454	100.0%

User	Calls: Inbound Answered	Calls: Outbound Connects	Calls: Outbound Hourly	Calls: Manual Dials	Calls: Total	Minutes: Waiting	Minutes: Inbound Talking	Minutes: Outbound Talking	Minutes: Updating	Minutes: Manual	Minutes: Total
User Name	3,959	0	0.00	10	3,969	14,967	13,259	0	2,701	13	30,940
User Name	2,861	0	0.00	7	2,868	12,617	10,827	0	1,811	31	25,286
User Name	6,536	0	0.00	16	6,552	25,817	20,545	0	7,938	33	54,333
User Name	0	0	0.00	0	0	2	0	0	1	0	3
User Name	5,446	0	0.00	6	5,452	18,583	23,100	0	5,920	18	47,621
User Name	4,187	0	0.00	39	4,226	15,861	23,363	0	1,574	150	40,948
User Name	5,311	0	0.00	76	5,387	18,507	19,857	0	4,832	240	43,436
User Name	1,128	0	0.00	7	1,135	5,141	5,895	0	1,475	5	12,516
User Name	2,355	0	0.00	7	2,362	11,568	9,002	0	1,932	3	22,505
User Name	5,460	0	0.00	75	5,535	18,673	22,361	0	3,002	277	44,313
User Name	413	0	0.00	3	416	1,999	1,855	0	561	11	4,426
User Name	646	0	0.00	6	652	1,910	2,243	0	577	25	4,755
User Name	5,114	0	0.00	54	5,168	17,586	22,851	0	3,479	205	44,121
User Name	5,097	0	0.00	25	5,122	22,834	16,644	0	4,943	84	44,505

Inbound and Outbound User Call Statistics

User: JOWE

For All Users
For 1/1/2024 To 7/31/2024

8/12/2024
5:03:02PM

	Calls					Minutes					
User	Inbound Answered	Outbound Connects	Outbound Hourly	Manual Dials	Total	Waiting	Inbound Talking	Outbound Talking	Updating	Manual	Total
User Name	4,352	0	0.00	8	4,360	15,580	23,436	0	3,949	32	42,997
	1,164	0	0.00	11	1,175	3,912	4,353	0	702	25	8,992
User Name	2,485	0	0.00	17	2,502	8,756	13,036	0	3,148	24	24,964
User Name	320	0	0.00	0	320	1,755	1,198	0	469	0	3,422
User Name	545	0	0.00	5	550	852	2,026	0	293	11	3,182
User Name	70	0	0.00	162	232	10,687	359	0	926	155	12,127
User Name	3,909	0	0.00	577	4,486	12,920	17,363	0	4,385	2,206	36,874
User Name	37	0	0.00	89	126	2,005	19	0	365	69	2,458
User Name	1,048	0	0.00	4	1,052	4,601	4,646	0	973	2	10,222
User Name	4,011	0	0.00	27	4,038	13,883	21,802	0	2,986	85	38,756
User Name	3,661	0	0.00	32	3,693	13,675	16,723	0	3,578	65	34,041
User Name	2,903	0	0.00	7	2,910	11,628	13,137	0	2,792	0	27,557
User Name	5,421	0	0.00	81	5,502	19,155	27,555	0	5,485	268	52,463
User Name	884	0	0.00	4	888	3,736	2,751	0	801	4	7,292

Inbound and Outbound User Call Statistics

User: JOWE

For All Users
For 1/1/2024 To 7/31/2024

8/12/2024
5:03:02PM

	Calls					Minutes					
User	Inbound Answered	Outbound Connects	Outbound Hourly	Manual Dials	Total	Waiting	Inbound Talking	Outbound Talking	Updating	Manual	Total
User Name	864	0	0.00	0	864	4,058	4,157	0	1,677	0	9,892
User Name	5,816	0	0.00	18	5,834	19,492	22,223	0	3,019	63	44,797
User Name	4,457	0	0.00	304	4,761	14,283	17,977	0	9,726	849	42,835
User Name	54	0	0.00	112	166	4,067	171	0	598	128	4,964
User Name	2,728	0	0.00	10	2,738	10,454	10,879	0	2,352	22	23,707
User Name	72	0	0.00	40	112	14	417	0	174	132	737
User Name	130	0	0.00	138	268	10	953	0	573	482	2,018
User Name	281	0	0.00	2	283	1,468	1,317	0	344	3	3,132
User Name	1,756	0	0.00	0	1,756	7,537	6,808	0	908	0	15,253
User Name	5,114	0	0.00	27	5,141	18,046	23,233	0	5,275	113	46,667
User Name	5,286	0	0.00	108	5,394	17,647	21,493	0	4,669	267	44,076
User Name	5,687	0	0.00	24	5,711	19,514	20,545	0	5,777	22	45,858
User Name	5,719	0	0.00	85	5,804	20,155	23,870	0	2,307	209	46,541
User Name	614	0	0.00	11	625	2,192	2,589	0	652	36	5,469

User	Calls					Minutes					
	Inbound Answered	Outbound Connects	Outbound Hourly	Manual Dials	Total	Waiting	Inbound Talking	Outbound Talking	Updating	Manual	Total
User Name	195	0	0.00	0	195	1,020	1,738	0	376	0	3,134
User Name	2	0	0.00	1	3	67	1	0	54	0	122
User Name	22	0	0.00	4	26	61	57	0	44	7	169
User Name	5,095	0	0.00	86	5,181	16,701	22,597	0	331	220	39,849
User Name	5,762	0	0.00	38	5,800	19,792	23,929	0	4,100	99	47,920
User Name	4,096	0	0.00	16	4,112	13,918	16,100	0	3,042	13	33,073
User Name	772	0	0.00	7	779	2,346	2,905	0	480	1	5,732
User Name	5,835	0	0.00	77	5,912	18,970	22,354	0	780	256	42,360
User Name	21	0	0.00	1	22	24	103	0	13	0	140
User Name	0	0	0.00	6	6	1	0	0	6	5	12
User Name	2,936	0	0.00	507	3,443	10,498	19,617	0	1,284	2,651	34,050
User Name	2,431	0	0.00	16	2,447	10,113	12,276	0	2,103	45	24,537
User Name	2,447	0	0.00	56	2,503	7,183	10,090	0	5,084	190	22,547
User Name	4,420	0	0.00	31	4,451	17,134	14,524	0	1,681	46	33,385

Inbound and Outbound User Call Statistics

User: JOWE

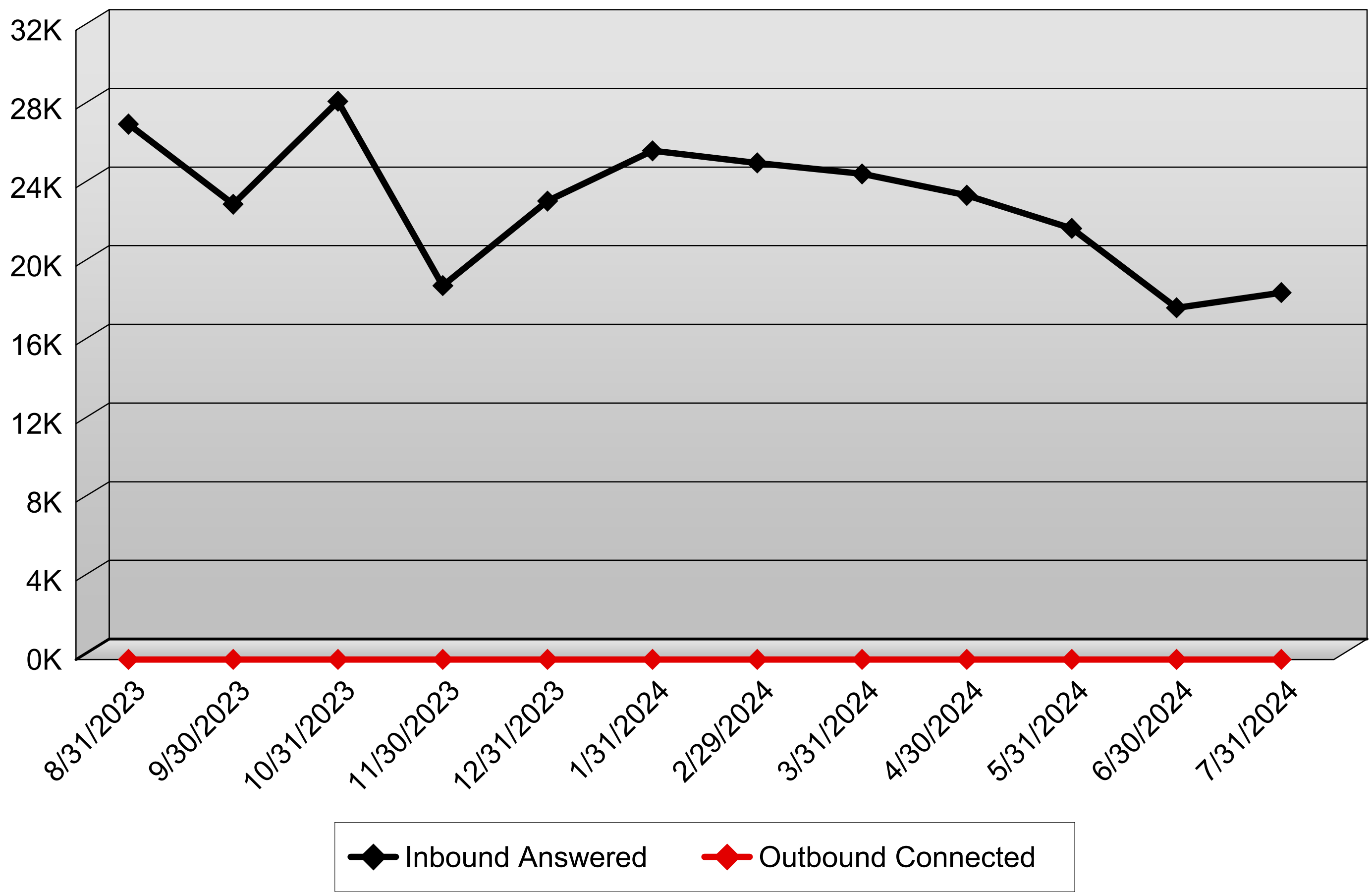
For All Users
For 1/1/2024 To 7/31/2024

8/12/2024
5:03:02PM

User	Calls: Inbound Answered	Calls: Outbound Connects	Calls: Outbound Hourly	Calls: Manual Dials	Calls: Total	Minutes: Waiting	Minutes: Inbound Talking	Minutes: Outbound Talking	Minutes: Updating	Minutes: Manual	Minutes: Total
User Name	5,478	0	0.00	6	5,484	18,738	19,767	0	4,880	15	43,400
User Name	1,972	0	0.00	0	1,972	7,968	9,314	0	1,426	0	18,708
User Name	6,172	0	0.00	86	6,258	20,586	19,815	0	3,878	212	44,491
User Name	15	0	0.00	3	18	1	12	0	20	0	33
User Name	2	0	0.00	0	2	1	0	0	12	0	13
User Name	1,656	0	0.00	0	1,656	6,949	5,269	0	685	0	12,903
User Name	5,581	0	0.00	7	5,588	17,483	18,521	0	5,340	9	41,353
User Name	4,820	0	0.00	11	4,831	17,799	19,807	0	5,148	9	42,763
User Name	967	0	0.00	2	969	4,055	3,738	0	164	2	7,959
User Name	425	0	0.00	0	425	1,007	1,569	0	224	0	2,800
Grand Totals	179,023	0	0.00	3,195	182,218	660,562	740,941	0	150,804	10,147	1,562,454

User: JOWE	***Company Call Statistics*** *From 8/1/2023 Thru 7/31/2024*	08/12/2024 5:01 pm

Graphed by Month



Connects:	0	0.00%
No Answer:	0	0.00%
Withdrawn:	0	0.00%
Busy:	0	0.00%
Reorder:	0	0.00%
Weak:	0	0.00%
Failed:	0	0.00%
Holds:	0	0.00%
Unattended:	0	0.00%
Answer Machine:	0	0.00%
Triple Tone:	0	0.00%
Manual Dials:	6,459	100.00%
Preview Dials:	0	0.00%
Dials Lost:	0	0.00%
Total Dials	**6,459**	

Inbound Answered:	278,987	79.64%	
Inbound Held:	54,962	15.69%	
Inbound Lost:	7,550	2.16%	
Inbound Announcements:	8,126	2.32%	
Inbound Transferred:	698	0.20%	
Inbound Total:	**350,323**		
Inbound Block Time in Seconds:	0		
Holds Lost:	0		of Holds
Hold Timeouts:	0		of Holds
Unatteded Call Lost:	0	0.00%	of Unattended
Unattedned Calls Transferred:	0	0.00%	of Unattended

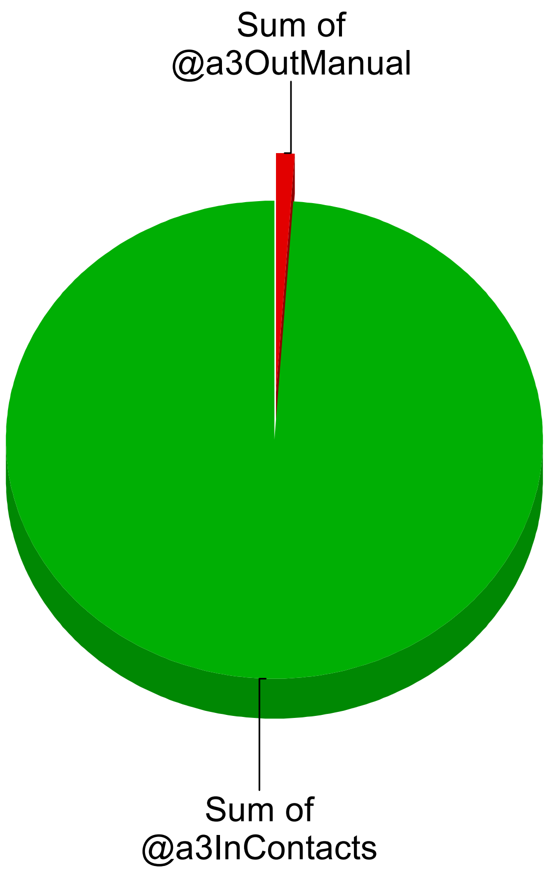
Inbound and Outbound User Call Statistics

User: JOWE

For All Users
For 8/12/2024 To 8/12/2024

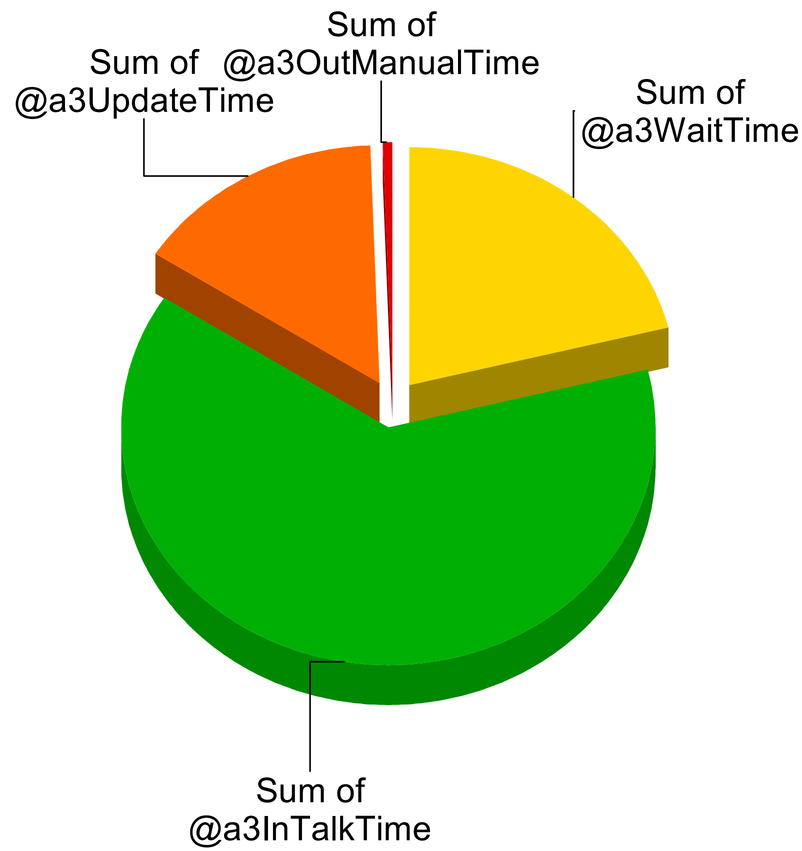
8/12/2024
4:57:14PM

Call Summary



Sum of @a3OutContacts	0	0.0%
Sum of @a3OutManual	13	1.0%
Sum of @a3InContacts	1,257	99.0%
Total:	1,270	100.0%

Call Minutes



Sum of @a3WaitTime	1,713	21.1%
Sum of @a3InTalkTime	5,143	63.2%
Sum of @a3OutTalkTime	0	0.0%
Sum of @a3UpdateTime	1,223	15.0%
Sum of @a3OutManualTime	56	0.7%
Total:	8,135	100.0%

Inbound and Outbound User Call Statistics

User: JOWE

For All Users
For 8/12/2024 To 8/12/2024

8/12/2024
4:57:14PM

User	Calls: Inbound Answered	Calls: Outbound Connects	Calls: Outbound Hourly	Calls: Manual Dials	Calls: Total	Minutes: Waiting	Minutes: Inbound Talking	Minutes: Outbound Talking	Minutes: Updating	Minutes: Manual	Minutes: Total
User Name	84	0	0.00	1	85	77	244	0	61	0	382
User Name	50	0	0.00	1	51	43	225	0	68	6	342
User Name	37	0	0.00	1	38	44	196	0	49	3	292
User Name	51	0	0.00	0	51	57	194	0	62	0	313
User Name	43	0	0.00	1	44	39	227	0	22	0	288
User Name	62	0	0.00	0	62	68	250	0	65	0	383
User Name	33	0	0.00	0	33	43	207	0	36	0	286
User Name	29	0	0.00	1	30	33	153	0	40	4	230
User Name	1	0	0.00	0	1	40	6	0	0	0	46
User Name	37	0	0.00	0	37	103	160	0	36	0	299
User Name	2	0	0.00	0	2	192	2	0	25	0	219
User Name	42	0	0.00	0	42	51	209	0	67	0	327
User Name	40	0	0.00	1	41	48	213	0	46	1	308
User Name	34	0	0.00	1	35	102	128	0	96	1	327

Inbound and Outbound User Call Statistics

User: JOWE

For All Users
For 8/12/2024 To 8/12/2024

8/12/2024
4:57:14PM

	Calls					Minutes					
User	Inbound Answered	Outbound Connects	Outbound Hourly	Manual Dials	Total	Waiting	Inbound Talking	Outbound Talking	Updating	Manual	Total
User Name	61	0	0.00	2	63	55	231	0	18	17	321
User Name	46	0	0.00	0	46	44	172	0	31	0	247
User Name	55	0	0.00	1	56	58	214	0	10	1	283
User Name	66	0	0.00	0	66	59	269	0	41	0	369
User Name	73	0	0.00	1	74	68	253	0	54	3	378
User Name	60	0	0.00	0	60	57	213	0	41	0	311
User Name	24	0	0.00	0	24	96	110	0	27	0	233
User Name	49	0	0.00	0	49	43	192	0	35	0	270
User Name	46	0	0.00	0	46	59	232	0	102	0	393
User Name	36	0	0.00	0	36	55	165	0	76	0	296
User Name	64	0	0.00	1	65	61	221	0	26	13	321
User Name	73	0	0.00	0	73	62	238	0	61	0	361
User Name	59	0	0.00	1	60	56	219	0	28	7	310
Grand Totals	1,257	0	0.00	13	1,270	1,713	5,143	0	1,223	56	8,135

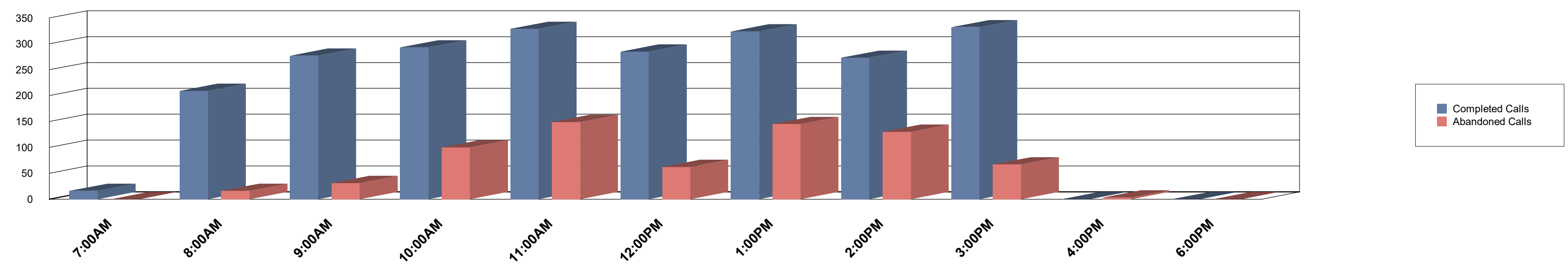
Inbound Hourly Summary

User: JOWE

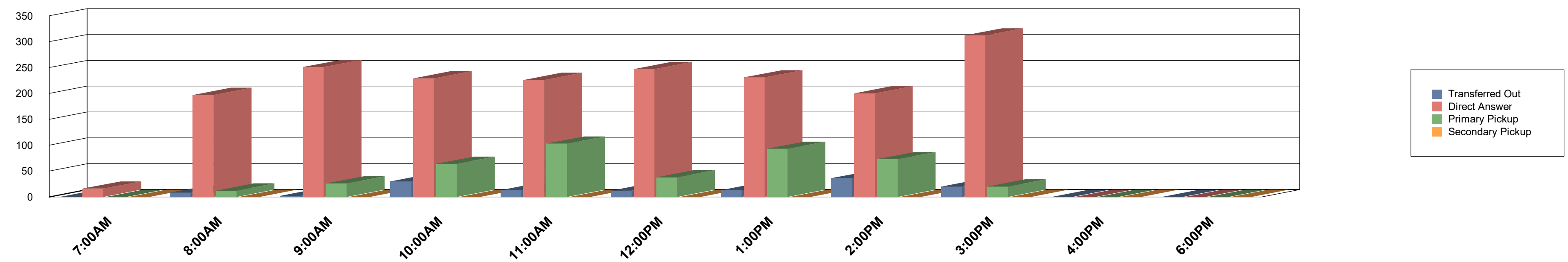
For 1/1/2024 To 1/31/2024

8/12/2024
5:11:51PM

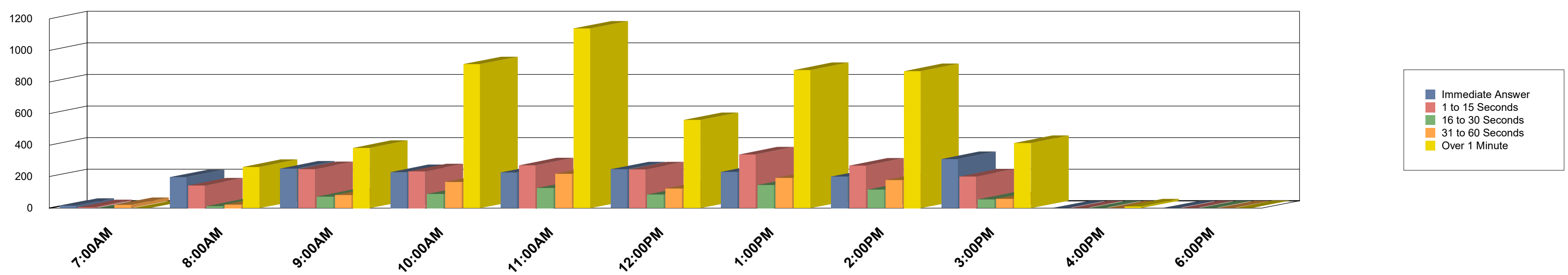
Abandoned versus Completed



Call Pickup Distribution



Hold Time Distribution



Inbound Hourly Summary

User: JOWE

For 1/1/2024 To 1/31/2024

8/12/2024
5:11:51PM

	Recieved	Completed	Abandoned	Direct Answer	Primary Pickup	Secondary Pickup	Transferred Out	In Minutes		
								Max Hold Time	Avg Hold Time	Avg Talk Time
7:00AM	16	16	0	16	0	0	0	0.53	0.05	5.71
8:00AM	233	209	16	197	12	0	8	15.12	0.30	5.71
9:00AM	310	277	31	251	26	0	2	15.10	0.37	5.61
10:00AM	423	293	100	229	64	0	30	15.12	0.75	5.58
11:00AM	491	329	149	226	103	0	13	15.13	0.83	5.64
12:00PM	359	285	62	247	38	0	12	15.53	0.48	5.62
1:00PM	482	324	145	231	93	0	13	15.12	0.82	5.48
2:00PM	439	273	130	200	73	0	36	15.12	0.86	5.63
3:00PM	419	332	67	312	20	0	20	15.13	0.49	5.57
4:00PM	3	0	3	0	0	0	0	10.02	4.28	11.46
6:00PM	0	0	0	0	0	0	0	1.60	1.60	0.00
Totals:	**3175**	**2338**	**703**	**1909**	**429**	**0**	**134**			

User: JOWE

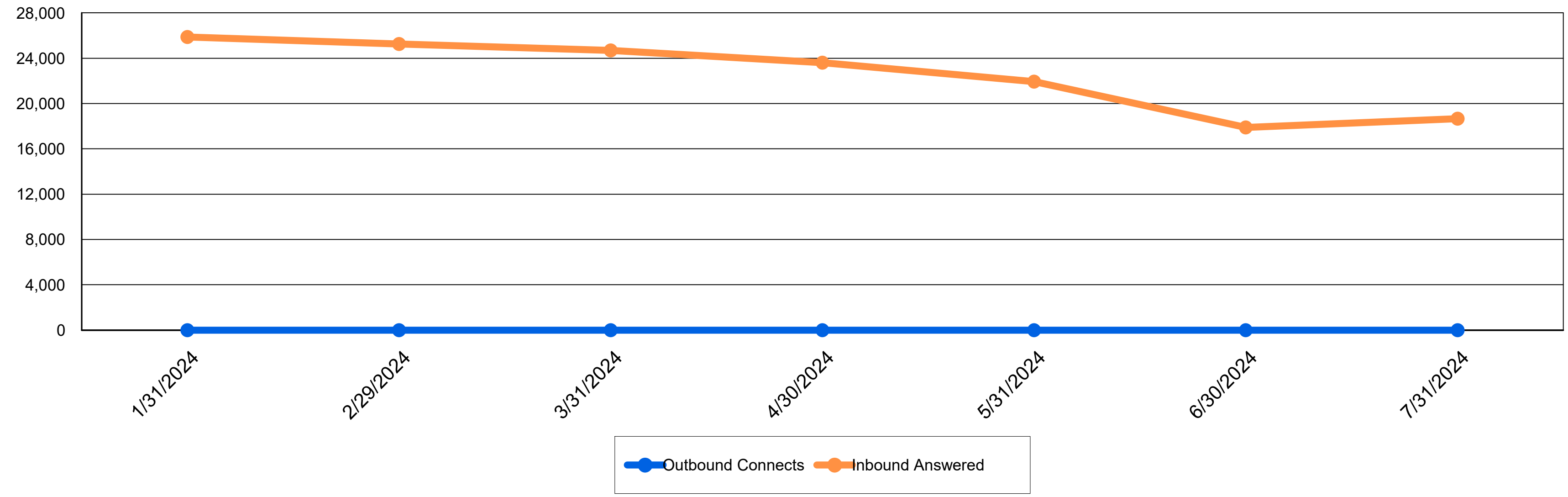
Inbound versus Outbound Calling Statistics

From 1/1/2024 To 7/31/2024

8/12/2024
5:07 pm

Inbound versus Outbound

Graphed by Month



Inbound Calls

Answered versus Hold

	Hold	27,943	15.0%
	Answered	157,895	85.0%
	Total:	185,838	100.0%

Outbound Calls

Connected versus Hold

	Hold	0	0.0%
	Connected	0	0.0%
	Total:	0	100.0%

User: JOWE

Inbound versus Outbound Calling Statistics

From 1/1/2024 To 7/31/2024

8/12/2024
5:07 pm

Date	Inbound Answered	Outbound Connected	Inbound on Hold	Outbound on Hold	Inbound Lost on Hold	Outbound Lost on Hold	Outbound Max Users	Inbound Max Lines	Inbound Min Lines
01/01/2024	0	0	0	0	0	0	0	5	0
01/02/2024	0	1,047	900	0	89	0	21	78	8
01/03/2024	0	1,399	198	0	35	0	21	58	10
01/04/2024	0	810	812	0	108	0	17	57	6
01/05/2024	0	1,149	711	0	77	0	19	66	6
01/08/2024	0	1,135	609	0	61	0	19	73	8
01/09/2024	0	1,234	287	0	35	0	21	63	3
01/10/2024	0	1,082	426	0	44	0	23	49	8
01/11/2024	0	1,099	349	0	18	0	18	45	4
01/12/2024	0	1,160	359	0	29	0	23	54	8
01/14/2024	0	0	0	0	0	0	0	1	0
01/15/2024	0	0	0	0	0	0	0	14	4
01/16/2024	0	889	1,009	0	134	0	28	63	14
01/17/2024	0	1,485	97	0	6	0	28	66	10
01/18/2024	0	1,340	68	0	14	0	31	49	5
01/19/2024	0	1,315	40	0	11	0	27	57	5
01/22/2024	0	1,675	156	0	33	0	27	55	74
01/23/2024	0	1,335	45	0	8	0	28	46	5
01/24/2024	0	1,272	40	0	11	0	29	45	4
01/25/2024	0	1,271	38	0	6	0	28	43	10
01/26/2024	0	1,159	40	0	10	0	25	37	9
01/29/2024	0	1,389	44	0	12	0	26	44	7
01/30/2024	0	1,306	41	0	12	0	28	48	2
01/31/2024	0	1,320	17	0	0	0	27	52	3
02/01/2024	0	1,299	34	0	13	0	24	45	7
02/02/2024	0	1,282	29	0	7	0	25	41	11
02/05/2024	0	862	1,337	0	92	0	25	76	11
02/06/2024	0	1,436	60	0	6	0	27	50	6
02/07/2024	0	1,344	23	0	3	0	22	42	10
02/08/2024	0	1,276	29	0	6	0	24	36	10
02/09/2024	0	1,112	69	0	21	0	24	32	8
02/12/2024	0	1,482	38	0	8	0	27	52	14

Inbound versus Outbound Calling Statistics

From 1/1/2024 To 7/31/2024

Date	Inbound Answered	Outbound Connected	Inbound on Hold	Outbound on Hold	Inbound Lost on Hold	Outbound Lost on Hold	Outbound Max Users	Inbound Max Lines	Inbound Min Lines
02/13/2024	0	1,342	43	0	11	0	23	47	6
02/14/2024	0	1,249	35	0	4	0	24	39	4
02/15/2024	0	1,302	31	0	6	0	26	35	10
02/16/2024	0	1,266	55	0	7	0	22	41	9
02/19/2024	0	0	0	0	0	0	1	1	0
02/20/2024	0	1,567	160	0	14	0	23	54	12
02/21/2024	0	1,391	41	0	5	0	26	42	9
02/22/2024	0	1,233	69	0	20	0	24	40	4
02/23/2024	0	1,229	68	0	17	0	24	37	7
02/26/2024	0	1,228	290	0	33	0	20	54	13
02/27/2024	0	1,175	52	0	7	0	22	33	12
02/28/2024	0	1,035	61	0	15	0	24	36	8
02/29/2024	0	1,142	61	0	16	0	22	41	8
03/01/2024	0	1,147	41	0	6	0	25	34	2
03/04/2024	0	1,303	259	0	28	0	22	55	7
03/05/2024	0	1,373	321	0	27	0	23	72	0
03/06/2024	0	1,231	56	0	12	0	23	38	7
03/07/2024	0	1,176	52	0	11	0	26	35	7
03/08/2024	0	1,137	38	0	5	0	25	37	4
03/11/2024	0	1,381	85	0	9	0	25	43	5
03/12/2024	0	1,202	77	0	16	0	21	37	9
03/13/2024	0	1,123	17	0	4	0	23	28	12
03/14/2024	0	1,123	17	0	3	0	22	40	3
03/15/2024	0	1,215	77	0	22	0	23	42	5
03/18/2024	0	1,326	105	0	12	0	22	44	14
03/19/2024	0	1,238	53	0	14	0	25	37	9
03/20/2024	0	1,133	36	0	8	0	25	33	12
03/21/2024	0	1,161	51	0	5	0	23	41	6
03/22/2024	0	1,125	39	0	3	0	20	45	3
03/25/2024	0	1,187	120	0	24	0	19	44	4
03/26/2024	0	1,049	96	0	23	0	20	34	9
03/27/2024	0	1,005	55	0	8	0	22	32	2

User: JOWE

Inbound versus Outbound Calling Statistics

From 1/1/2024 To 7/31/2024

8/12/2024
5:07 pm

Date	Inbound Answered	Outbound Connected	Inbound on Hold	Outbound on Hold	Inbound Lost on Hold	Outbound Lost on Hold	Outbound Max Users	Inbound Max Lines	Inbound Min Lines
03/28/2024	0	1,075	42	0	9	0	18	36	4
03/29/2024	0	983	73	0	17	0	20	28	7
04/01/2024	0	1,271	142	0	16	0	21	38	7
04/02/2024	0	1,043	49	0	4	0	19	36	3
04/03/2024	0	1,086	27	0	3	0	21	32	5
04/04/2024	0	857	25	0	6	0	23	28	5
04/05/2024	0	1,234	68	0	8	0	22	47	5
04/07/2024	0	1	0	0	0	0	1	1	0
04/08/2024	0	1,147	236	0	31	0	22	59	5
04/09/2024	0	1,215	66	0	9	0	23	44	4
04/10/2024	0	1,053	50	0	12	0	21	39	5
04/11/2024	0	1,093	32	0	8	0	21	38	3
04/12/2024	0	1,141	97	0	21	0	19	38	2
04/15/2024	0	1,107	426	0	43	0	19	49	9
04/16/2024	0	1,177	57	0	7	0	21	39	6
04/17/2024	0	1,085	46	0	8	0	22	36	4
04/18/2024	0	989	86	0	26	0	19	28	12
04/19/2024	0	1,032	93	0	25	0	21	32	5
04/20/2024	0	0	0	0	0	0	0	1	0
04/22/2024	0	1,108	63	0	10	0	22	36	5
04/23/2024	0	1,008	20	0	1	0	21	27	7
04/24/2024	0	1,002	62	0	18	0	20	40	13
04/25/2024	0	980	21	0	3	0	22	27	6
04/26/2024	0	972	43	0	6	0	20	33	3
04/27/2024	0	0	0	0	0	0	0	1	0
04/29/2024	0	1,270	65	0	11	0	20	44	3
04/30/2024	0	736	49	0	3	0	23	35	8
05/01/2024	0	1,149	99	0	20	0	20	45	5
05/02/2024	0	1,102	64	0	8	0	22	42	5
05/03/2024	0	1,014	50	0	8	0	19	29	6
05/06/2024	0	919	568	0	54	0	19	45	0
05/07/2024	0	994	68	0	14	0	19	29	7

User: JOWE

Inbound versus Outbound Calling Statistics

From 1/1/2024 To 7/31/2024

8/12/2024
5:07 pm

Date	Inbound Answered	Outbound Connected	Inbound on Hold	Outbound on Hold	Inbound Lost on Hold	Outbound Lost on Hold	Outbound Max Users	Inbound Max Lines	Inbound Min Lines
05/08/2024	0	1,027	106	0	14	0	18	31	4
05/09/2024	0	930	106	0	23	0	17	31	3
05/10/2024	0	865	106	0	19	0	15	27	5
05/13/2024	0	1,010	307	0	30	0	20	42	3
05/14/2024	0	1,025	235	0	32	0	19	39	6
05/15/2024	0	1,112	35	0	2	0	19	30	7
05/16/2024	0	964	104	0	19	0	18	30	4
05/17/2024	0	913	160	0	39	0	18	35	6
05/18/2024	0	0	0	0	0	0	0	1	0
05/20/2024	0	1,135	87	0	20	0	18	34	7
05/21/2024	0	999	83	0	24	0	19	34	4
05/22/2024	0	900	46	0	3	0	19	30	2
05/23/2024	0	892	42	0	10	0	19	33	4
05/24/2024	0	866	55	0	7	0	21	33	4
05/28/2024	0	1,052	306	0	32	0	19	44	7
05/29/2024	0	1,069	36	0	6	0	20	34	7
05/30/2024	0	1,003	31	0	1	0	18	31	11
05/31/2024	0	985	61	0	18	0	19	31	4
06/03/2024	0	947	365	0	24	0	19	44	9
06/04/2024	0	1,027	197	0	12	0	19	40	11
06/05/2024	0	991	298	0	27	0	19	42	1
06/06/2024	0	989	129	0	14	0	19	41	3
06/07/2024	0	1,002	76	0	16	0	17	29	6
06/10/2024	0	458	866	0	93	0	18	38	8
06/11/2024	0	896	247	0	31	0	18	35	4
06/12/2024	0	950	165	0	18	0	19	31	8
06/13/2024	0	951	97	0	8	0	18	34	4
06/14/2024	0	882	175	0	19	0	18	29	5
06/17/2024	0	621	673	0	79	0	18	57	0
06/18/2024	0	906	254	0	16	0	18	37	4
06/19/2024	0	784	22	0	5	0	28	22	3
06/20/2024	0	978	26	0	5	0	21	31	4

User: JOWE

Inbound versus Outbound Calling Statistics

From 1/1/2024 To 7/31/2024

8/12/2024
5:07 pm

Date	Inbound Answered	Outbound Connected	Inbound on Hold	Outbound on Hold	Inbound Lost on Hold	Outbound Lost on Hold	Outbound Max Users	Inbound Max Lines	Inbound Min Lines
06/21/2024	0	908	111	0	6	0	17	32	10
06/24/2024	0	852	526	0	66	0	20	47	2
06/25/2024	0	904	252	0	19	0	18	38	8
06/26/2024	0	911	198	0	51	0	20	35	6
06/27/2024	0	1,005	84	0	10	0	18	32	4
06/28/2024	0	925	23	0	4	0	18	42	2
07/01/2024	0	941	438	0	36	0	22	44	6
07/02/2024	0	963	187	0	19	0	21	34	7
07/03/2024	0	1,051	35	0	6	0	20	29	8
07/04/2024	0	0	0	0	0	0	0	1	0
07/05/2024	0	1,009	162	0	15	0	19	41	6
07/08/2024	0	50	1,833	0	688	0	16	60	14
07/09/2024	0	415	1,116	0	238	0	18	44	8
07/10/2024	0	736	577	0	86	0	17	44	6
07/11/2024	0	918	235	0	18	0	16	44	2
07/12/2024	0	894	172	0	32	0	18	26	10
07/14/2024	0	0	0	0	0	0	1	0	0
07/15/2024	0	739	750	0	82	0	17	44	10
07/16/2024	0	641	653	0	77	0	15	42	6
07/17/2024	0	937	184	0	11	0	18	33	8
07/18/2024	0	896	161	0	17	0	19	28	12
07/19/2024	0	826	93	0	11	0	18	32	4
07/20/2024	0	0	0	0	0	0	0	1	0
07/22/2024	0	712	565	0	57	0	18	35	14
07/23/2024	0	936	156	0	12	0	17	38	3
07/24/2024	0	940	108	0	17	0	21	25	7
07/25/2024	0	959	99	0	7	0	18	33	6
07/26/2024	0	952	54	0	3	0	19	31	4
07/29/2024	0	1,077	147	0	9	0	22	39	9
07/30/2024	0	988	255	0	25	0	20	35	6
07/31/2024	0	1,080	20	0	2	0	19	34	5

User: JOWE

Inbound versus Outbound Calling Statistics

From 1/1/2024 To 7/31/2024

8/12/2024
5:07 pm

Date	Inbound Answered	Outbound Connected	Inbound on Hold	Outbound on Hold	Inbound Lost on Hold	Outbound Lost on Hold	Outbound Max Users	Inbound Max Lines	Inbound Min Lines
Totals	**0**	**157,895**	**27,943**	**0**	**4,003**	**0**	**3,132**	**6,018**	**1,022**

APPENDIX F

Reference Letters

MAURA HEALEY
GOVERNOR

KIM DRISCOLL
LIEUTENANT GOVERNOR

LAUREN E. JONES
SECRETARY

KATIE DISHNICA
DIRECTOR

May 19, 2025

RE: Letter of Recommendation – F.H. Cann & Associates, Inc. (FHC)

To Whom it may concern:

I am pleased to provide this letter of reference for FHC, who has been a valued contact center partner for Massachusetts Department of Unemployment Assistance since 2020.

During this period, FHC has consistently demonstrated exceptional professionalism, technical capability, and customer service. They currently support our inbound contact center operations, providing services to support the welfare of Commonwealth residents who are unable to access critical unemployment insurance benefits and services.

Some key highlights of our engagement include:

<u>Performance Excellence</u>: FHC has consistently exceeded service level agreements (SLAs), maintaining an average call answer time within our SLA's, which vary by the day of the week and maintain good customer satisfaction results.
<u>Scalability & Flexibility</u>: They have demonstrated the ability to rapidly scale operations in response to seasonal demand or unanticipated surges, ensuring uninterrupted service delivery.
<u>Technology Integration</u>: The team effectively integrated with our CRM and telephony platforms, providing seamless customer experience and reliable reporting.
<u>Professionalism & Communication</u>: From executive leadership to frontline supervisors, FHC maintains open and proactive communication. Their commitment to quality assurance and continuous improvement is evident in every aspect of their operation.

Compliance & Security: FHC adheres to industry standards and compliance requirements, giving us confidence in their ability to handle sensitive data appropriately.

Based on our experience, I have no hesitation in recommending FHC as a reliable and high-performing contact center vendor. They have been instrumental in helping us achieve our customer service objectives, and we consider them a strategic partner.

If you require any additional information, please do not hesitate to contact me directly at 774-454-6168 or wendy.savary@mass.gov.

Sincerely,

Wendy Savary
Director of Claims & Appeals
Department of Unemployment Assistance
226 Main Street, Brockton, MA
774-454-6168
Wendy.savary@mass.gov

May 21, 2025

To Whom It May Concern,

RE: Reference Letter for F.H. Cann & Associates, Inc (FHC) – Contact Center Services

I am writing to express endorsement of FHC as a trusted and highly capable provider of contact center services. Since contracting with FHC in 2021, the State of Illinois Department of Commerce and Economic Opportunity ("DCEO") has been very pleased with the performance, professionalism and responsiveness FHC has provided to us.

FHC manages our inbound customer contact operations, supplementing in-person client intake by offering callers an option to initiate the application process via telephone for the Low Income Home Energy Assistance Program ("LIHEAP") and Community Services Block Grant ("CSBG") program for the Office of Community Assistance ("OCA"). From the beginning, FHC demonstrated an understanding of our industry and operational goals.

FHC has had a measurable impact on our services to Illinois residents. The transition from our previous provider was seamless - with minimal disruption, completing onboarding within 30 days — which was ahead of schedule. FHC has maintained consistently high key performance indicators, and an abandonment rate well below industry benchmarks. OCA regularly receives positive feedback from our customers, citing knowledgeable and empathetic agents. FHC's training programs and quality assurance processes have clearly contributed to this outcome. Beyond day-to-day execution, FHC has been a proactive thought partner, offering insights into process improvements, automation opportunities, and customer experience trends.

One of the qualities we value most about FHC is their commitment to transparency and accountability. Whether through weekly performance dashboards, monthly business reviews, or executive-level check-ins, they continue to demonstrate an unwavering commitment to partnership and mutual success.

Should you have any questions or need further details, feel free to contact me at LeslieAnn.Lesko@illinois.gov .

Sincerely,

Leslie Ann Lesko

Leslie Ann Lesko
LIHEAP Program Manager, Office of Community Assistance
Illinois Department of Commerce & Economic Opportunity

APPENDIX G

FHC Resumes

SARA ALOSA

Point of Contact and Account Manager

NDOL Team Leadership Description

With over 28 years of experience, and five years of experience working directly with MA DUA and leverages her experience and expertise for the NDOL contact center which is smaller in size but similar in scope. Sara provides strategic advice to the Executive Team while performing holistic oversight of the Client Services Department to ensure standards of quality service and continuous improvement is maintained. She has 28 years of senior executive leadership experience in contact center projects and possesses expertise in client relations, service excellence, operations and team leadership, project management, and product development.

EDUCATION

Franklin Pierce College
Business Management

Boston University
Corporate Education, Quality Assurance for Business Analysts

JOB SUMMARY

Sara acts as primary liaison for the service side of the client relationship including responsibility for relationship management and service delivery for FHC clients.

Responsibilities:

- Responsible for client satisfaction, maintaining client communication, overall management of the relationship and client retention activities.
- Answers customer inquiries, primarily over the telephone, e-mail, or facsimile
- Develop strong working relationships with F.H. Cann clients.
- Serves as primary point of contact for clients and various departments to resolve outstanding issues, comply with customer requests and respond to client inquiries.
- Provides support in research and resolution of problems and inquiries.
- Interfaces with clients to determine present and future needs and discusses progress toward solutions.
- Prepare weekly/monthly customer reports.
- Manages and mentors the FHC team of Client Service Representatives.

RESUME REQUIREMENTS

Interface Functions

- Serving as the main point of contact for NDOL and the contract manager who serves as the point of contact for the executed contract.
- Facilitating day-to-day communication, vendors, and other State departments/divisions.
- Monitoring Service Level Agreements (SLAs) and proactively planning and making recommendations on adjustments needed to maintain or surpass SLAs.
- Creating and revising project plans and schedules as required .
- Coordination, communication, remediation, and required meetings including monthly program and quarterly business reviews.

Support Functions

- Reviewing and providing feedback on all project deliverables.
- Escalating project issues, project risks, and other concerns.

Reporting Relationships

- Sara reports to Sheri A. Cann, President and CEO of FHC.

Academic Background and Degrees

- Sara attended Franklin Pierce College and received a degree in Business Management. She also attended Boston University and received a degree in Corporate Education, Quality Assurance for Business Analysts.

Professional Certifications

- Not Applicable

Understanding of the Process

- With over 28 years of experience, and 5 years of direct Unemployment Insurance call center services Sara understands the requirements of the NDOL call center.

PROFESSIONAL EXPERIENCE

F.H. Cann & Associates, Inc.

North Andover, MA

Senior Vice President of Corporate Strategy | 2019 - Present

- Leads and manages the prime contractor program with full authority to commit the company on behalf of the contract, and to also direct all subcontractor and vendor efforts in fulfillment of the requirements.
- Leads call center operations for agency, including staffing, costing, and technology.

- Works closely with new clients during contract implementation to ensure FHC addresses the clients' needs and requirements.
- Manages client services personnel and day-to-day operational processes to research and resolve client issues and concerns.
- Communicates with clients, internal departments, and third-party vendors daily.
- Project Experience: She has extensive experience as the Project Manager for State of NH DPHHS, State of IL LIHEAP Program Call Center, MA Executive Office of Health and Human Services (EOHHS) and Department of Education Private Collection Agency Contract and Federal Student Aid NextGen BPO contract. Furthermore, Sara was instrumental in rapidly deploying an emergency call center for MA DUA, for which we were contracted three times for emergency services and recently awarded as the prime contractor on a non-emergency RFP.

Granite State Management & Resources

Concord, NH

Vice President and Chief Servicing Officer | 2017 - 2019

- Collaborated with the President/CEO and leadership team on new business development and strategic partnerships to drive call center revenue and ensure operational success.
- Led 100+ direct and indirect reports.
- Oversaw a portfolio with 920,000 borrowers valued at over $14 billion.
- Provided strategic leadership, management, and vision to build an agile organizational structure that enabled rapid movement of people and resources to capture new market opportunities.
- Proactively built and aligned stakeholders, capabilities, and resources to achieve strategic objectives.
- Continuously evaluated and improved operational controls, administrative processes, and systems to maximize efficiency and agility.
- Worked as a lead on all request for proposals for business opportunities.
- Contributed strategic ideas and vision to the senior leadership team to maintain a current understanding of emerging trends within the industry and among clients to ensure all operational and servicing efficiencies across the Organizations.
- In collaboration with the CFO, developed annual budgets, conducted quarterly reviews, and established financial goals; monitored program performance and operational expenses to ensure maximum revenue potential and efficient utilization of services.
- Coached, mentored, and managed on-site and virtual teams to maximize engagement and drive performance, resulting in a level of service that routinely achieved top national rankings.
- Drove process improvement and standardized best practices; coordinated with leadership team to establish measurable goals and create and manage the structure and process necessary for efficient operations which achieved expected outcomes and superior service.
- Developed a deep understanding of clients' needs; improved internal training, processes, best practices, and testing to ensure all team members were qualified to provide the highest degree of service.
- Built and maintained relationships with external organizations within the student loan industry including potential clients, hosted system vendors, services, collection agencies, and other vendors.

Vice President and Chief Servicing Officer | April 2018 - August 2018

Collaborated with the President & CEO and leadership team to transform the position of COO. Maintained responsibility for leading Loan Origination, Loan Guarantor, Loan Servicing, and Call Center operations to ensure the organization met and exceeded its goals from an operational and cultural point of view.

- Achieved KPIs across various business units while creating the new position of Chief Servicing Officer.
- Facilitated collaboration across departments to promote enhanced integration of services.

- Identified service gaps, encouraged innovation and planned programs and/or service initiatives to address these areas.

Vice President, Loan Servicing | July 2017 - April 2018

Responsible for the overall administration and operational management of the Loan Servicing and Customer Services departments.

- Developed annual budget forecast and adherence including researching and implementing change to maximize expense control.
- Identified, tracked, presented, and evaluated department performance metrics and reported them to the organization's three boards and FSA per contract requirements.
- Set team goals and objectives, which ensured teams consistently exceeded established goals.
- Improved efficiency and cost savings through the automation of UI bots.
- Ensured adequate staffing with properly trained personnel to support all areas of business for federal contract and commercial business.
- Continuously improved quality of work and maintained service quality standards through effective administration and training.
- Led, mentored, and advised subordinate managers to help them navigate more complex phases of departmental operations and automation projects.
- Made final decisions regarding employment, employee performance, promotions, salary recommendations, transfers and termination of direct reports.
- Developed strategies to create an exceptional customer experience, meet customer requirements, and maintain a competitive edge over competitors through unmatched quality of service.

Vice President, Guarantor and Loan Origination | 2010 - 2017

Responsible for all default prevention, collection activity, and private loan origination for the entire organization while managing a $60 million-dollar loan collection portfolio.

- Ranked #1 nationally for lowest three-year cohort default rate for 6 of past 7 years; strongly emphasized default prevention and helped borrowers prevent and/or cure default.
- Created budgets and developed cost reduction strategy.In collaboration with the CFO, developed annual budgets, conducted quarterly reviews, and established financial goals; monitored program performance and operational expenses to ensure maximum revenue potential and efficient utilization of services.
- Coached, mentored, and managed on-site and virtual teams to maximize engagement and drive performance, resulting in a level of service that routinely achieved top national rankings.
- Drove process improvement and standardized best practices; coordinated with leadership team to establish measurable goals and create and manage the structure and process necessary for efficient operations which achieved expected outcomes and superior service.

REFERENCES

1	NAME	MICHAEL BEATTY
	ADDRESS	11 HATCH ROAD, WRENTHAM, MA 02093
	PHONE	978-771-1883
2	NAME	RACHAEL CARTER
	ADDRESS	44 DYER AVENUE SALEM, NH 03079
	PHONE	978-332-0568
3	NAME	JOHN WEBSTER
	ADDRESS	263 JACKSON STREET, METHUEN, MA 01844
	PHONE	603-969-9751

ERNESTO BENCOSME

Alternate Account Manager

NDOL Team Leadership Description

Ernesto has five years of experience working directly with MA DUA assisting claimants with unemployment insurance inquiries and with other state-level contact centers. He parlays this experience and lessons learned to provide superior service to Nebraskans and NDOL. Ernesto is an accomplished, strategic, and growth focused professional with 16 years of experience in the contact center industry. He maintains full oversight of the overall project management activities including overseeing the operations and workforce management teams, monitoring the contact center for compliance to SLAs, staffing levels, and customer satisfaction for NDOL.

EDUCATION

Northern Essex Community College
Business Management

JOB SUMMARY

Ernesto plans, directs, coordinates, and oversees operation activities in the organization, ensuring development and implementation of efficient operations and cost-effective systems to meet current and future needs of the organization.

Supervisory Responsibilities:

- Recruits, interviews, hires, and trains management-level staff in the department.
- Oversees the daily workflow of the department.
- Provides constructive and timely performance evaluations.
- Handles discipline and termination of employees in accordance with company policy.

Duties/Responsibilities:

- Establishes, implements, and communicates the strategic direction of the organization's operations division.
- Collaborates with executive leadership to develop and meet company goals while supplying expertise and guidance on operations projects and systems.
- Collaborates with other divisions and departments to carry out the organization's goals and objectives.
- Identifies, recommends, and implements new processes, technologies, and systems to improve and streamline organizational processes and use of resources and materials.
- Ensures that departmental decisions and project plans such as those for staffing, development, organization, material efficiency, hardware acquisitions, and facilities are in line with the organization's business plan and vision.
- Establishes, communicates, and implements operations-related policies, practices, standards, and security measures to ensure effective and consistent support and execution.
- Reviews and approves cost-control reports, cost estimate.

RESUME REQUIREMENTS

Interface Functions

- Overseeing the operational design, development, and project implementation activities.
- Utilizing FHC's project management processes to organize the project, manage teamwork, schedules, and reporting.
- Hosting Monthly Milestone Meetings.

Support Functions

- Ensuring all team members are trained and performing to meet NDOL defined policies, laws, and regulations.
- Directing and encouraging the team to manage deadlines and ensure timeliness in deliverables.

Reporting Relationships

- For this project Ernesto reports to Sara Alosa, Account Manager.

Academic Background and Degrees

- Ernesto attended Northern Essex Community College and received a degree in Business Management.

Professional Certifications

- Not Applicable.

Understanding of the Process

- With over 16 years of experience, and 5 years of direct Unemployment Insurance call center services Ernesto understands the requirements of the NDOL call center.

PROFESSIONAL EXPERIENCE

F.H. Cann & Associates, Inc.
North Andover, MA

Senior Vice President of Operations | 2020 - Present

- Maintain full accountability for daily performance of multi-site call center and BPO operations, including personnel management, strategic planning, performance monitoring, process improvement, and forecasting.
- Identify opportunities to implement best practices and strategies for process improvement and overall efficiency.
- Focus on coaching and developing employees into leadership positions by using professional development tactics. Instill self-motivation and professional excellence among staff to drive high productivity and goal achievement.
- Holds full accountability in monitoring daily performance of both front and back-office processes throughout multiple locations and various time zones.
- Oversees strategic implementation of a new branch office, including entire build-out to functional office within six months.

- Sets strategic direction in meeting key performance and revenue objectives as well as key client performance metrics.
- Responsible for managing budgets, revenue, expenditures, recruitments, staff management, and training.
- Observes strict compliance with all clients, regulatory, federal, and state requirements (with emphasis on the customer experience).
- Project Experience: His qualifications include overseeing other large contact center projects such as the NH DPHHS, IL LIHEAP, MA EOHHS, Department of Education Private Collection Agency Contract and Federal Student Aid NextGen BPO contract.

Senior Director of Operations | 2018 - 2020

- Established the strategic direction for the organization with a focus on meeting key revenue objectives and client expectations.
- Implemented best practices to consistently meet performance targets, revenue objectives, and performance metrics.
- Led the strategic and financial performance of a 500+ person operation. Directed the overall operation, which included operations management, human resources, performance management, staff supervision, professional development, and information technology.
- Managed hiring, training, and coaching of employees to continually drive performance improvement.

Collections Manager | 2013 - 2018

Team Lead Collection Specialist | 2009 - 2013

Senior Administrative Assistant | 2008 - 2009

REFERENCES

1	NAME	MICHAEL BEATTY
	ADDRESS	11 HATCH ROAD, WRENTHAM, MA 02093
	PHONE	978-771-1883
2	NAME	RACHAEL CARTER
	ADDRESS	44 DYER AVENUE SALEM, NH 03079
	PHONE	978-332-0568
3	NAME	JOHN WEBSTER
	ADDRESS	263 JACKSON STREET, METHUEN, MA 01844
	PHONE	603-969-9751

ROBERT GAUTHIER

Manager of Contact Center Services

NDOL Team Leadership Description

Robert is responsible for day-to-day operational delivery and the entire Contact Center service delivery model including SLA, handle times, speed of answer, and one-call resolution. Robert has a proven 17-year contact center track record of improving competitive performance through production management, staff development, strategy, and the use of technology. He has outstanding interpersonal, motivational, and presentation skills. He is analytical, articulate, and possesses a diligent work ethic. Robert manages the growth and development of supervisors and executes goaled coaching and call assessments. Robert is adept at managing performance-based contracts to ensure FHC achieves top ranking among other agencies, driving market share and levels of success. He has extensive experience with MA DUA, MA DOR, and U.S. ED FSA.

EDUCATION

North Reading, MA
Highschool Diploma

JOB SUMMARY

Provides expertise across all management functions.

Responsibilities:

- Escalations Support
- Case Management
- Communicate with Agents
- Perform Customer Support to Dissatisfied Customers
- Provide Updates to Case Work
- Performance Management
- Project Management
- Employee Relations
- Workforce Management
- Risk Management
- Compliance Management
- Customer Experience
- Customer Engagement

RESUME REQUIREMENTS

Interface Functions

- Tracking all target metrics and SLAs of the contact center and providing reports to the Account Manager.
- Notifying the Account Manager and IT Team of any technical or system issues to ensure no down time.

Support Functions

- Managing the growth and development of call center supervisors and CSRs within the organization and executing goaled coaching and call assessments.

Reporting Relationships

- Robert reports to the Account Manager, Sara Alosa and Alternate Account Manager, Ernesto Bencosme.

Academic Background and Degrees

- North Reading, MA Highschool Diploma.

Professional Certifications

- Not Applicable.

Understanding of the Process

- With over 17 years of experience, and 5 years of direct Unemployment Insurance call center services Robert understands the requirements of the NDOL call center.

PROFESSIONAL EXPERIENCE

F.H. Cann & Associates, Inc.
North Andover, MA

Contact Center Manager | 2022-Current

- Manage and motivate supervisors, as well as develop staff reports.
- Implement department policies, goals, and objections in conjunction with the client.
- Maintain, track and report monthly KPI to the client.
- Responsible for maintaining, tracking, and reporting staffing levels.
- Project Experience: Massachusetts Department of Unemployment Assistance (DUA) Accomplishments: 2025 – current: Served as contact center manager my second time working on this project. Led a team of 7 supervisors and 175 agents. Fully trained in UIO and Five9. Provided daily updates on trends that needed attention to ensure the agents were coached and we continue to provide excellent customer service to the Claimants. Attended meetings with leaders at DUA and FHC regularly to discuss strategy and current events on the project.

- Project Experience: Massachusetts Department of Unemployment Assistance (DUA) Accomplishments: 2020 – 2022: Served as contact center supervisor. Supervised a team of 50+ agents. Managed agents of all tiers, primarily those trained in Hearings and PUA though. Provided daily updates to the client on Hearings related items; utilized Chime alongside select agents. Led Q&A sessions with the agents to ensure agent competency; assisted in upskilling agents. Reviewed calls daily and provided audits to my team.

Contact Center Manager | 2025-Current

- Massachusetts DUA Call Center- Team of 7 supervisors, 175 CSRs

Contact Center Manager | 2023-2025

- United States Department of Education Call Center NextGen BPO - Team of 12 supervisors, 350 CSRs
- Project Experience: Department of Education, Federal Student Aid, BPO, NextGen Accomplishments: Served as contract manager for lifetime of the project. Spearheaded meetings with FSA and oversaw successful implementation of services, including meeting the Go-Live milestone. Collaborate with project stakeholders to ensure seamless delivery of all services including CSR phone, chat, and email solutions. Fully trained in Salesforce, NICE CX, NICE WFM. Organized successful implementation of 5 special projects for FSA including PSLF (2021-2022), Borrower Defense, (2023) FAFSA surge support (2024), and FAFSA beta testing (2024) while overseeing operations for a 900 person contact center.

Contact Center Manager | 2022-2023

- Massachusetts Department of Revenue Call Center - Team of 3 Supervisors, 100 CSRs.
- Project Experience: Massachusetts Executive Department of Revenue (DOR) Accomplishments: Served as contact center manager for lifetime of this project. Led a team of 3 supervisors and 100+ agents. Spearheaded meetings with DOR and oversaw successful implementation of services, including meeting the Go-Live milestone. Organized successful implementation of the 62F project while Premium Pay was live.

Contact Center Supervisor | 2020-2022

- Massachusetts DUA Call Center - Team of 50 CSRs

Collection Supervisor | 2019-2020

- United States Department of Education Collections - 20 collectors
- Project Experience: Department of Education PCA Student Loan Collections. Accomplishments: Served as collections supervisor. Supervised a team of roughly 20 collectors. Ensured my team was always at the top by motivating, coaching, tracking, and helping close calls when needed.

Collection Team Lead | 2018-2019

- ASA Collections

Collection Specialist | 2008-2018

REFERENCES

1	NAME	RICHARD CASPARIUS
	ADDRESS	19 ATKINSON RD, SALEM NH 03079
	PHONE	978-204-1775
2	NAME	MADERLIN MANGUAL SANCHEZ
	ADDRESS	505 W LOWELL AVE, HAVERHILL, MA 01832
	PHONE	978-228-0088
3	NAME	IESHA HIDALGO
	ADDRESS	3249 GOSLEN DR, PFAFFTOWN NC 27040
	PHONE	978-876-4590

JEFF MURPHY

Manager of Development

NDOL Team Leadership Description

As Manager of Development for the NDOL Contact Center, Jeffrey Murphy assists with developing and testing our call center technology and software. Jeff also oversees all reporting, including creating new report requirements for the State and managing ad-hoc requests for reports. Jeff has over 24 years of broad experience with a strong emphasis on innovation, systems development, and integration. Keeping up with current technology and trends to enhance customer experience, the team offers compliant technical solutions to an ever-changing landscape.

EDUCATION

US Army
2016 - 2019

JOB SUMMARY

Jeff will plan, direct, coordinate, and oversee activities in the Engineering and Development department, ensuring the development and implementation of efficient operations and cost-effective systems to meet current and future needs of the company.

Supervisory Responsibilities:

- Recruits, interviews, hires, and trains management staff in the department.
- Oversees the daily workflow of the department.
- Provides constructive and timely performance evaluations.
- Handles discipline and termination of employees in accordance with company policy.

Duties/Responsibilities:

- Oversees the preparation and final approval of project plans.
- Conducts or acquires cost analysis for development projects; prepares or delegates preparation of schedule of project completion dates.
- Ensures that projects are completed within budget and in an economical manner.
- Establishes and implements the strategic direction of the company's engineering and development initiatives.
- Collaborates with the company's executive leadership to develop and meet organizational goals while supplying expertise and guidance on projects,operations, and systems.
- Identifies, recommends, and implements new technologies and systems to improve organizational processes and decision-making.
- Ensures that departmental decisions such as staffing, development, organization,hardware acquisitions, and facilities are in line with the organizations business plan and vision.
- Establishes, communicates, and implements engineering and development policies, practices, standards, and security measures to ensure effective and consistent operations.
- Establishes and administers the department's budget.

RESUME REQUIREMENTS

Interface Functions

- Developing and supporting the CRM, telephony, and other systems integration required to provide NDOL contact center services.
- Overseeing testing during the transition and implementation phase to ensure smooth services for Go Live.

Support Functions

- Creating reports and ad hoc reporting for the call center that meet the format and reporting requirements of NDOL and the State.

Reporting Relationships

- Jeff reports to the Account Manager, Sara Alosa.

Academic Background and Degrees

- United States Army.

Professional Certifications

- Not Applicable.

Understanding of the Process

- With over 24 years of experience, and 5 years of direct Unemployment Insurance call center services Jeff understands the requirements of the NDOL call center.

PROFESSIONAL EXPERIENCE

F.H. Cann & Associates, Inc.
North Andover, MA

Vice President of Development | 2019 - Present

- Maintains knowledge of emerging technologies and trends in engineering and development related to the organizations industry.
- Negotiates cost-effective contracts for the organization; coordinates and implements contractors work, and resolves any disputes over labor,scheduling, or payments.
- Performs other duties as assigned.
- Project Experience: FSA Next Gen Contact Center, Provides oversight of all internal performance monitoring and reporting. KPIs published multiple times a day to ensure visibility into the project down to the agent level.
- Project Experience: Mass Department of Unemployment, Contact Center, Billing reconciliation, consolidating every individual employee punch to service level tier to ensure accurate and proper billing.
- Project Experience: New Hampshire DHHS, Contact Center, Primary technical point of contact for NH-DHHS data and analytics. Implemented fully customized CRM to aggregate caller needs and call reasons.

- Project Experience: Navy Federal Credit Union, Collections 1st and 3rd Party, Managed the development of all electronic file exchanges between FHC and CACS. Automated daily file transmissions and QA to ensure data quality and delivery.
- Project Experience: Department of Education PCA, Provided application development/customization for the program specifics for the US Department of Education. Windows, checklists created to ensure compliance with all steps required for various programs including, AWG, Loan Rehabilitation, Consolidation, Income Driven Repayment and more. Built and maintained correspondence and image capture systems that allowed for account identification, correspondence type and upload back to the Department of Education. Managed a team of developers who also provided all required reporting. Implemented electronic document signing capabilities, further increasing efficiency and time to resolution.

L J Ross Associates Inc

VP of IT | 2018 - 2019

- Elevated AD from 2003 to 2016 functional level.
- Eliminated all 2003 servers.
- SOC II and ISO27001:2015 (report and certification).
- Implemented multi-factor authentication (DUO).
- Overhauled all import/exports for improved efficiency and accuracy.
- Eliminated insecure FTP for 2016 SFTP server, with 100% migration.
- Overhaul of workflow and tactics for intended outcomes. Program for complex Enables and reporting Troubleshooting support for PBX, GC, IVR,MCA.

FACS Transworld Systems Inc.

VP of IT | 2017 - 2018

- Lead a team of 25 remote employees with 4 direct managers to fully support all aspects of the FACS System which supports over 1000 users.
- Improved process efficiencies, and overall performance.
- Reduced ticket resolution times from 6 months to 2 weeks.

Amcol Systems Inc

Chief Information Officer | 2014 - 2017

- Implemented 1st and 3rd party omni-channel payment channels. (Web, IVR)
- Created and implemented automation to import 50k PDF insurance claim images into FACS using DISQ. Greatly improved rep effectiveness in insurance follow up.
- Provide vision, leadership and direction for future needs and capacity.
- Maintain our ISO 27001 Security Certification, PCI Compliance and PPMS Certification
- Serve as the organization's Chief Security Officer as defined by the HIPAA security rule.
- Accountable for new client implementations, all FACS functions; ETL, EDI,GC, IVR, FACSWeb, FACSWord, DISQ, Cache, Shadow Server, etc. Healthcare Resource Associates

General Manager | 2012 – 2014

- Direct oversight for the company's P&L.
- Interim position, family owned. CEO left organization.
- Turned around from a $2MM loss (Loss of largest client) to $5MM profit.
- Provided record profits from an all-time high of 8% to 22%.
- CFPB audit preparation and study.
- Travel with sales reps to assist in closing deals.

Director, Information Technology | 2011 – 2012

- Responsible for managing and maintaining the Corporate Business Continuity Plans, including disaster recovery.
- Directly supervise department of 6.
- Provide vision, leadership and direction for future needs and capacity.
- Maintain our ISO 27001 Security Certification, PCI Compliance and PPMS Certification
- Serve as the organization's Chief Security Officer as defined by the HIPAA security rule.

Mapes Consulting

Senior VP | 2008 – 2011

- Support and consult to over 35 receivables management firms across the country.
- Scope of services extended from Management Consulting to Operational Excellence and Process Improvement.
- Specializing in Ontario Systems FACS system, telecom, security. Workflow management, waterfall skip tracing, tactics and enable are daily tools.

Healthcare Resource Associates

Director, Information Technology | 2001 – 2008

- Responsible for all areas of telecommunications, security, network and database design and administration.
- Fully versed in the Ontario Systems FACS platform (all areas including GC).
- Maintained documented workflows and redundancy for all EDI file exchange.

REFERENCES

1	NAME	MICHAEL BEATTY
	ADDRESS	11 HATCH ROAD, WRENTHAM, MA 02093
	PHONE	978-771-1883
2	NAME	RACHAEL CARTER
	ADDRESS	44 DYER AVENUE SALEM, NH 03079
	PHONE	978-332-0568
3	NAME	JOHN WEBSTER
	ADDRESS	263 JACKSON STREET, METHUEN, MA 01844
	PHONE	603-969-9751

MICHAEL A. BEATTY, ESQ.

Manager of Compliance

NDOL Team Leadership Description

As Manager of Compliance for the NDOL Contact Center, Michael Beatty leads our Compliance and Quality Control Teams. His responsibilities include providing oversight to our QA team members and tracking all complaints. Mike is a seasoned corporate attorney with 27 years of experience and a background in corporate governance, regulatory compliance, and consumer litigation in the call center space. He is a proactive leader who oversees the FHC's Compliance Management System and Quality Assurance Procedures and builds relationships within our departments to ensure cohesion between operations, quality assurance, and compliance.

EDUCATION

New England School of Law
Juris Doctorate

University of Massachusetts at Boston
Bachelor of Arts

JOB SUMMARY

- Responsible for the development or implementation of policies and procedures related to compliance throughout the organization.
- Responsible for oversight of Quality Assurance Department, manage Complaints and Disputes, and ensure consumer-facing compliance.
- Manage on-boarding and continued oversight of Third-Party Vendors.
- Create enterprise-wide Risk Management program, conduct Risk Assessments and Internal Audit function
- Assist with company responses to regulatory and client audits.
- Advise internal management or business partners on the implementation or operation of compliance programs.
- Verify that all regulatory policies and procedures have been documented, implemented, and communicated.
- Assist in providing compliance perspective in training materials.
- Prepare management reports regarding compliance operations and progress.
- Advising executive, senior management and board on various matters such as legal rights, and new and existing laws.
- Managing organization's legal matters.
- Examining and creating draft agreements, such as employment and vendor agreements.
- Conducting legal research and reviewing company's litigation strategy pertaining to legal actions.
- Promulgating and creating directives of corporate acts and decisions.
- Handling statutory filings.
- Liaising with outside counsel regarding their assignments.
- Creating new entities and managing organization's intellectual property.
- Deal with external parties (regulators, external counsel, politicians, clients).
- Deal with complex, significant matters that cut across legal and related areas.
- Keep abreast of legislative changes.

PROFESSIONAL EXPERIENCE

Interface Functions

- Developing a Quality Control Plan (QCP) for the NDOL contact center services to ensure all laws, regulations, and other metrics are tracked.

Support Functions

- Updating quality and compliance policies and procedures.
- Managing complaints and any legal services.

Reporting Relationships

- For this project Mike reports to our Account Manager, Sara Alosa.

Academic Background and Degrees

- Mike has attended the New England School of Law and received a Juris Doctorate. He also attended the University of Massachusetts at Boston and received a Bachelor of Arts.

Professional Certifications

- Mike is certified by ACA International as a Credit and Collections Compliance Officer.

Understanding of the Process

- With over 27 years of experience and 5 years of direct Unemployment Insurance call center services, Mike understands the requirements of the NDOL call center.

PROFESSIONAL EXPERIENCE

F.H. Cann & Associates, Inc.
North Andover, MA

Chief Compliance Officer and General Counsel | 2012 - Present

- Responsible for FHC's compliance to laws, regulations, and client contractual requirements.
- Investigates and remediates any compliance violations of FHC's processes and procedures.
- Stays abreast of regulatory requirements and legal trends in the industry.
- Responds to consumer complaints, coordinates litigation defense with network of external counsel.
- Negotiates and drafts client contracts.
- Assists in writing, reviewing, and tracking of company policies and procedures.
- Implements and maintains Compliance Management System.
- Develops and manages Internal Audit Program and Quality Assurance Team.

- Responds to external auditors for all clients and regulators.

First Marblehead Corporation

Counsel | 1997 - 2011

- Responsible for litigation, bankruptcy, and decedent education loan portfolios.
- Drafted and audited Sarbanes-Oxley controls for Collections Department.
- Managed relationships with 15 to 20 third party collection agencies.
- Responded to escalated borrower complaints; coordinated litigation defense with network of external counsel.
- Maintained accurate records; ensured proper management of bankruptcy and death claims.
- Ensured data accuracy and integrity in all database systems.
- Worked with Compliance Department to ensure compliance with government regulations and client contracts.

REFERENCES

1	NAME	JASON THOMAS
	ADDRESS	820 FOLLIN LANE SE, VIENNA, VA 22180
	PHONE	937-750-2796
2	NAME	KAREN RICE
	ADDRESS	1130 BERKSHIRE BOULEVARD, WYOMISSING, PA 19610
	PHONE	610-988-1104
3	NAME	JACOB BRIER
	ADDRESS	327 PLAZA REAL, SUITE 320, BOCA RATON, FL 33432
	PHONE	954-449-1592

LISA REAMS

Manager of Contact Center Training

NDOL Team Leadership Description

Ms. Reams has over 20 years of experience in training call center and BPO services leading training for FHC employees. She is highly skilled in both traditional classroom and virtual training environments, adept at facilitating, presenting, and developing training programs. She possesses exceptional technical writing abilities and demonstrates effectiveness in motivating and guiding employees, evaluating their needs, driving continuous improvement, and troubleshooting issues. She is accountable for supervising the development and delivery of training materials, as well as overseeing the Training team and all new clients on-boarded.

EDUCATION

Wilmington College, Springdale, Ohio
B.A. Business Management

Miami University, Springdale, Ohio
A.A. Executive Secretarial Technology and Business Information Management Technology

CERTIFICATIONS

PCS Certification 2010-2022 and 3/2025 to present

TS Certification 2010-2022

Affiliations with American Society for Training & Development, Cincinnati 2004-2020 and Greater Cincinnati/Northern Kentucky Apartment Association 2004-2009

JOB SUMMARY

As the Training Manager Lisa completes Train-the-Trainer sessions and oversees all training implementation and updates for our clients

Responsibilities:

- Delivery of Client Trainings
- Knowledge Management Training
- Document Completed Training Reports
- Oversee Pre and Post Go Live Training Sessions
- Assess Training Needs
- Develop Training Programs
- In Depth Knowledge of Contact Center Training
- Training Expertise in Laws and Regulations
- Performance Management
- Employee Relations
- Customer Engagement Training
- Problem Solving
- Data Analytics
- Initial Training
- Ongoing Training
- Annual Training Ascentis
- Scorecards and Surveys

PROFESSIONAL EXPERIENCE

Interface Functions

- Delivery of client trainings
- Knowledge management training
- Document completed training reports
- Oversee pre- and post- Go Live training sessions
- Assess training needs
- Develop training programs
- In-depth knowledge of contact center training
- Training expertise in laws and regulations
- Performance management
- Employee relations
- Customer engagement training
- Problem solving
- Initial training
- Ongoing training
- Annual training UKG:Ascentis
- Scorecards and surveys

Support Functions

- Data analytics

Reporting Relationships

- For this project Lisa reports to the Account Manager.

Academic Background and Degrees

- Lisa completed her B.A. Business Management at Wilmington College, Springdale, Ohio and achieved an A.A. in Executive Secretarial Technology and Business Information Management at the Miami University, Springdale, Ohio.

Professional Certifications

- PCS Certification 2010-2022 and 3/2025 to present
- TS Certification 2010-2022
- Affiliations with American Society for Training and Development, Cincinnati 2004-2020 and Greater Cincinnati/Northern Kentucky Apartment Association 2004-2009

Understanding of the Process

With over 20 years of experience, and 5 years of direct Unemployment Insurance call center services Lisa understands the training requirements of the NDOL call center.

PROFESSIONAL EXPERIENCE

F.H. Cann & Associates, Inc.
North Andover, MA

Training Manager | 2020 – Present

- All goals achieved with 100% closing ratio.
- Trained over 185+ employees virtually at one time with highest success rate for all Customer Service Divisions.
- Employee of the year recognition for the Training Department.
- Implementation and training of all levels with BPO Next Gen Federal Student Aid in all functional areas with successful Live production.
- Certified in all functional areas of Next Gen BPO.
- Developed and maintain all CBT Training and company LMS.
- Start-up of Multiple client contracts.
- Certified Trainer for all Clients.
- Project Experience: Massachusetts Department of Unemployment, Call Center, Served as Training Manager for the lifetime of the project. Oversaw successful implementation of services, including meeting the Go-Live milestones. Spearheaded meetings with DUA and collaborated with project stakeholders to ensure seamless delivery of all services including Agent's phone, chat, and email solutions. Fully trained in DETMA UI Online, Amazon Connect, and Five-9. Organized successful implementation of 5 special projects for DUA including PUA, Hearings, PI, Tier 1 and Tier 2 while overseeing training of operations for 185 persons contact center and training team of 5.
- Project Experience: New Hampshire Department of Health & Human Services, Call Center, Served as Training Manager for the lifetime of the project. Oversaw successful implementation of services, including meeting the Go-Live milestones. Spearheaded meetings with NH DHHS and collaborated with project stakeholders to ensure seamless delivery of all services including Agent's phone, chat, and email solutions. Fully trained in NewHEIGHTS, Artiva and Ontario while overseeing training of operations for 55 persons contact center and training team of 15.
- Project Experience: FSA NextGen, Call Center, Served as Training Manager for the lifetime of the project. Spearheaded meetings with FSA and oversaw successful implementation of services, including meeting the Go-Live milestone. Collaborate with project stakeholders to ensure seamless delivery of all services including CSR phone, chat, and email solutions. Fully trained in Salesforce, NICE CX, NICE WFM, Calabrio, Calabrio WFM, COD, PAS, NSLDS, Taleo, Moodle and Jabber. Organized successful implementation of 5 special projects for FSA including Understanding FSA (2021), FAFSA (2021), Receiving Aid (2022), Loan Management (2022), Loan Discharge (2022), Default & Collections (2022), OIG (2021), Feedback Specialty (2021), PSLF (2021-2022), Credit Appeals (2023), Borrower Defense, (2023) FAFSA surge support (2024), and FAFSA beta testing (2024), TEACH (2024), TPD (2025) while overseeing training of operations for a 900 person contact center and training team of 15.
- Project Experience: Navy Federal Credit Union, 1st and 3rd Party Collections, She manages and oversees all training for FHC, including complex training courses required for Navy Federal Credit Union including first and third party collections, where she teaches FHC trainees about the collection's life cycle. Oversaw successful implementation of products, including meeting the Go-Live milestone. Collaborate with project stakeholders to ensure seamless delivery of all services including Counselor phone, chat and email solutions. Fully trained in Alveria, Blue Zone CTorp1, USD, UAD, HCL Notes, Speed Pay, and CACS for first party charge off collections on personal and business loans, credit cards and Checking line of credit charge offs while overseeing training of operations of 35 person contact center and training team of 15.
- Project Experience: U.S. Department of Education, Private Collection Agency Services, Served as Corporate Trainer for the lifetime of the project. Oversaw successful implementation of the services, including the

Go-Live milestones for all time zones/locations. Collaboration with project stakeholders to ensure seamless delivery of all services including Collectors phone, chat, email and LMS solutions. Fully trained in Avaya, Latitude V11, Cubs, and Vision. Organized successful implementation of 5 special projects for DOE including AWG, Rehab, Consolidation, Admin and Collections while overseeing training of operations for 500 persons contact center.

- Project Experience: Guarantor Student Loans, Collections, Served as Corporate Trainer for the lifetime of the project. Oversaw successful implementation of the services, including the Go-Live milestones for all time zones/locations. Collaboration with project stakeholders to ensure seamless delivery of all services including Collectors phone, chat, email and LMS solutions. Fully trained in Avaya, Bria, Latitude V11, Cubs, Vision, and Artiva. Organized successful implementation of various clients for Navient, PHEAA, Great Lakes, NSLP, and NCSLA while overseeing training of operations for 200 persons contact center.

- Project Experience: Turnpike/DMV, Collections, Served as Training Manager for the lifetime of the project. Oversaw successful implementation of services, including meeting the Go-Live milestones. Spearheaded meetings with clients and collaborated with project stakeholders to ensure seamless delivery of all services including Collectors' phone, chat, and email solutions. Fully trained in Latitude V10, CUBS, Vision, Artiva, Auto Vin, Odyssey, CCIS, Avaya Ontario and Bria. Organized successful implementation of auto loans, DMV and Tollbooth collections with various clients for Toyota, North Carolina Turnpike Authority & DMV, Orange County Clerk of Courts, California Department of Transport, and North Texas Tollway authority for 125 persons contact center and training team of 15.

Account Control Technology, Inc.
Mason, OH

Corporate Trainer | 2011 – 2020

- Set up and development of all training and start-up of the new Mason office 2011-2012.
- Achieved the Professional Collection Specialist Certification and Certified Training Specialist certifications through ACA International.
- Trained the largest number (35 new hires), the highest number of collections (5) and largest amount ($150,000) collected in any new hire training class with ACT.
- All goals achieved with 100% closing ratio.
- Highest percentage of new hires on the production floor that bonus their first month.
- Developed, trained and implemented Professional Communications Public Speaking management development course.

Cameo Solutions
Hamilton, OH

Trainer & Technical Writer | 2011

REFERENCES		
1	NAME	MICHAEL BEATTY
	ADDRESS	11 HATCH ROAD, WRENTHAM, MA 02093
	PHONE	978-771-1883
2	NAME	RACHAEL CARTER
	ADDRESS	44 DYER AVENUE SALEM, NH 03079
	PHONE	978-332-0568
3	NAME	JOHN WEBSTER
	ADDRESS	263 JACKSON STREET, METHUEN, MA 01844
	PHONE	603-969-9751

SHERI CANN

President & CEO

Sheri is a visionary executive with 29 years of experience managing all levels of multiple call center and BPO projects, including operations, budgeting, and administration. Her expertise includes federal government contracting, regulatory affairs, continuous process improvement, and human resources.

As President and CEO, Sheri evaluates company initiatives and advises on the impact of long-range planning. She is directly involved with the introduction of new programs and strategies to build the organization as well as client management, ensuring FHC provides the best service and results possible.

EDUCATION

Northern Essex Community College
Business Management

JOB SUMMARY

As the Chief Executive Officer and President, Sheri provides leadership for all aspects of the company's operations with an emphasis on long-term goals, growth, profit, and return on investment.

Supervisory Responsibilities:

- Oversees the ongoing operations of all divisions of FH Cann.
- Manages and directs the company toward its primary goals and objectives.
- Oversees employment decisions at the executive level of the company.
- Leads a team of executives to consider major decisions including acquisitions, mergers, joint ventures, or large-scale expansion.
- Promotes communication and cooperation among divisions to create a spirit of unity in the organization.

Duties/Responsibilities:

- Works with the board of directors and other executives to establish short-term objectives and long-range goals, and related plans and policies.
- Presents regular reports on the status of the company's operations to the board of directors and to company staff.
- Oversees the organization's financial structure, ensuring adequate and sound funding for the mission and goals of the company.
- Reviews the financial results of all operations, comparing them with the company's objectives and taking appropriate measures to correct unsatisfactory performance and results.
- Ensures the company's compliance with all applicable laws, rules, regulations, and standards.
- Negotiates with other companies regarding actions such as mergers, acquisitions, or joint ventures.
- Serves as the company's representative to the board of directors, shareholders, employees, customers, the government, and the public.
- Performs other related duties to benefit the mission of the organization.

PROFESSIONAL EXPERIENCE

F.H. Cann & Associates, Inc.
North Andover, MA

Owner, President & CEO | 1999 – Present

- Co-founded and developed agency.
- Evaluates and advises on the impact of long-range planning, introduction of new programs/strategies.
- Ensures compliance with applicable federal, state, and local laws, regulations, and client guidelines.
- Plans, develops, organizes, implements, directs, and evaluates the organization's function and performance.
- Optimizes the handling of customer relationships and initiates appropriate strategies to enhance sales.
- Motivates and develops employees; oversees Human Resource policies.

Valentine & Kebartas, Inc.
Lawrence, MA

Accounts Receivable Management/Customer Service Manager | 1995 – 1999

- Managed a default prevention program focused on utility delinquency.
- Coordinated resolution of borrows disputes per clients' guidelines.
- Managed and maintained a portfolio of medical, utility, and commercial clients, ensuring compliance, with all federal, state, and local regulations.
- Oversaw customer service/administrative staff.

Blue Cross Blue Shield of Massachusetts
Methuen, MA

Quality Control/Health Information Management | 1990 – 1994

- Managed day-to-day operations of the Risk Identification and Management (RIM) Program, reinforcing compliance, health information best practices, and industry standards.
- Provided leadership for documentation improvement and successful ICD-9 coding.
- Articulated the organization's vision for records and information management through policy, budget, and organizational initiatives.
- Responsible for the management of all recorded information, physical and electronic, generated and maintained by the company.
- Oversaw Quality Control Team for the successful operation of all aspects of health information.
- Management including chart prep and scanning, release of information, quality, audits, legal requests/subpoenas, and record center for all authorized entities in the health care delivery systems.

KARA CANN-BENCOSME

Chief Operating Officer

Kara is a data driven and results-oriented executive with over 12 years of combined executive experience in Chief Operating Officer and Executive Vice President positions. As Chief Operating Officer, she oversees multiple call center and BPO divisions, including operations, business development, finance, human resources, and information technology. Kara is focused on continuous improvement in the company, building better processes and systems, increasing market share, and developing leadership within FHC. She directs, develops, and advises on a variety of commercial, consumer, and governmental clients.

EDUCATION

Emmanuel College
BA, Mathematics Minor, Economics

JOB SUMMARY

As the Chief Operating Officer, Kara is focused on implementing the company strategies into daily operations to meet objectives.

Supervisory Responsibilities:

- Oversees the ongoing operations of FHC's Operations, Business Development, Finance, Human Resource, and IT divisions.
- Responsible for revenue and company expenses.
- Assures all client expectations are met or exceeded.
- Reviews all policies and ensures achievement of growth, income, and expense goals for FHC's portfolio.
- Directs management toward achieving the company's vision and mission.
- Design and ensure human resource strategy supports business objectives.
- Ensures that IT infrastructure adequately supports the company's business needs.
- Extensive experience with designing efficient operating strategies.
- Displays keen attention to detail.
- Maintain extensive strategic contract administration.
- Displays informed decision-making abilities using data-driven approach.

PROFESSIONAL EXPERIENCE

F.H. Cann & Associates, Inc.
North Andover, MA

Chief Operating Officer | 2023 - Present

- Oversees all company operations to include 3 physical locations and national remote workforce for over 1,000 FTE.
- Oversees the creation and execution of budgets and financial management.
- Creates strategic goals and designs efficient operating strategies.
- Assures all client expectations are met or exceeded.
- Efficiently on-boards clients to streamline processes and maximize recoveries.
- Oversees innovative IT strategies that meet the company's business needs and maintains utmost security.
- Provide overall leadership and guidance to the HR function by overseeing talent acquisition, career development, succession planning, retention, training, leadership development, compensation, and benefits nationally.

Executive Vice President | 2014 - 2023

- Contract Administrator on Department of Education, Federal Student Aid (FSA) PCA Contract
- Provided full life cycle strategic contracts administration leadership.
- Displayed knowledge of legal requirements involved with contract.
- Administered contracts with the federal government and subcontracts with large and small business prime contractors for FHC.
- Advised on contractual requirements.
- Displayed knowledge of federal government contracting reporting requirements and the Contractor performance Assessment Reporting System (CPARS)
- Displayed knowledge of federal acquisition regulations (FAR)
- Deputy Contract Administrator on FSA PCA Contract

COFFEE CANN CAFE
Lawrence, MA and Hampton, New Hampshire

Chief Operating Officer | 2011 - 2018

- Worked to improve the operational efficiency and enhance customers' experience.
- Ensured products delivered were of a high quality.
- Oversaw the recruitment of staff and ensured strict adherence to safety regulations.

Massachusetts State House, Committee on Financial Services
Boston, MA

Relevant Apprenticeship

- Research the objective of bills impacting Committee on Financial Services
- Analyze and report on the impact of specific insurance types provided to MA constituents.
- Perform administrative duties to support the Committee.
- Attend and report on legislation hearings.

DAVID KREVITZ

Director of Operations

David has 28 years of experience in contact center and BPO management. He has a proven record of improving competitive performance and profitability through production management, staff development, strategy, and use of technology. His talents include outstanding interpersonal, motivational, and presentation skills that complement an analytical, articulate, and diligent work ethic.

EDUCATION

University of Central Florida
BS in Business Administration

JOB SUMMARY

Responsible for the performance of the Call Center Operations.

Responsibilities:

- Portfolio Production/Performance And Monitoring
- Analyzing Collection Inventory
- Collection And Call Center Strategy
- Staff Development
- Forecasting
- Personnel Management

PROFESSIONAL EXPERIENCE

F.H. Cann & Associates, Inc.

North Andover, MA

Director of Operations | 2018 - Present

- Oversees 5 Managers, 15 Supervisors, and 207 collectors and support personnel.
- Manages the day-to-day contact center / collection floor.
- Developed and manage inventory strategy and daily pool creation.
- Maintains an on-going training program.
- Implemented Succession training at all levels.
- Responsible for department hiring, training and disciplinary actions.
- Helped redirect the Rehabilitation Department workflow.
- Helped create and develop the Administrative Wage Garnishment
- Leads Operations Department and forward workflow.
- Project Experience: His qualifications include large projects such as the NH DPHHS, IL LIHEAP, MA EOHHS, MA DUA, Department of Education Private Collection Agency Contract and Federal Student Aid NextGen BPO contract.

Delta Management Associates

Bedford, NH

Director of Operations | 2012 - 2018

- Oversaw 3 Operation Managers, 9 Supervisors, and 145 collectors and support personnel.
- Managed the U.S. Department of Education contract.
- Responsible for $24 million in revenue.
- Oversaw and supported the direction, organization and motivation of the employees to achieve approved goals and objectives.
- Managed three remote subcontractors.
- Specific responsibilities included but not limited to development and oversight of the collection operations within the Department to ensure optimum performance.
- Implemented collection campaigns and strategies to maximize net results.
- Managed staffing requirements to ensure maximum productivity within the Department while maintaining a positive atmosphere to encourage self-motivation amongst the staff and enhance overall departmental productivity.
- Ensured ongoing training and development of staff to ensure internal succession plan at each respective level.
- Maintained an ex pert level of knowledge of Federal, state, and local regulations, bankruptcy laws, FDCPA and all other applicable laws and regulations governing collection activities.
- Enhanced focus on the Administrative Wage Garnishment Department.
- Re-directed the Administrative Wage Garnishment Department from generating 1 million a month to 3.8 million a month in revenue.

Account Recovery Bureau/Kadent
Reading, PA

Director of Operations | 2009 - 2012
- Oversaw 4 Unit Collection Managers and 75 collectors and support personnel.
- Managed clients: medical, government and court portfolios, $400 million.
- Responsible for $6.4 million in revenue.
- Responsible for tactical management and the day-to-day collections operations of the department to ensure set goals are met while complying with all rules and regulations governing collections.
- Improved major client competitive rankings.
- Developed and executed strategies to improve revenue.
- Created legal network.
- Implemented standardized FDCPA and HIPAA Training.
- Was responsible for employee applications, interviewing, hiring, and training.
- Developed continuing education for collector and managerial personnel.

General Revenue/Sallie Mae/Horseheads
NY and Cincinnati, OH

Director of Operations | 2002 - 2009
- Oversaw 2 Senior Managers as direct reports, 10 Unit Collection Managers and 125 collectors and support personnel.
- Managed the United Student Aid Funds Guarantee Later Age First and
- Seconds contract, $600 million portfolio.
- Responsible for $8 million in revenue.
- Oversaw and supported the direction, organization and motivation of the employees to achieve approved goals and objectives.
- Specific responsibilities included but not limited to: Development and oversight of the collection operations within the Department to ensure optimum performance.
- Implemented collection campaigns and strategies to maximize net results.
- Analyze and report to Senior Management the cost-effectiveness and productivity of activities within the Department. Continually direct, monitor and forecast results as they relate to the assigned goals and objectives. Prepare and provide input and back-up documentation for budget process.
- Managed staffing requirements to ensure maximum productivity within the Department while maintaining a positive atmosphere to encourage self-motivation amongst the staff and enhance overall departmental productivity.
- Ensured ongoing training and development of staff to ensure internal succession plan at each respective level.
- Maintained an expert level of knowledge of Federal, state, and local regulations, bankruptcy laws, FDCPA and all other applicable laws and regulations governing collection activities. Oversee and direct an internal audit process to ensure compliance.
- Evaluated internal policies and procedures and make recommendations for adjustments, as warranted, to contribute to efficient operations.
- Improved client competitive rankings.
- Consistently met or exceeded annual revenue goals.
- Maintained and developed key client relationships.

Horseheads
NY

Senior Collections Manager | 2005 - 2009
- Oversaw 6 Unit Collection Managers and 75 collectors and support personnel.
- Managed the United Student Aid Funds Guarantee Later Age Firsts contract, $420 million portfolio.
- Maintained client relationship.

DON DITTEMORE

Chief Information Officer

Don is an accomplished IT executive with more than 25 years of success leading and managing mission-critical projects. He has broad expertise in developing IT architecture, from infrastructure and back-office software to consumer-facing applications. He is skilled in infrastructure design/operation with on premise, hosted, Co-location, and AWS cloud implementations, including migration of existing applications and architecture of new systems.

EDUCATION

George Mason University
Communications

CERTIFICATIONS

- Amazon Web Services Training: Tech Essentials
- ISC2: Certified Information Systems Security Professional (CISSP)
- Project Management Institute (PMI): Project Management Professional (PMP)
- Learning Tree International: Project Management Certified Professional
- Oracle University: Principles of SQL and PL/SQL

JOB SUMMARY

As the Chief Information Officer Don develops, plans, and implements an information technology (IT) strategy that meets the company's business needs, delivers optimal return on investment, and maintains utmost security.

Supervisory Responsibilities:

- Oversees projects and assignments within the Information Systems (IS) department.
- Leads efficient operation of the team so that prompt modernization and upgrades of IS are performed as needed.
- Conducts performance evaluations that are timely and constructive.
- Duties/Responsibilities:
- Collaborates with members of the executive team to identify ways IT can assist the company in achieving business and financial goals.
- Identifies new IS developments and technologies; anticipates resulting organizational modifications.
- Ensures that IT and network infrastructure adequately support the company's computing, data processing, and communications needs.
- Develops and implements the IT budget.
- Communicates goals, projects, and timelines of the company to the department; plans ways to execute those goals within the department.

PROFESSIONAL EXPERIENCE

F.H. Cann & Associates, Inc.
North Andover, MA

Chief Information Officer | 2019 - Present

- Executive leadership over the Information Technology teams including: Engineering, Desktop Support, Information Security, Development
- Primary technical point of contact with both vendors and clients
- Responsible for FHC's technical architecture and maintenance
- Project Experience: Mass Department of Unemployment, Call Center, Primary technical point of contact with MA DUA. Designed and built VDI in support of the contract using Azure Virtual Desktops. Designed and executed technical training for end users. Designed a desktop support model for collaboration between FHC and DUA support personnel.
- Project Experience: New Hampshire Department of Health and Human Services, Call Center, Primary technical point of contact with NH-DHHS. Implemented an intricate IVR flow in support of the contract within aggressive timelines. Designed a desktop support model to reduce client burden. Designed and implemented a robust monitoring program to maximize uptime.
- Project Experience: FSA NextGen, Call Center, Primary technical contact with the Department of Education. Designed and built all technical components to support contract operations. Maintains an operationally efficient environment focusing on confidentiality, integrity and availability.
- Project Experience: U.S. Department of Education, Private Collection Agency Services, Enhanced and managed the technical infrastructure in support of DOE collections. Supported the connectivity with DOE through IBM Direct Connect as well as DMCS. Enabled file exchanges and ETL of borrower data. Maintained compliance with NIST 800-53 leading to 2 ATOs; 2019, 2021.

TD Technologies, LLC

Consultant | 2017 - 2019

- Completed various consulting engagements concentrating on security stance evaluations as well as implementing technological solutions to streamline small business ecommerce and maximize organizational efficiencies.

IMAGITAS, a Red Ventures Company (formerly a Pitney Bowes Company)
Waltham, MA

Chief Information Officer | 2015 - 2017

- Senior leader of Imagitas technology; designed and led a 10-month technology migration to parent company.
- Primary point of technical contact with U.S. Postal Service (USPS) for the Moversguide Online application, used by 17 million+ movers annually to change their address while presenting targeted advertising products for consumer use.
- Oversaw optimization of a custom print segmentation engine powering direct marketing/communications

Supervisory Responsibilities: (continued)

- Establishes long-term IS needs and plans and develops strategies for developing systems and acquiring software and hardware necessary to meet those needs.
- Assists as top-level contact for end users in determining IS requirements and/or solutions.
- Ensures compliance with government regulations that apply to systems operations.
- Performs other related duties as assigned intellectual property.
- Deal with external parties (regulators, external counsel, politicians, clients).
- Deal with complex, significant matters that cut across legal and related areas.
- Keep abreast of legislative changes.

for the USPS – sending 100 million time-sensitive mail pieces annually to USPS customers with customized offers.

- Designed and led an Adobe implementation including AEM, Analytics, Target and Campaign for a complete redesign of content management, delivery, testing, and analysis platforms.
- Managed requirements, design, and development of the Change of Address Correction application, enabling millions of dollars in savings each year at USPS.
- Led the creation of a self-service website in use by 3,000+ Ace Hardware stores, enabling creative selection for Welcome Kit insertions.
- Designed/implemented an ESX-based infrastructure for ultimate scalability, flexibility, and redundancy while reducing physical footprint, power, cooling needs, and hardware maintenance costs by 60% each year.
- Developed a highly flexible, robust infrastructure composed of:
- Hundreds of virtual machines residing on six physical hosts in an ESX 5 cluster allowing for maximum uptime, immediate failover capability and elaborate real-time resource allocation.
- More than 200 TB of SAN storage using EMC Clariion and Dell Equalogic platforms.
- Thoughtfully designed backup solutions using Unitrends, VCB, VEEAM, and Arcserve technology.
- Fully functional, remotely hosted DR site supporting an RTO of < 8 hours and an RPO of < 24 hours.
- Proactive network and application monitoring with Keynote's RedAlert product and WhatsUp Gold, including SNMP hooks for real-time disk and CPU utilization metrics.
- Fully configured enterprise APC UPS with Powerchute installations.
- Deployment, configuration, and maintenance of an in-line intrusion prevention system (IPS) by Sourcefire.

RS Information Systems, Office of Naval Research

Arlington, Virginia

Program Manager | 2000 - 2007

- Led two incentive-based contracts providing software development and network maintenance to ONR.
- Managed a team of 50 engaged in IT services to enable the efficient funding of worldwide naval research.

Key Accomplishments:

- Oracle Applications 11.5.10 configuration and customization, including custom forms extensions, intricate workflow creation and administration, and bi-directional external system communication.
- Business Intelligence services using Oracle Discoverer end user layers and workbooks, Oracle Reports, PL/SQL Toolkit, PL/SQL generated HTML, and MS Access-based solutions.
- UNIX and Windows-based (HPUX-11, Redhat 4, and Windows Server 2003) operating system server administration using HP 7410 disk arrays for mirrored storage.
- Oracle 9i and 10g DB administration for 16 separate instances of production, development, and testing environments using Data Guard for real-time replication and VPD technology for data security.
- Application/network help-desk services – resolved 2,000 issues monthly with average closure time of <3 hours.
- Provided superior contract and client relationship management, including all client-side reporting, RFP/RFI responses, inter-contract surge assistance and client technology innovation support.

PANN KOUTSOGKILAS

Chief Financial Officer

A skilled finance professional, Pann has more than 15 years of experience in financial and predictive modeling, financial analysis, corporate accounting, and financial reporting. He is a strategy expert with a long track record in process re-engineering and operational efficiency improvements.

CFO has responsibility for the planning, implementation, managing and running of all the finance activities of a company, including business planning, budgeting, forecasting and negotiations.

EDUCATION

Pepperdine University,
The George L. Graziadio School of Business and Management
MBA, Finance

University of Phoenix
BS -Business Finance

JOB SUMMARY

As the Chief Financial Officer, Pann directs and oversees the financial activities of the corporation, direct the preparation of current financial reports and summaries, and create forecasts predicting future growth.

Responsibilities:

- Directs the preparation of all financial statements, including income statements, balance sheets, shareholder reports, tax returns, and governmental agency reports.
- Compares sales and profit projections to actual figures and budgeted expenses to actual expenses; makes or oversees any necessary adjustments to future projections and budgets.
- Reviews planning process and suggests improvements to current methods.
- Analyzes operations to identify areas in need of reorganization, downsizing, or elimination.
- Works with the President and other executives to coordinate planning and establish priorities for the planning process.
- Studies long-range economic trends and projects their impact on future growth in sales and market share.
- Identifies opportunities for expansion into new product areas.
- Oversees investment of funds and works with investment bankers to raise additional capital re-quired for expansion.

PROFESSIONAL EXPERIENCE

F.H. Cann & Associates, Inc.
North Andover, MA
Chief Financial Officer | 2021 - Present

- Oversees company financial health including budget, debt, cash-flow, and profits.
- Completes financial analysis and cost benefit analysis.
- Maintains financial reports and forecasting.
- Supports pricing models, budgets, and analysis for contact center and BPO projects.

UCLA Extension
Los Angeles, CA
Adjunct Professor of Finance | 2019 - Present

- Teaches graduate level managerial finance courses.

CaliGlaMore
Interim Chief Financial Officer | 2018 - 2021

- Managed the budgeting and consolidation process of five entities within the organization, involving an excess of $100M of forecast annual revenue.
- Crafted Excel based tools to enhance cash management, resulting in an increase of process accuracy to 99.5% and time efficiency improvement of 50%.
- Crafted Excel model to calculate and track the borrowing base of the collateral for the company's $180 million line of credit.

JH Capital Group
FP&A | 2018 - 2018

- Drove long-term strategic financial planning and budgeting to enhance financial performance.
- Managed overall capital structure and liquidity of the company.
- Secured debt financing and revolver facility to fuel 26% growth rate.
- Established cash management and accounting processes and procedures.
- Oversaw the implementation of the firm's accounting system.

Account Control Technology, Inc.
Senior Financial Analyst | 2013 - 2018

- Managed the budgeting and consolidation process of five entities within the organization, involving an excess of $100M of forecast annual revenue.
- Crafted Excel based tools to enhance cash management, resulting in an increase of process accuracy to 99.5% and time efficiency improvement of 50%.
- Crafted Excel model to calculate and track the borrowing base of the collateral for the company's $180 million line of credit.

ANTONIO CALVAGNO, ESQ.

Director of Corporate Governance – Privacy Officer

As Director of Corporate Governance, Antonio is a key position within the company being responsible for overseeing and managing all aspects of corporate governance. His role is critical in ensuring that the company adheres to the highest ethical and legal standards while also maximizing shareholder value. As Privacy Officer Antonio is responsible for safeguarding the organization's data and ensuring compliance with privacy laws and regulations.

EDUCATION

Massachusetts School of Law – Andover, MA
Juris Doctorate

Università degli Studi di Catania, Italy
Bachelor's degree in law and jurisprudence

CERTIFICATIONS

ACA International - Credit and Collection Compliance Officer

ACHIEVEMENTS

June 2021 – Admitted to the Massachusetts Bar
May 1986 – Admitted to the Italian Bar
April 1995 – Admitted to the Italian Auditors Registry (Registro Revisori Contabili)

JOB SUMMARY

Supervisory Responsibilities:

- Board of Directors and Shareholders support:
- Collaborates with the CEO and Board Chair to set board meeting agendas.
- Prepares and distributes materials, reports, and presentations for board meetings.
- Facilitates board meetings and ensure accurate record-keeping of minutes.
- Maintains accurate records and documentation related to corporate governance activities

PROFESSIONAL EXPERIENCE

F.H. Cann & Associates, Inc.
North Andover, MA

Director of Corporate Governance | 2020 – Present

- Licensing and Secretaries of State registrations. For all 50 States and all U.S. territories, Antonio maintains current all licensing requirements and registrations with the offices of the Secretaries of State by filing all required periodical reports.
- Overview and management of all Insurance and Bonding requirements.
- Management of company's quality and minority certifications.
- Maintain library of all company client contracts, ensure proper contractual language is included in client contracts for security, privacy, insurance, and other important items.
- Assistance to company's General Counsel with legal research for industry trends and specific lawsuits and with other legal and compliance tasks.
- Ensure Privacy Compliance by staying informed about privacy laws and regulations applicable to the organization, such as GDPR, CCPA, HIPAA, or other industry-specific regulations.
- Develop, implement, and maintain privacy policies, procedures, and standards.
- Privacy Impact Assessments (PIAs) and Data Protection Impact Assessments (DPIAs)
- Handles and coordinates responses to data subject access requests (DSARs) and other requests from individuals regarding their personal data
- Project Experience: FSA NextGen, Call Center, Served as contract manager for lifetime of the project. Spearheaded meetings with FSA and oversaw successful implementation of services, including meeting the Go-Live milestone. Collaborate with project stakeholders to ensure seamless delivery of all services including CSR phone, chat, and email solutions. Fully trained in Salesforce, NICE CX, NICE WFM. Organized successful implementation of 5 special projects for FSA including PSLF (2021-2022), Borrower Defense, (2023) FAFSA surge support (2024), and FAFSA beta testing (2024) while overseeing operations for a 900 person contact center.

Director of Finance and Business Development | 2017 – 2020

Banca Agricola Popolare di Ragusa
Catania, Italy

Manager of the Legal Department | 2001 – 2017

Banca Agricola Popolare di Ragusa
Belpasso, Italy

Coordinator for the Office of General Counsel and Legal Affairs | 1999 – 2000

- Manage and organize the merger of Cassa Rurale ed Artigiana "SS. Immacolata" di Belpasso into Banca Agricola Popolare di Ragusa.

Cassa Rurale ed Artigiana di Belpasso
Belpasso, Italy

Head of Credit and Loans Office, Chief Compliance Officer, Manager of Legal Affairs, Internal Attorney | 1985 – 1998

JUSTIN
CANN

Vice President of Government Affairs and Community Engagement

Justin maintains lines of communication with major public and private stakeholders, communicating how proposed government legislation and public policies would affect outcomes. He oversees employee surveys and provides feedback to the Executive Board, enhancing FHC's operations and overall brand. Justin spearheads community engagement programs such as engagement with local charities, philanthropic groups, and clothing and food drives to fulfill FHC's philanthropic mission. He also organizes employee appreciation events to ensure employees feel satisfied and eager to work at FHC's.

EDUCATION

Merrimack College
B.A. in Political Science

Merrimack College
Master of Arts in Public Affairs

JOB SUMMARY

Provides expertise across all government affairs and community engagement functions.

Responsibilities:

- Monitoring Legislation
- Attending Meetings
- Business Development
- Community Engagement
- Development Strategies
- Public Engagement

PROFESSIONAL EXPERIENCE

F.H. Cann & Associates, Inc.
North Andover, MA

Vice President of Government Affairs and Community Engagement | 2013 – Present

- Monitors federal, state, and local proposed legislation and shares Community Engagement prospective impact to the Executive Board.
- Maintains lines of communication with major public and private stakeholders in the call center industry.
- Attends meetings in Washington, DC to keep abreast of the ever-changing legislation relative to federal student loans and other topics.
- Attends regular government contract meetings, conventions, and webinars.
- Attends Chamber of Commerce events.
- Sits on FHC's Business Development Committee

Coffee Cann Cafe
Lawrence, MA

Managing Partner | 2011 – 2018

- Developed direction and strategies for the company; accountable for execution of strategies.
- Provided regular reporting dealing with finances, company growth, marketing, management issues, and the implementation of policies.
- Ensured designated cash processing, reconciliation, and reporting functions were completed timely and in compliance with company policy.
- Oversaw 50 employees between Massachusetts and New Hampshire locations.
- Responsible for recruiting, interviewing, hiring of new staff, training, and payroll.
- Created and implemented company handbook and policies.
- Documented employee performance in compliance with both company policies and Massachusetts/New Hampshire laws.
- Analyzed data from annual performance reviews, employee concerns, and management interactions, and made recommendations for improvements.
- Developed and implemented strategic programs to achieve significant increases in brand awareness.

KATE JONES

Director of Human Resources

With over 7 years of experience in HR management for call center anf BPO operations Ms. Jones leads recruitment and on-boarding processes. She is responsible for overseeing the sourcing, hiring, and on-boarding of all staff, including any relationships with third-party agencies or contractors. Additionally, she's responsible for benefits administration, implementation, and roll out to ICHRA from Group Medical for over 1,000 employees nationwide, as well as overseeing the 401k administration and annual audit. Kate is an expert in large-scale recruiting and hiring efforts to meet end client needs, with a track record of 4,000+ hires since September 2022.

EDUCATION

University of Maine
Bachelor's Degree, Communications Minor, English

JOB SUMMARY

Provides expertise across all HR functions to include, but not limited to compensation and benefits, employee relations, regulatory compliance, recruiting and retention etc.

Responsibilities:

- Staffing and Recruitment
- Hiring
- Overseeing Background Checks
- Onboarding
- Compensation and Benefits
- Employee Relations
- Regulatory Compliance
- Local Labor Laws
- Employee Engagement and Retention
- Job Fairs
- Performance Management
- Workforce Management
- Staff Forecasting

PROFESSIONAL EXPERIENCE

F.H. Cann & Associates, Inc.
North Andover, MA

F.H. CANN & ASSOCIATES, INC. 25 YEARS EST. 1999 OUR PAST MAKES THE PRESENT POSSIBLE

Director of Human Resources | 2022 – Present

- Provides expertise across all HR functions to include, but not limited to compensation and benefits, employee relations, regulatory compliance, recruiting and retention etc.
- Ensures compliance with federal, state, and local labor and employment laws applicable to all HR functions.
- Maintains strong ability to establish and foster positive relationships with employees, managers, executives, and end clients at all levels of the org while maintaining strict confidentiality.
- Development and administration of programs, procedures, and guidelines to help align the multi-state, hybrid workforce with strategic goals of the company.
- Protects the interest of employees and the company in accordance with FHC HR policies and governmental laws and regulations.
- Proponent of continuous improvement; applies strong working knowledge of Federal government contracting HR requirements to include DOL and OFCCP.
- Creates and participates in employee engagement initiatives.
- Creates HR policies and procedures, communicates required changes and manages roll out to our Learning Management System (LMS).
- Oversees FHC's Affirmative Action Plans and Programs (AAP) including compliance requirements with OFCCP, EEO, and VEVRAA.
- Working knowledge of Service Contract Act (SCA) Compliance Principles.
- Completes annual ACA Reporting.
- Benefits administration, implementation, and roll out to ICHRA from Group Medical for 600+ employees nationwide.
- Oversees the 401k administration & annual audit.
- Adept in large scale recruiting and hiring efforts to fulfill end client needs; 2,600+ hires since September 2022.
- NIST & SOC audit preparation.
- Oversees Leave Administration; FMLA, ADA, etc.
- Assists in RFx document gathering.
- Helps monitor the organizational culture, so that it supports the attainment of the company goals and promotes employee satisfaction.

Stratosphere Technical Consulting

Vice President of Human Resources | 2020 – 2022

Human Resources Director | 2018 – 2020

- Member of the Stratosphere Executive Team, comprised of the CEO, CTO, and CBO (company owners) and the CFO.
- Focus on retention efforts; learning & development, career planning, total compensation, employee outreach, stay interviews, and coaching programs.
- Built and managed a trusted employee and culture function that served as an advisor, partner to employees, managers, and leadership throughout the organization.
- To automate and simplify our internal processes and software, I owned and managed the consolidation, implementation, and roll out of our Applicant Tracking System (ATS), Human Resources Information System (HRIS), Payroll, and 401k Platform.
- Owned the compliance function; Federal, State, and Local Laws with a remote, nationwide workforce.
- Responsible for the employee life cycle in its entirety, from recruitment through off boarding. Established and ran the recruiting and hiring practices and procedures necessary to recruit and hire a superior workforce.
- Responsible for sub-vendor and client relationship building, resulting in numerous staff augmentation opportunities.
- Filled multiple roles within' the Federal and Private sectors totaling more than $1MM in net new revenue for Stratosphere.
- Responsible for contract negotiations, extensions, and rate increases.
- Owned benefits administration, to include recommending changes aimed at employee satisfaction and retention. Selection and implementation of new healthcare plans.
- End client invoicing.
- Assisted in document gathering for RFx.
- Proactively identified gaps; proposed and implemented changes necessary to cover risks.
- Solely monitored our employee's Immigration and Naturalization requirements regarding working authorizations. Partnered with our immigration attorneys to process various work visas.
- Initiative-taking employee outreach to include pulse engagement surveys and stay meetings. Stratosphere was named Inc. Magazine's Best Workplaces in 2020.
- Reported PeopleOps KPIs monthly to the C-Suite, with remediation plans where necessary.

JULIE BROWN

Senior Director, Governance, Risk & Compliance

Julie is a multi-skilled business leader bringing over 32 years of experience as a successful Compliance and Governance strategist. Consistent, ethical leader implementing quality compliance programs, maximizing business opportunities through improved compliance and process improvements. She's a performance-oriented professional resourceful in leading compliance and security objectives and systematically improving efficiencies to achieve targets and maintain agile, responsive business operations and IT solution integration.

EDUCATION

Oakton Community College
Liberal Arts

CERTIFICATIONS

Receivables Management Association International-Certified Receivables Compliance Professional (CRCP) 2018-Present

American Bankers Association (ABA) Certificate in Operational Risk Management 2017

ACA International Credit and Collection Compliance Officer (CCCO) 2021

ACA International Credit and Collection Compliance Professional (CCCP) 2021

PROFESSIONAL EXPERIENCE

F.H. Cann & Associates, Inc.
North Andover, MA

Senior Director, Governance, Risk & Compliance | 2024-Current

- Developed and leads an integrated GRC framework that is aligned with the organization's strategic goals and regulatory requirements.
- Maintain a comprehensive risk management framework to ensure the organization proactively identifies, assesses, and mitigates risks while safeguarding operational integrity.
- Oversees the Vendor Risk Management program and directs risk assessments and mitigation strategies ensuring third-party risk compliance and mitigation.
- Lead the preparation, coordination, and execution of audits, including PCI-DSS, NIST 800-53, SOC 1 Type II, SOC 2 Type II, and OSA, ensuring timely completion and actionable outcomes.
- Coordinate client audits and assessments, acting as the primary liaison with external auditors and addressing findings with stakeholders.
- Develop audit strategies that enhance readiness, compliance, and internal controls.
- Drive continuous improvement in audit processes through stakeholder feedback, data analytics, and innovative technologies.
- Design and implement GRC strategies, frameworks, and policies consistent with industry best practices and business objectives.
- Lead the identification, and management of organizational risks, including operational, security, privacy, and compliance concerns.
- Present GRC program updates and risk management insights to the Executive Leadership Committee.
- Spearhead the development of an Enterprise Risk Management framework, addressing key risks across the organization.
- Prepare and deliver comprehensive risk management reports, including trend analysis and mitigation strategies to executive leadership
- Maintain and update the Information Security and GRC Policy Library to reflect current security and GRC standards and practices.
- Collaborate with cross-functional leadership to cultivate a culture of compliance, accountability, and proactive risk management.
- Lead post audit remediation efforts and ensure findings are addressed effectively and promptly.

CoverPoint Partners/IonTuition
Elgin, IL

Vice President of Compliance | 2020-2024

- VP of Compliance, leads all enterprise compliance efforts, design and implement internal controls, policies, and procedures to ensure compliance with applicable state and federal laws and regulations and serves as the focal point in managing and responding to compliance activities; complaints, inquiries, including any government, regulatory, or legal inquiries and investigations.
- Execute cross-functionally with IT and technical teams to develop and execute strategies and controls for enhancing the organization's security posture, and in collaboration with an external information security consultant, restructured the information security program to enhance overall data protection measures, resulting in obtaining an increase in the number of client contracts in the past year.
- Developed and operated a vulnerability management program including identification, analysis, correct action plans, solution recommendation and remediation tracking.
- Designed and implemented an Information Security Steering Committee Charter to ensure clear and concise information is communicated to executive leadership about strategic plans, initiatives, and resource allocation.
- Procured and implemented a SOC SIEM that filled a significant gap in the detection and monitoring of potential threats, attacks, and suspicious activities.
- Developed all controls for SOC compliance, as well as audit structure, standards, policies, and procedures to ensure adoption and overall achievement in compliance.
- Created security awareness training modules, phishing campaigns, and security bulletins to increase employee awareness around security issues and trends.
- Designed a compliance program, which resulted in an overall compliance score of 97% percent on all consumer communication call compliance for the last three quarters.
- Received zero compliance deficiencies on the Federal Student Aid (FSA) Third Party Servicer Compliance Audit for the last 4 years.
- Lead and manage client, vendor, regulatory and third-party security and compliance audits and assessments.
- Manage all state Student Loan Servicer licenses, procurement, and renewals.
- Create and maintain both compliance and information security governance policies and procedures to align with industry laws and regulations.
- Negotiated contracts with vendors for services, products, and supplies.

Ceannate Corp/FMS/i3 Group

Buffalo Grove, IL

Director of Compliance | 2014- 2020

- Federal Student Aid- Department of Education- Debt Collection . As Director of Compliance, I directed the strategic vision for the Compliance & Audit Program for debt collection, and default management. As Director of Compliance & Risk Management, created new call audit system requirements to ensure regulatory compliance objectives were consistently met and that ED objectives and requirements were completed on every call, process and procedure. These new requirements resulted in an overall call monitor audit performance increase from a score of 95.71 to 100% for 3 consecutive quarters. Created controls and audits to ensure requirements were being fulfilled in accordance with ED'S Statement of Work and the Private Collection Manual. Created tracking and trending methodology of compliance concerns and issues to provide crucial feedback to the training area to enhance training programs, materials and testing which led to a reduction in borrower complaints. Created a comprehensive Compliance Management System that integrated all compliance and risk activities into one platform.
- Procured and implemented a SOC SIEM that filled a significant gap in the detection and monitoring of potential threats, attacks, and suspicious activities.
- Analyzed, reviewed, and assessed internal controls and implemented new policies and procedures to ensure autonomy, objectivity, transparency, and integrity in accordance with evolving regulations, legal requirements, and industry trends.
- Created and implemented the company's Compliance Management System, created reporting mechanisms and remediation plans for identified areas of deficiency.

JEFFREY WALTER

Senior Director Information Security

Jeffery has more than 25 years of experience guiding enterprise-wide Information Technology business transformation, data loss, and security protocols, organizational audits, and team member training across the call center and BPO space. He has a specific focus and achievement in the areas of designing and implementing frameworks for business-driving information technology, information security, and business continuity teams. Jeff oversees all security certifications and implementations, ensuring FHC's data infrastructure meets or exceeds federal government requirements.

EDUCATION

Northwest State Community College
Networking Programming

United States Air Force Veteran

AWARDS

Inducted into the Ontario Systems Technology Hall of Fame - 2016
Air Force Commendation medal for outstanding service
Achieved TechLock
Certification for CAI/MTI for 6 consecutive years
Recently completed 3rd consecutive ATO with no extension

JOB SUMMARY

Provides expertise across all technology and information security functions.

Responsibilities:

- In-depth knowledge of current security frameworks NIST 800 series documentation as well as FIPS and other related requirements
- Thorough familiarity with IR/DR and Change
- Management processes

PROFESSIONAL EXPERIENCE

F.H. Cann & Associates, Inc.
North Andover, MA

Senior Director Information Security |

- Develops Certification Test and Evaluation procedures to support accreditation and self-inspection efforts.

Develops Certification Test and Evaluation
Defiance, OH

Vice President of Information Technology | 2012

- Established CAI's Security Program in pursuit of a Federal Contract with the Department of Education (ED) - one of only 3 new PCAs to obtain our ATO on schedule in 2015 for the most recent contract with ED.
- Grew the CAI/MTI IT Team from 3 to 23 before the most recent adjustments to staffing levels.
- I hold a 6C security clearance with ED.
- I am familiar with all ED security requirements and additional security frameworks including DISA STIGs, FISMA, PCI DSS, HITRUST, GLBA, HIPAA, and ISO 27002 among others.

Midwest Community Federal Credit Union
Defiance, OH

Information Systems Manager | 2000- 2012

- Established a modern infrastructure migrating off of an older processing platform to server-based computing, and modernized the network from dumb terminals to a fully secure wide area network
- Successfully passed all NCUA audits with a minimum score of 4 (out of 5) for the IT area.

THOMAS MATTHEWS

Senior Call Center Manager

Thomas has over 30 years of Call Center Manager experience and is responsible for overseeing and optimizing the operations of a call center, ensuring high-quality customer service and meeting business objectives. He leads a team of call center representatives, manages day-to-day activities, and implement strategies to improve performance and efficiency. Overseeing call center operations, ensuring smooth functioning, and managing resources. Tracking key performance indicators (KPIs), identifying areas for improvement, and implementing strategies to enhance performance. He handles escalated customer complaints and ensuring a positive customer experience. Collecting and analyzing call center data, generating reports, and presenting findings to management. Developing and delivering training programs for call center staff. He ensures compliance with relevant regulations and industry standards.

CERTIFICATIONS

ACA Certified

State of Michigan Collection Agency Manager License 2018

JOB SUMMARY

Provides expertise across all Call Center functions.

Responsibilities:

- Supervise, motivate, and develop a staff of 11 direct supervisors and 300+ indirect reports
- Evaluate all current department procedures to prevent potential problems and maximize profitability, efficiency, and effectiveness
- Maintain strong client relationships with the Department of Unemployment management
- Implement department policies, goals, and objectives in conjunction with client direction
- Responsible for requesting and maintaining credentials for all department staff

PROFESSIONAL EXPERIENCE

F.H. Cann & Associates, Inc.
North Andover, MA

Senior Call Center Manager Federal Student Aid BPO | 2023-Current

- Implement processes and procedures that follow best practices in a remote work environment
- Review monthly client forecasts and adjust staffing as needed
- Supervise, motivate, and develop a staff of managers, supervisors, and 800+ indirect reports
- Evaluate all current department procedures to prevent potential problems and maximize profitability, efficiency, and effectiveness
- Pull and review monthly invoice reports for billing
- Maintain strong client relationships with the F.S.A.'s management
- Implement department policies, goals, and objectives in conjunction with client direction
- Create and maintain a quality control department within the division for meeting monthly SLA's quality assurance audits per all client contract requirements
- Develop and review all daily reports for the division
- Attend weekly client calls and implement any requested changes
- Responsible for maintaining, tracking, and reporting all staffing levels for all departments including specialty teams

Senior Call Center Manager Department of Education | 2020-2023

- Implement processes and procedures that follow best practices for a new line of business in a remote work environment
- Supervise, motivate, and develop a staff of 11 direct supervisors and 300+ indirect reports
- Evaluate all current department procedures to prevent potential problems and maximize profitability, efficiency, and effectiveness
- Maintain strong client relationships with the Department of Unemployment management
- Implement department policies, goals, and objectives in conjunction with client direction
- Responsible for requesting and maintaining credentials for all department staff
- Point of contact for HR, IT, Compliance, Training, and Management
- Assist upper management with creating and maintaining a quality control department within the division for monthly quality assurance audits per all client contract requirements
- Develop and maintain all daily reports for the division

- Attend weekly client calls and implement any requested changes
- Develop and implement monthly bonus structure for CSRs
- Develop monthly bonus reports for upper management and payroll
- Assist HR with employee terminations and maintain accurate employee records within Ascentis
- Responsible for maintaining, tracking, and reporting all staffing levels for all departments including specialty teams
- Review all corrective action reports from supervisors and provide further direction on next steps to ensure consistency, accountability, and adherence to company policy

Department of Education Collections Manager | 2019- 2020

- Developed and implemented department wide performance tracking for front line collections
- Trained and developed staff members and conducted performance reviews
- Conducted quality assurance phone monitoring and provided feedback and direction to supervisors
- Tracked, monitored, and distributed daily, weekly, and monthly department performance numbers to management and all staff
- Interviewed potential candidates and provided hiring recommendations to management
- Maintained, monitored, and provided management with feedback on staff performance for each call strategy
- Improved and streamlined collector bonus procedures
- Assisted supervisors with handling their team's performance, development, and staffing concerns
- Assisted HR with employee terminations and maintained accurate employee records within Ascentis

Department of Education Supervisor | 2018- 2019

- Responsible for the daily collection operations for a team of 20 employees
- Made recommendations to implement and improve team performance
- Delivered feedback on performance to both team members and management
- Managed and tracked all collections for the team and reported performance back to management
- Ensured the team was compliant with all state and federal regulations
- Provided recommendations to improve and strengthen processes and procedures
- Trained and developed staff to improve performance
- Administered counseling and corrective actions in accordance with company policy
- Developed team building competitions to keep the team motivated and engaged

Beacon Group
Concord, NH

Assistant Vice President of Recoveries | 2017-2018

- Implemented all collection procedures for a startup collections firm before company go-live date
- Developed all collection agency letters in compliance with all state and federal regulations
- Worked with Artiva software developers to custom tailor software to Beacon groups needs
- Responsible for creating and maintaining business practices to ensure compliance of all state and federal regulations
- Responsible for acquiring Collection Agency Manager Licenses

JASMYN TRAFICANTE

Workforce Optimization Manager

Ms. Traficante has over 7 years of experience in workforce management utilizing NICE WFM Tool for contact center and BPO operations. She acts as a liaison between Leadership and staff/sub-contractors through consistent, timely, and professional communication to ensure the swift execution of leadership goals. This involves forecasting all activities, managing day-to-day scheduling for all staff, and monitoring adherence to schedule. Additionally, she's responsible for facilitating effective communication channels, tracking progress, and ensuring that all team members are well-equipped to meet the demands of the organization. Jasmyn has been FHC's Workforce Manager for the Department of Education Next Gen contact center for three years, overseeing workforce management for 300-500 agents leveraging NICE WFM and has experience with Salesforce, WFM IEX, WFM Web station, United Contact Center Enterprise Management, and Cisco Unified Intelligence Center.

EDUCATION

Methuen High school
Diploma

CERTIFICATIONS

Workforce Management Principles – Course Certification obtained with International Customer Management Institute (ICMI) on 8/13/2021

JOB SUMMARY

Provides expertise across all workforce management functions.

Responsibilities:

- Managing Contact Center Day to Day Activities
- Managing Scheduling
- WFM Tool NICE
- Monitor KPI and SLA performance
- Process Improvements
- Customer Care
- Performance Management
- Employee Relations
- Workforce Management
- Compliance Management
- Customer Experience
- Customer Engagement

PROFESSIONAL EXPERIENCE

F.H. Cann & Associates, Inc.
North Andover, MA

Workforce Manager | 2017-Current

- New hire on-boarding, schedule management, creating, and implementing operational procedures. Also responsible for analyzing work volume data, identifying trends, and developing strategies to improve performance and staff utilization.
- Frequently Used Applications, Salesforce, WFM IEX, WFM Web station, United Contact Center Enterprise Management, Cisco Unified Intelligence Center
- Excel, Word, PowerPoint, OneNote Develops Certification Test and Evaluation procedures to support accreditation and self-inspection efforts.
- Project Experience: Served as contract manager for lifetime of the project. Spearheaded meetings with FSA and oversaw successful implementation of services, including meeting the Go-Live milestone. Collaborate with project stakeholders to ensure seamless delivery of all services including CSR phone, chat, and email solutions. Fully trained in Salesforce, NICE CX, NICE WFM. Organized successful implementation of 5 special projects for FSA including PSLF (2021-2022), Borrower Defense, (2023) FAFSA surge support (2024), and FAFSA beta testing (2024) while overseeing operations for a 900 person contact center.

Customer Service Supervisor | 2019-2021

- Project Experience: Federal Student Aid, Public Service Loan Forgiveness, Adjudications. Successfully Project Managed performance expectations, SLA adherence, over 200k successful adjudications, ramped up staff based on performance forecast to over 75 administrative representatives, Present in Performance Check-in Meetings. Contract Value: $2.4M. Project Term: 2022-Present
- Project Experience: Department of Education PCA Student Loan Collections. Successfully Project Managed Strategy leading to over $318M in Voluntary Dollars Collected, Strategy Leading to over $171 Million in Administrative Wage Garnishment Dollars Collected, Implemented Strategies leading to over 350k debtors resolved, Managed oversight and compliance program related to over 600k financial documented provided such as 1040s, Tax Transcripts, Paystubs, and Hardship Applications leading to a less than 1% error rate in document verification and program qualification, Performed 2% Liquidation Rate Per Batch Year over Year, Managed to completion over 50k Administrative Resolutions Averaged 60% Successful Skip Trace Rate Year over Year, Organized Performance Meetings, Presented to COR Month over Month, Regular COR communication, Achieved 1# Agency in CPME Rankings. Contract Value: $200M. Project Term: 2015-2022
- Project Experience: Department of Education PCA Student Loan Collections Accomplishments: Successfully Project Managed Implementation and Ramp Up over 300 Collectors, Leadership Program Management, Collector Training Program, CRM Workflow Design, Implemented Automated Vendor Solution for Repayment Programs, Scored Satisfactory in on-site Contract Implementation Evaluation, Scored Satisfactory in Yearly on-site evaluation. Contract Value: $200M. Project Term: 2015-2022

LORI
NAPOLI-LEE

Director of Back Office

Ms. Napoli has over 8 years of experience in support services for contact center and BPO operations. She is responsible for overseeing the transactional, back-end processing of operations, involving coordination all systems and personnel to ensure prompt resolution of customer documents and requests, as well as document processing and verification. She's skilled in communication, adept at collaborating with individuals of diverse personalities and skill levels. She has experience at FHC as the Support Services Manager for two large scale federal projects that included millions of document processing tasks across multiple departments where she managed staff of 54 employees including 2 supervisors and Completed a process improvement working with 44 employees to create procedures, created over 35 procedures on daily tasks, provide daily reporting to VP of Operations, collaborated with Compliance/Legal Department to ensure HIPAA compliant procedures, ensured Team members consistently comply with all privacy and confidentiality laws.

EDUCATION

Lawrence High school
Diploma

JOB SUMMARY

Provides expertise across all BPO management functions.

Responsibilities:

- Back Office Services
- Training and Procedure Management
- Document Processing and Verification
- Contact Center Services
- Performance Management
- Employee Relations
- Workforce Management
- Risk Management
- Law and Regulatory Compliance

PROFESSIONAL EXPERIENCE

F.H. Cann & Associates, Inc.
North Andover, MA

Director of Back Office | 2022-Current

- Manage staff of 54 employees including 2 supervisors
- Completed a process improvement working with 44 employees to create procedures
- Created over 35 procedures on daily tasks
- Provide daily reporting to VP of Operations
- Proven ability to staff and manage projects within or below department budget
- Collaborated with Compliance/Legal Department to ensure HIPAA compliant procedures
- Ensure Team members consistently comply with all privacy and confidentiality laws
- Experience managing in a national emergency, specifically the COVID-19 worldwide Pandemic where I brought my department to a 100% remote setting
- Collaborate with project stakeholders to ensure seamless delivery of all services including all Back-office Processing and email solutions. Fully trained in Salesforce, NICE CX, NICE, Calabrio. Organized successful implementation of 4 special projects for FSA including PSLF (2022-2024), Borrower Defense, (2022) FAFSA surge support (2024), Webform Clean up (2024) while overseeing operations Manage and motivate supervisors, as well as develop staff of 75 indirect reports.
- Project Experience: FSA NextGen BPO, Call Center. Served as contract manager for lifetime of the project. Spearheaded meetings with FSA and oversaw successful implementation of services, including meeting the Go-Live milestone. Collaborate with project stakeholders to ensure seamless delivery of all services including CSR phone, chat, and email solutions. Fully trained in Salesforce, NICE CX, NICE WFM. Organized successful implementation of 5 special projects for FSA including PSLF (2021-2022), Borrower Defense, (2023) FAFSA surge support (2024), and FAFSA beta testing (2024) while overseeing operations for a 900 person contact center.
- Project Experience: Massachusetts call center help getting people back to work from unemployment contract 1 month project - December 2020
- Project Experience: DRIVE program set up 5 Sups and 250 employees 9/2022-11/22

Administrative Services Manager | 2019-2022

- Manage staff of 54 employees including 2 supervisors
- Completed a process improvement working with 44 employees to create procedures
- Created over 35 procedures on daily tasks
- Provide daily reporting to VP of Operations

- Proven ability to staff and manage projects within or below department budget
- Collaborated with Compliance/Legal Department to ensure HIPAA compliant procedures
- Ensure Team members consistently comply with all privacy and confidentiality laws
- Experience managing in a national emergency, specifically the COVID-19 worldwide Pandemic where I brought my department to a 100% remote setting

Servicing Specialist | 2016-2019

- Contact borrowers to retrieve documents for loan rehabilitation program
- Create spreadsheet for the daily manifest and ship out
- Work with Supervisor for special projects

Pro Medical, LLC
Lexington, MA

Off-site HIM Records Liaison Part Time | 2017-2019

- Work on-site in New York Hospital to retrieve medical records for 3 different sites
- Copying, printing, and scanning Medical Records for all MVA/WC claims
- Ensuring all requests were HIPAA compliant

Medical Record Associates, LLC
Boston, MA

HIM Operations Manager | 2017-2019

- Meet weekly with Director of HIM, Compliance, and Privacy
- Manage on-site and off-site staff of 7 FTEs.
- Manage daily HIM Operations, scheduling and payroll
- Collaborates with Senior Management
- Collection, analysis, and reporting of HIM related Key Performance Indicators to Senior Management
- Implemented staff cross-training for all HIM Department functions.
- Able to back up for all staff , File, ROI, Scanning and Deficiency Areas
- Performed monthly QIP audits

HIM Manager, Tufts Medical Center | 2003-2016

- Managed staff of 15- 23
- Managed daily operations, scheduling and payroll
- Overseen Audit coordinator / preparing, copying, and printing for all on-site reviews
- Overseen Referring MD staff
- Responsible for all Release of Information staff / ordering records from off-site storage
- Overseen all Scanning / Assembling staff
- Responsible for Physician Organization Assistant
- Performed monthly QIP audits

KELLY FISKE

Back Office Manager

Ms. Fiske has over 10 years of experience in supporting services for contact center and BPO operations escalations. She maintains an open communication policy with upper management, supervisors, and staff is imperative. This entails overseeing a team of agents responsible for providing escalation support to customers whose calls or cases cannot be promptly or satisfactorily resolved by front office and back-office agents. Additionally, she oversees the Agent Assist Desk, handles supervisor call-backs, makes outbound calls to highly dissatisfied members, and addresses cases assigned. She has a decade of experience working for FHC on large scale projects in management capacity, overseeing department escalations and resolutions, managed a staff of 100+ indirect reports, and collaborated with HR, Training, and Key personnel to develop processes and security measures to maximize efficiency and effectiveness.

EDUCATION

North Shore Community College
Business Major

CERTIFICATIONS

2018 Collections Professional Certificate

JOB SUMMARY

Provides expertise across all BPO management functions.

Responsibilities:

- Escalations Support
- Case Management
- Communicate with Front and Back Office Agents
- Perform Customer Support to Dissatisfied Customers
- Provide Updates to Case Work
- Performance Management
- Project Management
- Employee Relations
- Workforce Management
- Risk Management
- Compliance Management
- Customer Experience
- Customer Engagement

PROFESSIONAL EXPERIENCE

F.H. Cann & Associates, Inc.
North Andover, MA

Workforce Manager | 2019-Current

- Manage and motivate supervisors, as well as develop staff of 75 indirect reports.
- Implement department policies, goals, and objections in conjunction with the client.
- Maintain, track and report monthly KPI to the client.
- Responsible for maintaining, tracking, and reporting staffing levels.
- Project Experience: Department of Education, Federal Student Aid, BPO, NextGen Accomplishments: Successfully Staffed over 300 Agents and Back-office Employees, Implemented Workforce Management, Leadership Programing, Forecast Staffing Month over Month, Satisfactory Score CPAR Evaluation, Managed the handling of over 1 million Phone Calls, Managed the handling Over 500k Chats, Managed the handling of over 250k back-office cases.
- Project Experience: Massachusetts Executive Office of Health and Human Services (EOHHS) Accomplishments: FHC handled inbound and outbound calls to schedule COVID-19 vaccine appointments. Furthermore, the EOHHS asked FHC to support 211 overflow calls as well.
- Project Experience: Massachusetts Department of Unemployment Assistance (DUA) Accomplishments: FHC provided COVID-19 related call center services to the DUA. We were able to meet all requirements for DUA, including quickly ramping up staffing levels, training programs, and operations while supporting an average of 118,232 inbound calls per month.
- Project Experience: Department of Education PCA Student Loan Collections. Accomplishments: Successfully Project Managed Strategy leading to over $318M in Voluntary Dollars Collected, Strategy Leading to over $171 Million in Administrative Wage Garnishment Dollars Collected, Implemented Strategies leading to over 350k debtors resolved, Managed oversight and compliance program related to over 600k financial documented provided such as 1040s, Tax Transcripts, Paystubs, and Hardship Applications leading to a less than 1% error rate in document verification and program qualification, Performed 2% Liquidation Rate Per Batch Year over Year, Managed to completion over 50k Administrative Resolutions Averaged 60% Successful Skip Trace Rate Year over Year, Organized Performance Meetings, Presented to COR Month over Month, Regular COR communication, Achieved 1# Agency in CPME Rankings.

Contact Center Manager | 2014-2019

- Supervisor, and motivate supervisors, as well as develop staff of 100+ indirect reports.
- Work with staff to problem solve, implement department goals and objectives.
- Work directly with HR, Training department and Upper Management to develop process and security to maximize efficiency and effectiveness.
- Maintain and track weekly time sheets, PTO, and sick time.
- Work with supervisors on all corrective action to ensure consistency, accountability, and adherence to company policy.

APPENDIX H

Work Plan IMS Project Schedule

ID	Task Mode	Task Name	Duration	Start	Finish	Predecessors	Resource Names
1		**121962 03 NDOL Unemployment Insurance Call Center Work Plan (draft)**	**337.5 days**	**Fri 5/30/25**	**Tue 9/15/26**		
2		**Executive/Sales**	**19 days**	**Fri 8/15/25**	**Wed 9/10/25**		
3		Notification of Intent to Award	1 day	Fri 8/15/25	Fri 8/15/25		NDOL
4		Contract Finalization Period	16 days	Fri 8/15/25	Fri 9/5/25	3	FHC Project Management[50%],NDOL[50%]
5		Receive Fully Executed Contract/ Contract Award Date	1 day	Wed 9/10/25	Wed 9/10/25		FHC Project Management[50%],NDOL[50%]
6		**Project Management**	**15 days**	**Thu 9/11/25**	**Wed 10/1/25**		
7		Schedule Client Kick-Off Meeting	2 days	Thu 9/11/25	Fri 9/12/25	5	FHC Project Management
8		Schedule Internal Kick-off Meeting	2 days	Mon 9/15/25	Tue 9/16/25	7	FHC Project Management
9		Conduct NDOL Kick-Off Meeting	1 day	Wed 9/17/25	Wed 9/17/25	7,8	FHC Project Management,NDOL
10		Receive Client Requirements Documentation	5 days	Thu 9/18/25	Wed 9/24/25	9	FHC Project Management

Project: Call Center Kansas Turn
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Task	Inactive Summary	External Tasks
Split	Manual Task	External Milestone
Milestone	Duration-only	Deadline
Summary	Manual Summary Rollup	Progress
Project Summary	Manual Summary	Manual Progress
Inactive Task	Start-only	
Inactive Milestone	Finish-only	

ID	Task Mode	Task Name	Duration	Start	Finish	Predecessors	Resource Names
11		Receive Technical Questions Answered/Specs	5 days	Thu 9/25/25	Wed 10/1/25	10	FHC Project Management
12		**Systems Integration and Configuration**	**13 days**	**Thu 9/11/25**	**Mon 9/29/25**		
13		Integrate NDOL phone system with TCN IVR	4 days	Thu 9/11/25	Tue 9/16/25	5	FHC Development Team
14		Configure IVR	2 days	Wed 9/17/25	Thu 9/18/25	13	FHC Development Team
15		Agent Setup	2 days	Wed 9/17/25	Thu 9/18/25	13	FHC Development Team
16		Inbound # Setup / Internal Call Routing	2 days	Fri 9/19/25	Mon 9/22/25	15	FHC Development Team
17		Call Processing Exercise	3 days	Tue 9/23/25	Thu 9/25/25	16	FHC Development Team
18		QA Signoff	2 days	Fri 9/26/25	Mon 9/29/25	17	FHC Development Team
19		**Create Required Reports**	**14 days**	**Thu 9/11/25**	**Tue 9/30/25**		
20		Determine Reporting Requirements	2 days	Thu 9/11/25	Fri 9/12/25	5	FHC Development Team
21		Configure Live Dashboard	4 days	Mon 9/15/25	Thu 9/18/25	20	FHC Development Team
22		Create Required Reporting (Call Statistics, Interval Report, SLA Compliance, etc.)	5 days	Fri 9/19/25	Thu 9/25/25	21	FHC Development Team
23		QA Signoff	3 days	Fri 9/26/25	Tue 9/30/25	22	FHC Development Team
24		**Finance**	**31 days**	**Thu 9/11/25**	**Thu 10/23/25**		

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Task		Inactive Summary		External Tasks	
Split		Manual Task		External Milestone	
Milestone		Duration-only		Deadline	
Summary		Manual Summary Rollup		Progress	
Project Summary		Manual Summary		Manual Progress	
Inactive Task		Start-only			
Inactive Milestone		Finish-only			

ID	Task Mode	Task Name	Duration	Start	Finish	Predecessors	Resource Names
25		Client Call to set Invoice/Billing expectations	2 days	Thu 9/11/25	Fri 9/12/25	5	FHC Finance Team
26		ACH Setup	10 days	Mon 9/15/25	Fri 9/26/25	25	FHC Finance Team
27		Invoice/Billing Requirements	5 days	Mon 9/29/25	Fri 10/3/25	26	FHC Finance Team
28		Payment Application Testing	3 days	Mon 10/6/25	Wed 10/8/25	27	FHC Finance Team
29		Test Invoice	3 days	Thu 10/9/25	Mon 10/13/25	28	FHC Finance Team
30		Month-End Cutoff Procedures	3 days	Tue 10/14/25	Thu 10/16/25	29	FHC Finance Team
31		QA Signoff	5 days	Fri 10/17/25	Thu 10/23/25	30	FHC Finance Team
32		**Staffing**	**86.5 days**	**Fri 5/30/25**	**Mon 9/29/25**		
33		Validate Staffing Requirements	2 days	Thu 9/11/25	Fri 9/12/25	5	FHC Operations,FHC People Management Team
34		Transfer Existing UI CSRs to NDOL	1 day	Mon 9/15/25	Mon 9/15/25	33	FHC Operations,FHC People Management Team
35		Recruit and Hire (if needed)	5 days	Mon 9/15/25	Fri 9/19/25	33	FHC Operations,FHC People Management Team
36		Set Up Agent Workstations	3 days	Tue 9/16/25	Thu 9/18/25	34	FHC Operations,FHC People Management Team,FHC End User Support Team
37		Obtain Background Clearances (if new hires)	5 days	Mon 9/22/25	Fri 9/26/25	35	FHC People Management Team
38		Attestation of Background Checks	1 day	Mon 9/29/25	Mon 9/29/25	37	FHC People Management Team
39		HR Onboarding	3 days	Fri 5/30/25	Wed 6/4/25		FHC People Management Team

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Task	Inactive Summary	External Tasks
Split	Manual Task	External Milestone
Milestone	Duration-only	Deadline
Summary	Manual Summary Rollup	Progress
Project Summary	Manual Summary	Manual Progress
Inactive Task	Start-only	
Inactive Milestone	Finish-only	

ID	Task Mode	Task Name	Duration	Start	Finish	Predecessors	Resource Names
40		**Training**	**29 days**	**Mon 8/18/25**	**Thu 9/25/25**		
41		Obtain Client-Specific Training Materials	5 days	Mon 8/18/25	Fri 8/22/25	3	NDOL
42		Train-the-Trainer	10 days	Mon 8/25/25	Fri 9/5/25	41	FHC Training,NDOL
43		Create NDOL Specific Training Materials	2 days	Mon 9/8/25	Tue 9/9/25	42	FHC Training
44		Submit Training Materials to NDOL for Review and Approval	0 days	Tue 9/9/25	Tue 9/9/25	43	FHC Training
45		NDOL Reviews and Approves Training Material	2 days	Wed 9/10/25	Thu 9/11/25	44	NDOL
46		Training on FHC Content/Onboarding	2 days	Wed 9/10/25	Thu 9/11/25	43	FHC Training
47		Training on NDOL Specific Content	8 days	Fri 9/12/25	Tue 9/23/25	46,45	FHC Training
48		Transition Training - Agent Graduation to Live Calls	2 days	Wed 9/24/25	Thu 9/25/25	47	FHC Training
49		**Quality Assurance**	**13 days**	**Thu 9/11/25**	**Mon 9/29/25**		
50		Manual Client Scorecard implementation and QA Training	1 day	Thu 9/11/25	Thu 9/11/25	5	FHC QA Team
51		Speech IQ Automated Scorecard Implementation	5 days	Fri 9/12/25	Thu 9/18/25	50	FHC QA Team,FHC Development Team

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Date: Wed 6/18/25

Task		Inactive Summary		External Tasks	
Split		Manual Task		External Milestone	
Milestone		Duration-only		Deadline	
Summary		Manual Summary Rollup		Progress	
Project Summary		Manual Summary		Manual Progress	
Inactive Task		Start-only			
Inactive Milestone		Finish-only			

ID	Task Mode	Task Name	Duration	Start	Finish	Predecessors	Resource Names
52		Client Requirements (Files/Reports)	5 days	Fri 9/19/25	Thu 9/25/25	51	FHC Development Team
53		Call/Operational Requirements	2 days	Fri 9/26/25	Mon 9/29/25	52	FHC Development Team
54		**Testing**	**10 days**	**Wed 9/17/25**	**Tue 9/30/25**		
55		Conduct NDOL Integrations Testing	5 days	Wed 9/17/25	Tue 9/23/25	13	FHC Development Team,FHC End User Support Team,FHC Project Management
56		Remediation of Testing Results	3 days	Wed 9/24/25	Fri 9/26/25	55	FHC Development Team,FHC End User Support Team
57		Conduct User Acceptance Testing	1 day	Wed 9/24/25	Wed 9/24/25	55	FHC Development Team,FHC End User Support Team,FHC Project Management
58		Remediation of User Acceptance Testing	2 days	Thu 9/25/25	Fri 9/26/25	57	FHC Development Team,FHC End User Support Team
59		Perform Production Tests	2 days	Mon 9/29/25	Tue 9/30/25	58	FHC Development Team,FHC End User Support Team,FHC Project Management
60		Cutover to Production	0 days	Tue 9/30/25	Tue 9/30/25	55,57,59	FHC Development Team,FHC End User Support Team,FHC Project Management
61		**Go-Live Event/Solution Deployment**	**1 day**	**Wed 10/1/25**	**Wed 10/1/25**		

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Task		Inactive Summary		External Tasks	
Split		Manual Task		External Milestone	
Milestone		Duration-only		Deadline	
Summary		Manual Summary Rollup		Progress	
Project Summary		Manual Summary		Manual Progress	
Inactive Task		Start-only			
Inactive Milestone		Finish-only			

ID	Task Mode	Task Name	Duration	Start	Finish	Predecessors	Resource Names
62		**Milestone: Go-Live**	**1 day**	**Wed 10/1/25**	**Wed 10/1/25**	**48,18,23,39,5**	**FHC Development Team,FHC End User Support Team,FHC Engineering Team,FHC Finance Team,FHC Operations,FHC People Management Team,NDOL**
63		**Project Management & Deliverables**	**254 days**	**Thu 9/25/25**	**Tue 9/15/26**		
64		**Monthly Performance Meetings**	**254 days**	**Thu 9/25/25**	**Tue 9/15/26**		
65		Monthly Performance Meeting	1 day	Thu 9/25/25	Thu 9/25/25	5	NDOL,FHC Project Management
66		Monthly Performance Meeting	1 day	Wed 10/15/25	Wed 10/15/25	65	NDOL,FHC Project Management
67		Monthly Performance Meeting	1 day	Fri 11/14/25	Fri 11/14/25	66	NDOL,FHC Project Management
68		Monthly Performance Meeting	1 day	Mon 12/15/25	Mon 12/15/25	67	NDOL,FHC Project Management
69		Monthly Performance Meeting	1 day	Thu 1/15/26	Thu 1/15/26	68	NDOL,FHC Project Management
70		Monthly Performance Meeting	1 day	Mon 2/16/26	Mon 2/16/26	69	NDOL,FHC Project Management
71		Monthly Performance Meeting	1 day	Mon 3/16/26	Mon 3/16/26	70	NDOL,FHC Project Management

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Task	Inactive Summary	External Tasks
Split	Manual Task	External Milestone
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Project Summary	Manual Summary	Manual Progress
Inactive Task	Start-only	
Inactive Milestone	Finish-only	

ID	Task Mode	Task Name	Duration	Start	Finish	Predecessors	Resource Names
72		Monthly Performance Meeting	1 day	Wed 4/15/26	Wed 4/15/26	71	NDOL,FHC Project Management
73		Monthly Performance Meeting	1 day	Fri 5/15/26	Fri 5/15/26	72	NDOL,FHC Project Management
74		Monthly Performance Meeting	1 day	Mon 6/15/26	Mon 6/15/26	73	NDOL,FHC Project Management
75		Monthly Performance Meeting	1 day	Wed 7/15/26	Wed 7/15/26	74	NDOL,FHC Project Management
76		Monthly Performance Meeting	1 day	Fri 8/14/26	Fri 8/14/26	75	NDOL,FHC Project Management
77		Monthly Performance Meeting	1 day	Tue 9/15/26	Tue 9/15/26	76	NDOL,FHC Project Management

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Split	Manual Task	External Milestone
Milestone	Duration-only	Deadline
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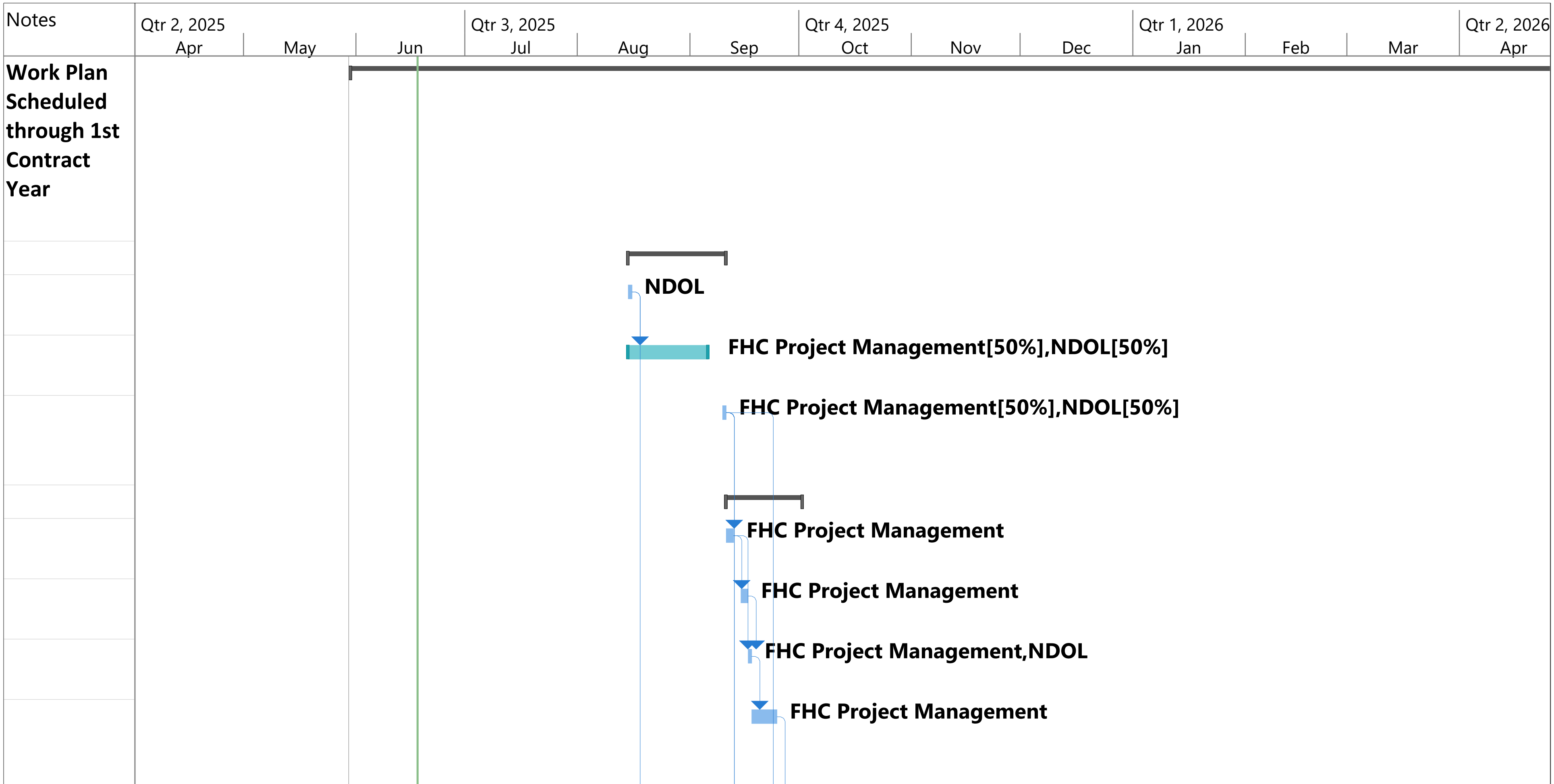

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Task	Inactive Summary	External Tasks
Split	Manual Task	External Milestone
Milestone	Duration-only	Deadline
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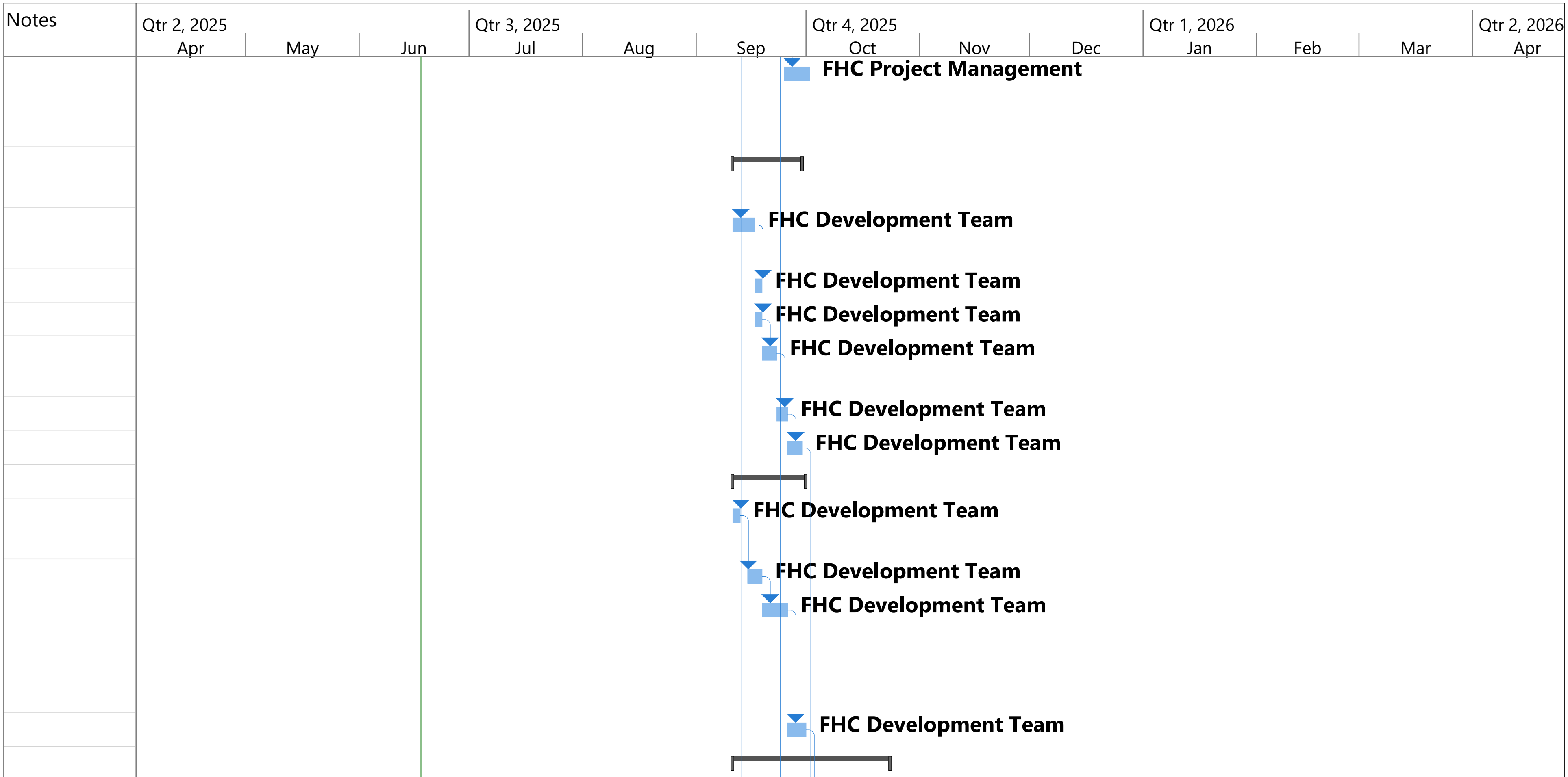

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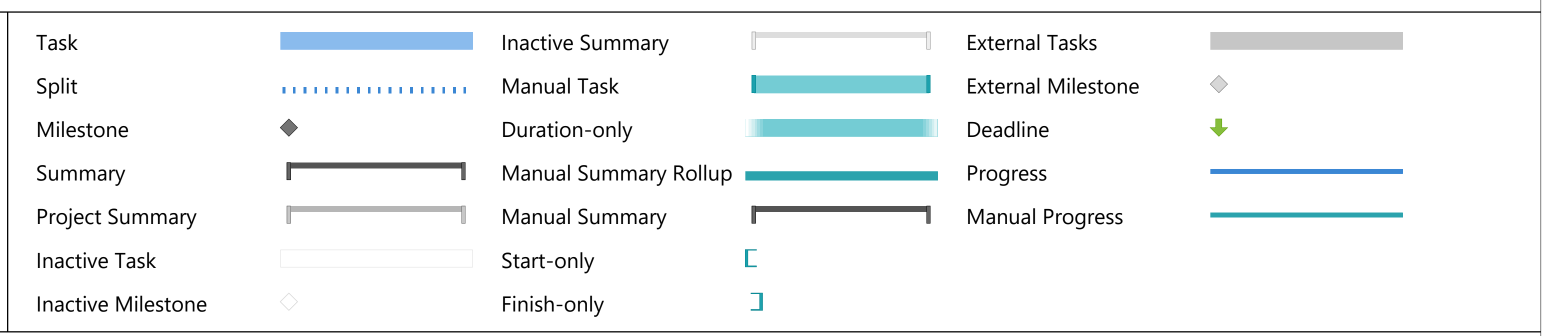

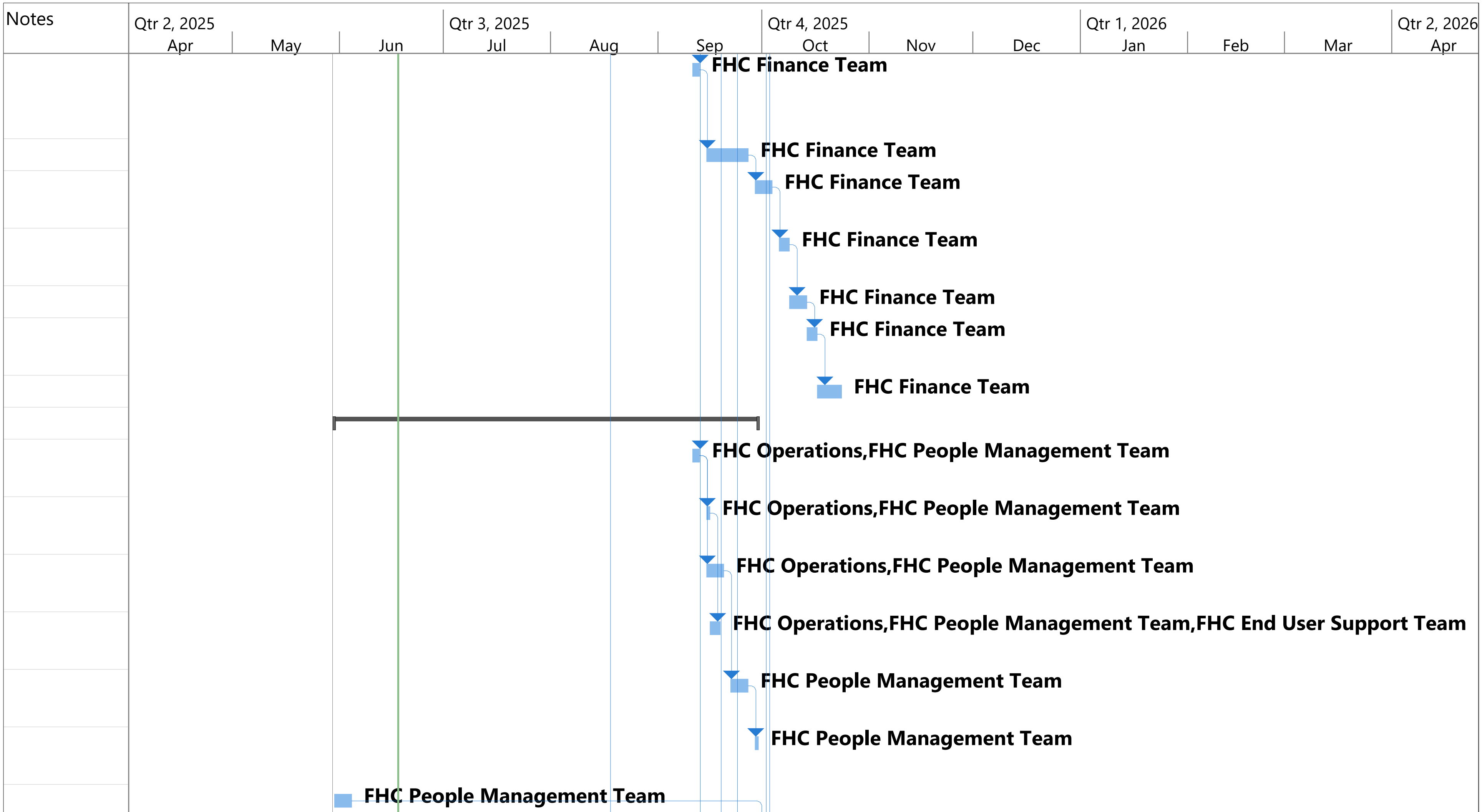

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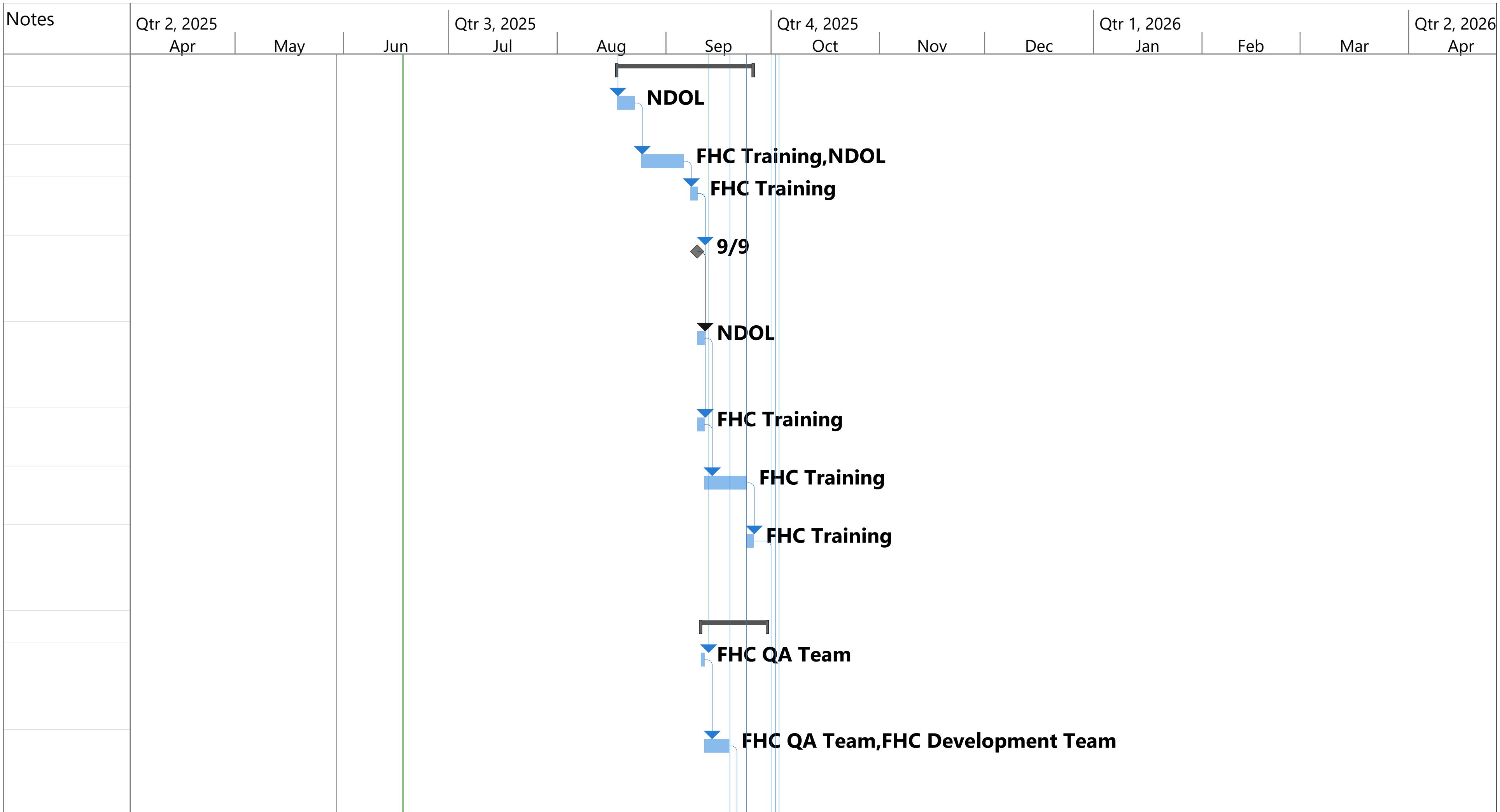

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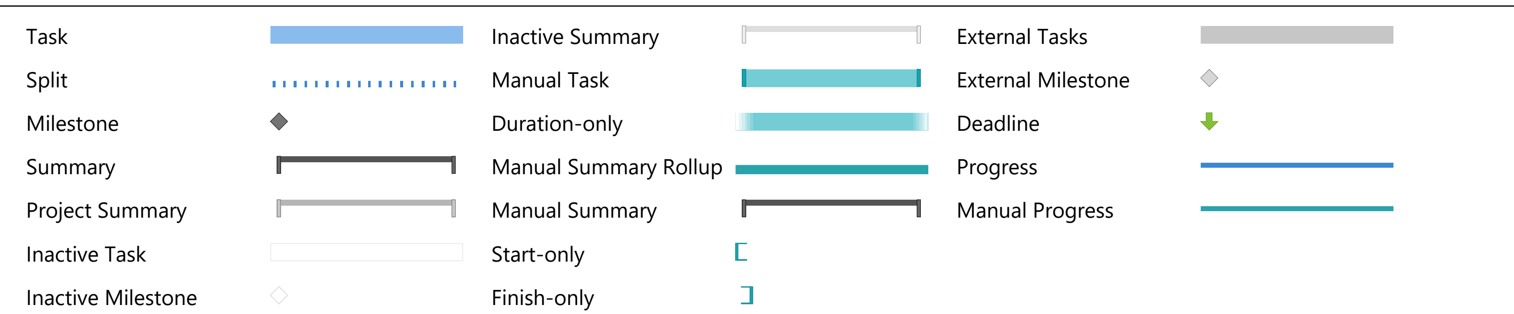

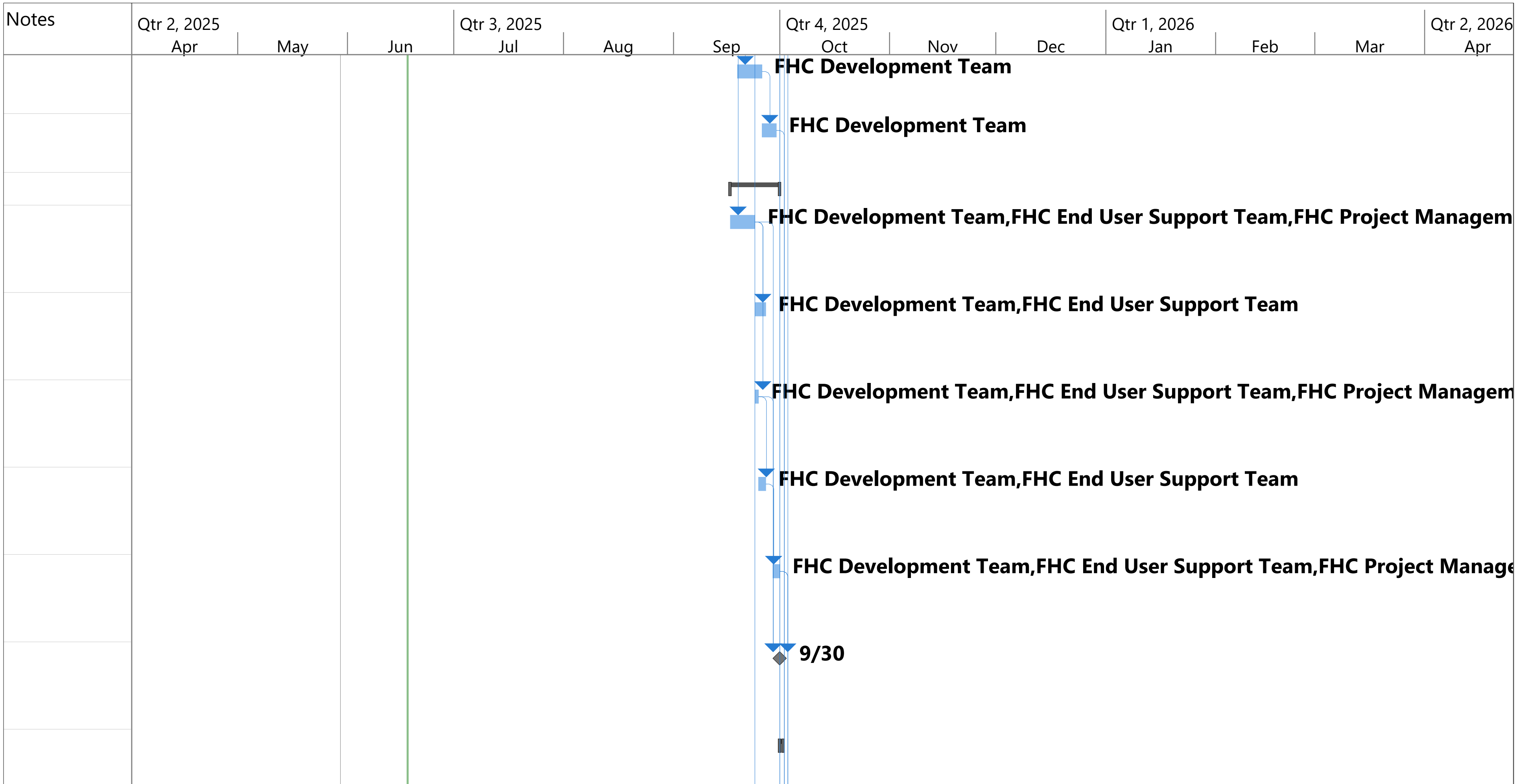

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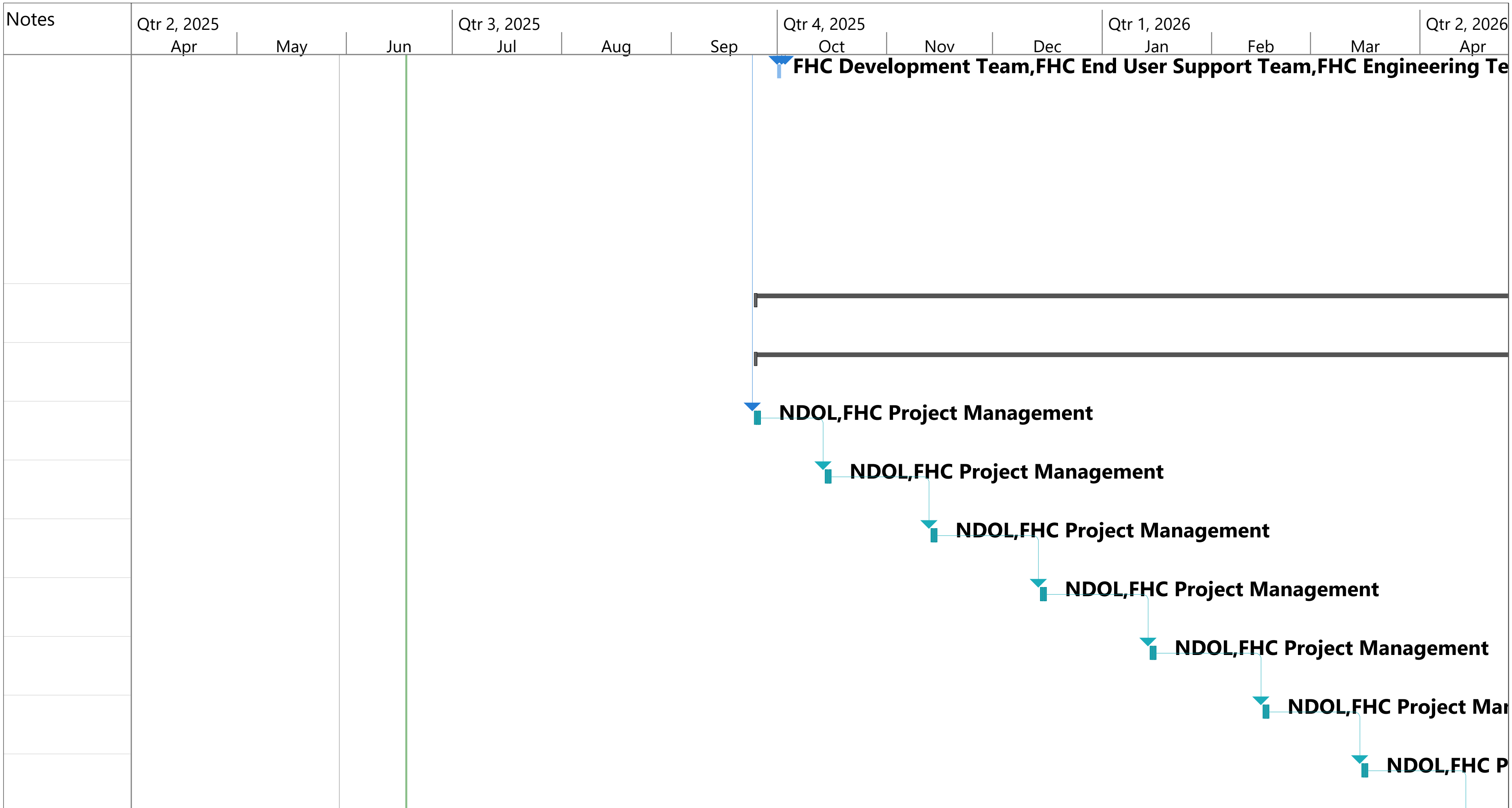
Summary		Manual Summary Rollup		Progress	
Project Summary		Manual Summary		Manual Progress	
Inactive Task		Start-only			
Inactive Milestone		Finish-only			



Project: Call Center Kansas Turn
Date: Wed 6/18/25

Task	Inactive Summary	External Tasks
Split	Manual Task	External Milestone
Milestone	Duration-only	Deadline
Summary	Manual Summary Rollup	Progress
Project Summary	Manual Summary	Manual Progress
Inactive Task	Start-only	
Inactive Milestone	Finish-only	

Notes	Qtr 2, 2025 Apr	May	Jun	Qtr 3, 2025 Jul	Aug	Sep	Qtr 4, 2025 Oct	Nov	Dec	Qtr 1, 2026 Jan	Feb	Mar	Qtr 2, 2026 Apr
Scheduled out through first year													

Project: Call Center Kansas Turn
Date: Wed 6/18/25

Task		Inactive Summary		External Tasks	
Split		Manual Task		External Milestone	
Milestone		Duration-only		Deadline	
Summary		Manual Summary Rollup		Progress	
Project Summary		Manual Summary		Manual Progress	
Inactive Task		Start-only			
Inactive Milestone		Finish-only			

Qtr 2, 2026			Qtr 3, 2026			Qtr 4, 2026			Qtr 1, 2027			Qtr 2, 2027	
Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May

Project: Call Center Kansas Turn
Date: Wed 6/18/25

Task	Inactive Summary	External Tasks
Split	Manual Task	External Milestone
Milestone	Duration-only	Deadline
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Project Summary	Manual Summary	Manual Progress
Inactive Task	Start-only	
Inactive Milestone	Finish-only	

Qtr 2, 2026			Qtr 3, 2026			Qtr 4, 2026			Qtr 1, 2027			Qtr 2, 2027	
Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May

Project: Call Center Kansas Turn
Date: Wed 6/18/25

Task		Inactive Summary		External Tasks	
Split		Manual Task		External Milestone	
Milestone		Duration-only		Deadline	
Summary		Manual Summary Rollup		Progress	
Project Summary		Manual Summary		Manual Progress	
Inactive Task		Start-only			
Inactive Milestone		Finish-only			

Qtr 2, 2026			Qtr 3, 2026			Qtr 4, 2026			Qtr 1, 2027			Qtr 2, 2027	
Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May

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Project: Call Center Kansas Turn
Date: Wed 6/18/25

Task	Inactive Summary	External Tasks
Split	Manual Task	External Milestone
Milestone	Duration-only	Deadline
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Project Summary	Manual Summary	Manual Progress
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Qtr 2, 2026			Qtr 3, 2026			Qtr 4, 2026			Qtr 1, 2027			Qtr 2, 2027	
Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May

Project: Call Center Kansas Turn
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Qtr 2, 2026			Qtr 3, 2026			Qtr 4, 2026			Qtr 1, 2027			Qtr 2, 2027	
Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May

Management

Management

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Project: Call Center Kansas Turn
Date: Wed 6/18/25

Task		Inactive Summary		External Tasks	
Split		Manual Task		External Milestone	
Milestone		Duration-only		Deadline	
Summary		Manual Summary Rollup		Progress	
Project Summary		Manual Summary		Manual Progress	
Inactive Task		Start-only			
Inactive Milestone		Finish-only			

Qtr 2, 2026			Qtr 3, 2026			Qtr 4, 2026			Qtr 1, 2027			Qtr 2, 2027	
Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May

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DOL,FHC Project Management

Task	Inactive Summary	External Tasks
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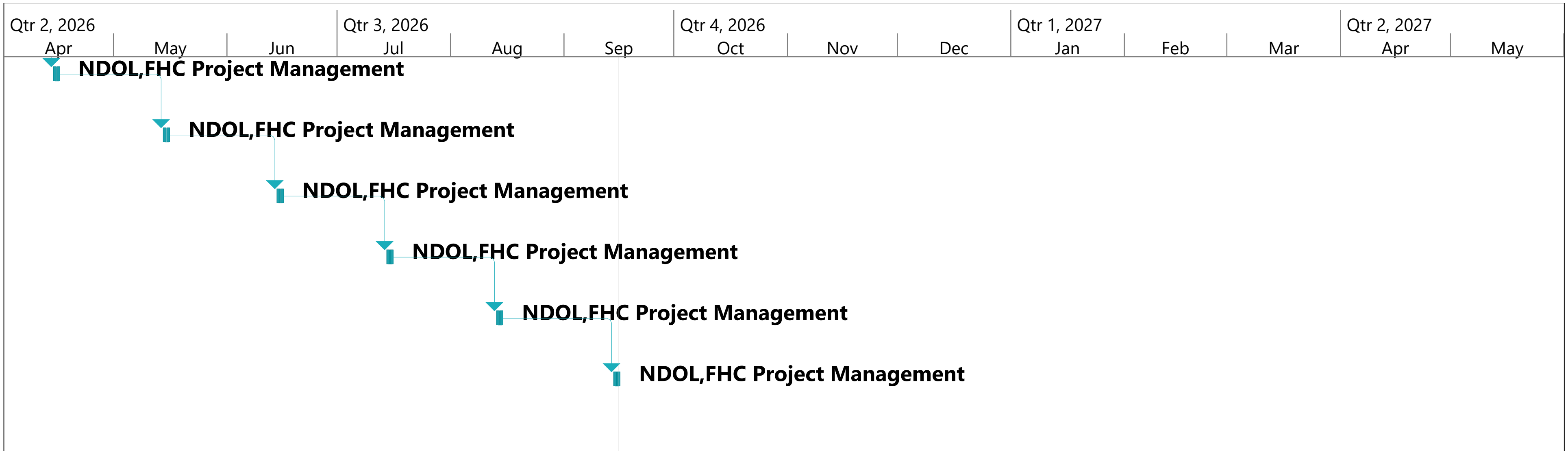
Project: Call Center Kansas Turn
Date: Wed 6/18/25



Project: Call Center Kansas Turn
Date: Wed 6/18/25

Task	Inactive Summary	External Tasks
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Milestone	Duration-only	Deadline
Summary	Manual Summary Rollup	Progress
Project Summary	Manual Summary	Manual Progress
Inactive Task	Start-only	
Inactive Milestone	Finish-only	

Individual or Sole Proprietor
United States Citizenship Attestation Form

For the purpose of complying with Neb. Rev. Stat. §4-108 through 4-114, I attest as follows:

☒ I am a citizen of the United States.

-OR-

☐ I am a qualified alien under the federal Immigration and Nationality Act. My immigration status and alien number are as follows:

____.

I agree to provide a copy of my USCIS documentation upon request.

I hereby attest that my response and the information provided on this form and any related application for public benefits are true, complete, and accurate, and I understand that this information may be used to verify my lawful presence in the United States.

PRINT NAME: Sheri A. Cann
(first, middle, last)

SIGNATURE: Sheri A. Cann

DATE: June 27, 2025

Individuo o Comerciante individual
Atestiguación de ciudadanía
de los Estados Unidos

Con el fin de cumplir con los estatutos revisados 4-108 a 4-114 de Nebraska, doy fe de lo siguiente:

☐ Soy ciudadano(a) de los Estados Unidos.

-O-

☐ Soy extranjero(a) calificado(a) bajo la ley federal de inmigración y nacionalidad. Mi estado de inmigración y número registrado de extranjero son: ______________________________.
Entregaré una copia de mi(s) documento(s) del USCIS de ser solicitado(s).

Atestiguo por la presente que mi respuesta y la información provista en este formulario, y cualquier solicitud relacionada con el mismo para recibir beneficios públicos, son verdaderas, completas y exactas, y entiendo que se puede utilizar esta información para verificar mi presencia legal en los Estados Unidos.

NOMBRE ______________________________
(nombre, segundo nombre, apellido)

FIRMA ______________________________

FECHA ______________________________

February 5, 2025

Sheri A. Traficante-Cann
[redacted]

To Whom It May Concern:

This letter is to inform you that Sheri A. Traficante-Cann currently has a banking relationship with Enterprise Bank & Trust Company consisting of both personal and commercial deposit and loan accounts. It should be noted that Mrs. Traficante-Cann and Enterprise Bank & Trust Company have had and currently have a highly satisfactory banking relationship including various financing transactions.

Should you have any questions please feel free to contact me directly.

Sincerely,

Andrew Santos

Andrew M. Santos
Senior Vice President
Commercial Lending
Enterprise Bank & Trust Company
8 High Street
Andover, MA 01810
Phone: (978) 656-5512
E-mail: Andrew.santos@ebtc.com

COST PROPOSAL

NDOL Call Center Support for Unemployment Insurance Services

RFP 121962 - o3

Bidder's Name: F.H. Cann & Associates, inc. ____

Bidder to complete the following cost proposal, which shall include all costs of staffing including labor, employee benefits and all statutory employment costs and all other direct costs of operating the call center as described in Section V of the RFP.

Deliverable Section	Summary of Total Project Costs	Annual Cost Year 1	Optional Renewal One Annual Cost	Optional Renewal Two Annual Cost	Optional Renewal Three Annual Cost	Optional Renewal Four Annual Cost
V.B.6.b.i	Interpretation expenses (paid biweekly)	$3,900.00	$3,900.00	$3,900.00	$3,900.00	$3,900.00
V.D. a	Project Planning and Management	$3,500.00	$0.00	$0.00	$0.00	$0.00
V.D. b	Outline and phase management	$3,500.00	$0.00	$0.00	$0.00	$0.00
V.D. c	Daily First Tier Support and call reporting (paid biweekly)	$1,041,139.84	$1,072,374.04	$1,104,545.26	$1,137,681.62	$1,171,812.07
	Total Project Costs	***$1,052,039.84***	***$1,076,274.04***	***$1,108,445.26***	***$1,141,581.62***	***$1,175,712.07***