

"Banking Services RFP - Questionnaire"

Please respond to each question.

Proposer's Name:		PNC Bank, N.A.	
Item#	Question	Proposer's Response	
1.0	Mandatory Requirements		
1.01	Proposer must be a Qualified Public Depository as defined in F.S. 208.17	<input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No
1.02	Proposer must currently provide services of the nature described in this RFP to multi-hospital systems similar in size to MHS	<input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No
1.03	Proposer is able to provide the Banking Services as described below	<input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No
1.04	Proposer is able provide references from similarly-sized healthcare systems who have converted to its collection, disbursement and web-based information and transaction products	<input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No
2.0	Banking Services: Can your bank provide the following to MHS?		
2.01	Zero Balance Master and Sub-Accounts	<input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No
2.02	Wholesale Lockbox and On-line Image Archival	<input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No
2.03	Wholesale Lockbox, with A/R posting and On-line Image Archival	<input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No
2.04	Electronic Lockbox or E-Box (A/R Posting)	<input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No
2.05	Controlled Disbursement Accounts	<input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No
2.06	Paid Check Images on CDs	<input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No
2.07	Wire Transfers: phone/fax initiated	<input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No
2.08	Wire Transfers: web-initiated (template and free form)	<input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No

Proposer's Name: PNC Bank, N.A.		
Item#	Question	Proposer's Response
2.09	Cash Vault Services (accept deposits and replenish coin and currency)	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
2.10	Remote Deposit Services	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
2.11	ACH: Origination (template and free form)	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
2.12	ACH: Origination (file transmission)	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
2.13	Direct Deposit of Employee Payroll	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
2.14	Account Reconciliation: Full	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
2.15	Account Reconciliation: Partial	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
2.16	Account Reconciliation: Positive Pay (date, amount, payee and check number)	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
2.17	Electronic Bank Statements by 1st business day of the month	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
2.18	On-line Access to Information with Robust Security including multiple identifiers (PINs, Tokens, PWs)	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
2.19	On-line Account and Transaction Information Exportable into Excel-based formats	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
2.20	On-line access with ability to print and export images of checks paid and checks deposited in lockboxes	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
2.21	On-line initiation of stop payments and reversals	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
2.22	On-line voiding and cancelling of items in disbursement account registers	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No

Proposer's Name:		PNC Bank, N.A.
Item#	Question	Proposer's Response
2.23	Online positive pay resolution with access to information no later than 9:30am	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
2.24	On-line entitlement "map" or complete list of products and features	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
2.25	Bank-at-Work Products	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
2.26	Cashing of Payroll checks for employees without accounts but with acceptable ID	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
2.27	Short Term Investment Management - Interested in Bidding?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
2.28	Short Term Investment Management - Is Proposer on Jeffrey Slocum & Associates "approved" list?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
2.29	Ability to provide cash dispensing Automated Teller Machines	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
2.30	Willing to provide multi-year revolving credit to Obligated Group of South Broward Hospital District	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
3.0	Executive Summary	
3.01	Provide Company name and attach current Certificate of Secretary of State indicating corporate existence	Please see Exhibit 1 for the Certificate of Secretary of State , Florida Statutes on Public Entity Crimes, and IRS W-9
	Provide length of time that your firm has been providing banking services to hospitals in Florida	PNC has a successful history of providing services to the healthcare industry for many decades, during which we have developed a suite of solutions designed to address the unique payment and remittance processing challenges faced by our clients. We have assisted our clients in re-engineering workflows and reducing the costs associated with handling massive volumes of data and payment transactions. As one of the nation's top treasury management providers, and with the knowledge gained from serving healthcare clients, PNC has developed the expertise and services to help companies migrate from paper-based processes to streamlined electronic processes. Since 1999, our national healthcare practice has gained additional prominence in Florida and the southeast. PNC's acquisition of National City Bank, Bank Atlantic, and, most recently, RBC USA has deepened our footprint and allowed us to further grow our team.

Proposer's Name: PNC Bank, N.A.		
Item#	Question	Proposer's Response
3.02		<p>PNC has maintained banking relationships with Florida healthcare providers for the past decade, including some of the largest not-for-profit health systems in the state. By virtue of its acquisition of National City Bank in 2008, PNC obtained a significant retail presence in Florida, and since that time the Bank continues to grow existing and new relationships with healthcare systems throughout the state. Over the past three years PNC has provided over \$1 billion in new financing for healthcare providers located in Florida, and PNC's current representative client list includes Adventist Health, Mednax, Broward Health, Flagler Health Care System, Shands HealthCare, Miami Children's Hospital, Mid-Florida Medical Services, Health Care District of Palm Beach, and Martin Memorial Health System.</p> <p>PNC is deeply committed to the Florida market, as the state is one of the highest growth priorities for the Bank. Since establishing a retail presence in 2008, PNC has increased staffing throughout the state by over 3,000 FTEs, whereas most financial institutions have significantly curtailed staffing. PNC has also built or is in the process of building 25 "de novo" branches to complement the existing 220+ branch footprint in Florida. Additionally, on June 3rd, 2011 PNC completed the acquisition of 19 retail branches in the Tampa market from Bank Atlantic, and also increased its ATM network with over 400 terminals located at Hess gas stations throughout Florida. Furthermore, on March 2nd, 2012 PNC completed the purchase of over 400 retail branches throughout the Southeast US from RBC Bank. This included over 80 retail branches in Florida.</p> <p>PNC Healthcare offers a complete set of solutions in both traditional banking products (credit, capital markets, asset management) as a tier one institution, as well as the entire range of revenue cycle services from eligibility to automated payment posting. PNC Healthcare's dedicated sales, product, and operations staffs are focused on helping clients minimize administrative costs and maximize cash flow.</p> <p>PNC's Corporate and Institutional Bank ("C&IB") division focuses on providing traditional banking services to private and public companies, not-for-profits, and government entities. Solutions that PNC's C&IB group</p>

Proposer's Name: PNC Bank, N.A.		
Item#	Question	Proposer's Response
		<p>provides for clients include Treasury Management, Corporate and Public Finance, Equipment Finance, Real Estate Finance, and Asset-Based Lending. C&IB has a dedicated banking group focused exclusively on healthcare clients. Healthcare Relationship Managers and their support personnel within this group bring specialized knowledge to clients in the healthcare industry, and leverage the capabilities of many of PNC's product groups in designing financing, revenue cycle management, and asset management solutions. PNC has extensive expertise in providing financial solutions for health systems such as Memorial Healthcare System, and is deeply committed to the healthcare industry as evidenced by over \$12 billion in aggregate capital commitments to health providers.</p> <ul style="list-style-type: none"> • From January 2005 to February 2011, PNC Capital Markets LLC was one of the top ten underwriters of healthcare bonds within our footprint. • Variable rate debt portfolio exceeds \$8.3 billion and ranked #5 among top remarketing agents for 2011 • Dedicated healthcare specialists within the Derivative Products Group with a derivatives book of business in excess of \$130 billion.
3.03	Provide location of corporate office	<p>The Company Headquarters: 249 Fifth Avenue, One PNC Plaza, Pittsburgh, PA 15222</p> <p>PNC Florida Headquarters: 205 Datura Street, West Palm Beach, FL 33401</p>

Proposer's Name: PNC Bank, N.A.		
Item#	Question	Proposer's Response
3.04	Provide name(s) and location(s) of relationship professional(s) supporting this relationship	<p>Relationship Team: Ralph Swanson, Senior Vice President, Relationship Manager Orlando, FL Andrea Smith, Vice President, PNC Healthcare, Sarasota, FL Kelsey Hailstone, Healthcare Sales Analyst/Account Manager, Orlando, FL Jeffrey Greenlaw, Assistant Vice President, Associate Relationship Manager, Orlando, FL Brian Worgan, Institutional Investment Management, Boca Raton, FL</p> <p>Executive Management: Craig Grant, Regional President, West Palm Beach, FL Jeffrey Wymard, Executive Vice President, PNC Healthcare Philadelphia, PA Jean Hippert, Senior Vice President, Southeast Region Director Baltimore, MD Jeff Troutman, Executive Vice President, PNC Healthcare Pittsburgh, PA Ryan Potter, Southeast Area Manager, Workplace Banking, Charlotte, NC</p> <p>Support Group: Nicole Smith-Scudder, Workplace Banking, Coconut Creek, FL Kathleen Bloss, Healthcare Account Manager, Pittsburgh, ,PA Nancy Anderson, Sales Associate, Pittsburgh, PA Arti Joshi, Customer Relationship Representative, Orlando,FL</p> <p>Please see Exhibit 2 for futhur elaboration of PNC Contacts for the relationship.</p>
3.05	Firm ownership structure (partnership, corporation, joint venture, other)	Corporation
3.06	What company(ies) would be entering into any contracts or agreements with Memorial Healthcare System?	PNC Bank, NA PNC Capital Advisors, LLC
3.07	Provide a link to your firm's most recent audited and quarterly financial statements	http://phx.corporate-ir.net/phoenix.zhtml?c=107246&p=irol-reportsannual
3.08	Describe the circumstances, status and outcome of any substantial litigation in which your firm has been involved over the last five (5) years.	PNC, in the normal course of its business, is subject to various pending and threatened legal proceedings in which claims for monetary damages and other relief are asserted. Management does not anticipate, at the present time, that the ultimate aggregate liability, if any, arising out of such other legal proceedings will have a material adverse effect on our financial position.
3.09	Are there any judgments, claims, arbitration proceedings or suits pending or outstanding against your organization or its officers?	PNC, in the normal course of its business, is subject to various pending and threatened legal proceedings in which claims for monetary damages and other relief are asserted. Management does not anticipate, at the present time, that the ultimate aggregate liability, if any, arising out of such other legal proceedings will have a material adverse effect on our financial position.

Proposer's Name: PNC Bank, N.A.		
Item#	Question	Proposer's Response
3.10	Does your firm or its employees have any family members employed at any facility within Memorial Healthcare System? If yes, please disclose MHS facility name, department name, family member name and job title.	No member of the relationship team covering Memorial Healthcare is employed by, or has family members employed by Memorial Healthcare. PNC does not collect family member employment information from all employees, however, we are not aware of any potential conflict of interest resulting from any PNC Bank employee's family member's employment at MHS
4.0	Service Management	
	Provide a general description of your firm's ability to provide MHS with healthcare corporate banking services. Please explain any special knowledge, experience and success. Describe your proposed plans, methodology and recommendations for implementing the Required, Optional and Recommended Banking Services outlined in the Scope of Services in this RFP	<p>OUR CREDENTIALS</p> <p>PNC offers a full range of corporate banking services, including many specialized services for the healthcare industry. Specialized services that PNC provides health systems include treasury management services, clearinghouse services, procure-to-pay programs, institutional investment management, bond underwriting and remarketing, letter of credit enhancement in support of variable rate demand bonds, and taxable and tax-exempt bank credit products, to name a few. Currently the bank has over \$12 billion in committed financing to the healthcare sector.</p> <p>Over the past three years, PNC has invested \$50 million in building its healthcare treasury management platform, Healthcare Advantage,C59 as well as investing in 4010/5010 translation services. PNC has a team committed to building the next generation of support solutions for our healthcare clients and anticipates investing at least \$10 to \$15 million annually, in addition to investments in Treasury Management and our bank infrastructure. Charged with constantly monitoring the market and working with our Advisory Board, the Innovations group identifies, designs, and brings new capabilities to serve our clients. As a recent example of the relationship between Innovations and PNC Healthcare , over the next several months PNC will be launching new services to accelerate collections from third party payers and patients, reduce denials, improve days in accounts receivables and increase overall staff efficiency with products that integrate and automate front and back office activities and functionality identified and developed by the Innovations group.</p> <p>PNC's "big bank" infrastructure provides consistent processing of healthcare transactions, and delivery of data to provider clients, in a secure environment. PNC is the only bank certified by the Electronic Healthcare Network Accreditation Commission (EHNAC) for both clearinghouse and healthcare lockbox services, in addition to normal oversight by Federal and state regulatory agencies. Additionally both healthcare clearinghouse services (Direct 835) and healthcare lockbox services (Healthcare Lockbox and IOCR Advantage) have achieved Electronic Healthcare Network Accreditation Commission (EHNAC) certification. Entities certified by EHNAC must complete a several-hundred page self-evaluation every two years, followed by site visits conducted by EHNAC board members to test information reported in the self-evaluation. PNC Healthcare recently completed its third two-year cycle of EHNAC certification.</p>

Proposer's Name: PNC Bank, N.A.		
Item#	Question	Proposer's Response
4.01		<p>We are the third largest lockbox processor in the country and are ranked number 1 in quality by Phoenix Hecht. This quality translates into fewer errors for you. Our client relationship teams are dedicated to building lasting relationships with every client, which translates to national processing with local delivery. As a nationally recognized technology leader in the healthcare industry, operational excellence provides the foundation for our solutions to meet your unique needs and business goals.</p> <p>PNC Healthcare's suite of revenue cycle services assists providers in moving from paper towards 100 percent electronic processing. Unified delivery of healthcare transactions provides lower-cost total revenue cycle solutions, whether transactions are exchanged directly with payers in electronic format, or "manufactured" from paper documents through products such as PNC's IOCR Advantage EOB conversion service.</p> <p>PNC understands the healthcare industry and the needs of healthcare providers and we can continue to help migrate our clients from traditional paper-based processes to streamlined electronic processes. Many of our competitors talk about serving the healthcare industry, but PNC actively works with clients to provide the entire range of revenue cycle services, from eligibility to automated payment posting, thus becoming a "Trusted Advisor".</p> <p>SYSTEMS INTEGRATION</p> <p>Because of our focus on healthcare and our national scope, PNC has been privileged to work with clients to integrate with EPIC, PeopleSoft and Lawson. We have an excellent track record in providing efficiencies complementary to AR and AP function offered by PeopleSoft and Lawson. PNC Healthcare has implemented cash management collection services with EPIC for a number of clients including Cincinnati Children's Medical Center, Cleveland Clinic, and University of Pennsylvania Health System among others. These implementations resulted in PNC Healthcare being able to successfully produce individual payer 835 files or "super-payer" files matching EPIC plan codes.</p>

Proposer's Name: PNC Bank, N.A.		
Item#	Question	Proposer's Response
		<p>PNC produces the proprietary EPIC patient lockbox file format for a number of current clients. We have also helped EPIC clients automate cash reconciliation by producing a “check level” cash reconciliation file containing check and ACH information, for import into the EPIC Cash Management module. PNC processes more than 59 million Direct 835 transactions per year, which are posted to a number of different patient accounting systems, including EPIC. We transmit lockbox image and image index files to a number of different enterprise content management systems.</p> <p>OUR APPROACH</p> <p>PNC’s approach to the healthcare industry is built on the foundation of three differentiating components: Leadership, Experience, and Unique Solutions.</p> <p>Leadership – PNC is a pioneer in the healthcare industry, as proven by a long history of leadership</p> <ul style="list-style-type: none"> <input type="checkbox"/> First bank to be EHNAC (Electronic Network Healthcare Accreditation Commission) accredited for Clearinghouse, Lockbox, and E-Commerce. <input type="checkbox"/> Only bank to participate in developing the national standard for the 835 ERA (Electronic Remittance Advice). <input type="checkbox"/> First bank to send an 835 (1994). <input type="checkbox"/> First bank to originate an 835 ACH program with a national payer (2001). <input type="checkbox"/> First bank to develop a “re-association engine” (re-associating data and dollars). <input type="checkbox"/> First bank to be named “Healthcare Enterprise Bank” by U.S. Treasury (2003).


Proposer's Name: PNC Bank, N.A.		
Item#	Question	Proposer's Response
		<p>Experience – PNC has a dedicated national healthcare team that has been offering targeted solutions for over two decades.</p> <ul style="list-style-type: none"> □ PNC serves over 1,600 healthcare clients, including many national and regional healthcare systems, home healthcare providers, large physician networks and numerous payers. □ PNC's Healthcare Advisory Board provides PNC Healthcare valuable feedback and insights on the solutions we bring to the marketplace. □ PNC's dedicated healthcare sales, product, and service staff of 200+ specialists is experienced in implementing and servicing new and existing clients. □ PNC processes large volumes of healthcare-specific transactions, including over 7 million direct 835 claim payments and over 3 million IOCR 835s created for provider clients each month. □ PNC has developed almost 800 direct payer connections to provide our customers with direct 835 service. <p>Unique Solutions – PNC has invested over \$50 million over the past two years to develop healthcare industry-specific solutions.</p> <ul style="list-style-type: none"> □ Our Healthcare Advantage platform provides hospitals a single integrated system to manage data through the complete revenue cycle process. □ Full service healthcare clearinghouse capabilities can process all revenue cycle transaction sets (270/271, 278, 837, 276/277, and 835). □ In-house Intelligent Optical Character Recognition (IOCR) creates manufactured 835s from paper EOBs. □ Incorporated payer contracts and the Charge Data Master uncover payer underpayments and ensure outbound claims include all charges. <p>As a bank, PNC's business model is based on the total client relationship. PNC Healthcare is focused on total business solutions and ongoing client support for providers. Client case studies, highlighting the results that PNC Healthcare has achieved for providers of all types and sizes can be provided upon request.</p>

Proposer's Name: PNC Bank, N.A.		
Item#	Question	Proposer's Response
4.02	Please describe your firm's business model for servicing healthcare clients headquartered in Florida.	Our model for servicing healthcare clients headquartered in Florida emphasizes first line local representation supported by corporate resources throughout the PNC footprint. Sales and account management are handled through the Orlando/Sarasota team of Ralph Swanson, Jeffrey Greenlaw, Andrea Smith and Kelsey Hailstone. Ms. Hailstone is backed up by Kathleen Bloss (Account Manager – Pittsburgh), Nancy Anderson (lead Sales Associate – Pittsburgh) and her 5 specialists (Pittsburgh), and other resources outlined in section 4.03. Senior leadership attached to the team include Jean Hippert, Southeast Region Director;, Jeffrey Troutman, Executive Vice President , and Jeffrey Wymard, Executive Vice President. These individuals participate in account reviews, are involved in issue escalation, and have the authority to provide additional resources when needed to ensure client satisfaction.

Proposer's Name: PNC Bank, N.A.		
Item#	Question	Proposer's Response
4.03	How many customer service personnel will be assigned to support this account? What are their roles? Where are they located?	<p>PNC Healthcare recognizes that customer service is an important factor to all of our clients. We are dedicated to developing real solutions that are tailored to fit the needs of your business. And, since every business is different, PNC has developed four flexible ways for you to access Client Service</p> <ol style="list-style-type: none"> 1. A single point of contact through our knowledgeable Sales Associate. Your SA works directly with your Healthcare Representative and coordinates issue resolution, product implementations and service origination/closing for all solutions. As a single point of contact, the SA directs the client's issue to the appropriate internal contacts for resolution and facilitates cross-product activities. The SA has the responsibility and accountability of ensuring that his or her client is completely satisfied. We have a dedicated Sales Analyst & Account Manager, Kelsey Hailstone, who is located in Orlando. Ms. Hailstone will be supported by Kathleen Bloss, an Account Manager in Pittsburgh, PA. 2. Receive Product-specific service from our Product Client Services (PCS) Group. We also have PCS Representatives organized along functional lines by product groups such as Accounts Receivable Management, Disbursements, Electronic Services, and Information Reporting. These teams are staffed with product specific expertise to handle client issues and implementations. 3. Access PINACLE for self-service via the Client Service Module. The Client Service Module is available free of charge 24 hours a day, seven days a week to enrolled clients. Users can report client service issues via PINACLE and track the status of your phone- or Web-initiated issues around the clock, real-time in your own issue log. 4. Our TMCC (Treasury Management Client Care) is a point of contact focused solely on resolving treasury management requests and meeting the individual needs of your organization. Our multi-channel communication approach means that you can contact us in the way that best suits your workflow. Whether your request arrives via phone, fax or e-mail, it will receive prompt attention from an experienced representative. All requests, from the simple to the complex, from stop payment orders to management of fraudulent activity, are addressed by TMCC representatives equipped with the skills, technology and internal resources to respond efficiently and accurately. Each representative undergoes rigorous training and mentoring to ensure a great client experience. <p>Memorial Healthcare System will be assigned a Sales Associate who will be responsible for day to day servicing needs as well as escalation of issues, as required. The person will serve as single point of contact. The PNC Healthcare's Sales Associate team works with hospitals daily and understands the specific issues that affect quality operations in the healthcare industry. Your associate will work with you to see that all issues are handled in effective and timely manner.</p>

Proposer's Name: PNC Bank, N.A.		
Item#	Question	Proposer's Response
	Describe your bank's process for in handling service issues including: problem logging, tracking of unresolved problems, and problem resolution.	<p>Every healthcare client has a dedicated Sales Associate who can provide “one-stop shopping” for all customer service issues. The Sales Associate will triage emails or phone calls from clients, referring issues to the appropriate PNC Operations area.</p> <p>For certain types of issues (example: a missing 835 file or a request for an early lockbox deposit at month end), the client may prefer to communicate directly with the PNC Lockbox or Provider Services Product Client Services teams. These teams are located in the Operations areas processing our clients' work, and they are available via telephone, email, or the PNC Issues Tracking portal on PINACLE.</p> <p>This is a screen shot from the Issues Tracking portal. Phone numbers for all PNC Operations areas are listed, or clients can click the Report Issue button to log an issue electronically.</p> <p>All issues, regardless of how they are communicated, are logged into the PNC Issues Tracking System (ITS). ITS transmits issues to the appropriate Product Client Services team for resolution, based on the type of issue, allows clients to monitor the resolution of their issues, and communicates via email with the client representative that logged the issue with questions or to provide a status on issue resolution. Here is an example of a lockbox issue logged electronically by a client or PNC service representative. Note that each issue has an Estimated Response Time, which is the service level benchmark for that type of issue. As the PNC Operations representative works on the issue he/she will add notes to the issue, or email the client for additional information. Communications and notes related to the issue are viewable by the client via the ITS Track Issue button.</p> <p>ITS also produces client report cards and quality reports for PNC senior management. Quality reports are used to calculate employee bonuses and to identify recurring issues that might require changes in</p>

Proposer's Name: PNC Bank, N.A.																																																																																												
Item#	Question	Proposer's Response																																																																																										
4.04		<p>operational procedures, product enhancements, or additional employee training.</p> <div> <div> Contact Us Phone Menu by Option </div> <table> <tr> <th colspan="2">Product Client Services</th><th>877-824-5001</th></tr> <tr> <th>Department</th><th>Option #</th><th>Secondary Option #</th></tr> <tr><td>ACH Services</td><td>1</td><td></td></tr> <tr><td>A/R Advantage</td><td>3</td><td></td></tr> <tr><td>Account Balances</td><td>6</td><td>1</td></tr> <tr><td>Billing</td><td>6</td><td>5</td></tr> <tr><td>Capital Markets</td><td>2</td><td>4</td></tr> <tr><td>Check or transaction information</td><td>6</td><td>1</td></tr> <tr><td>Commercial Card Services purchasing.card@pnc.com</td><td>4</td><td></td></tr> <tr><td>Corporate Account Analysis</td><td>6</td><td>5</td></tr> <tr><td>Deposit On-Site</td><td>6</td><td>4</td></tr> <tr><td>Derivatives</td><td>2</td><td>4</td></tr> <tr><td>Electronic Commerce</td><td>5</td><td></td></tr> <tr><td>Escrow Services</td><td>6</td><td>3</td></tr> <tr><td>Faxing Instructions</td><td>6</td><td>9</td></tr> <tr><td>Funds Transfer</td><td>6</td><td>6</td></tr> <tr><td>Investment Services</td><td>6</td><td>2</td></tr> <tr><td>Lockbox</td><td>3</td><td></td></tr> <tr><td>PINACLE® Corporate Online Banking treasury.service@pnc.com</td><td>2</td><td></td></tr> <tr><td>PINACLE® FX pinaclefx@pnc.com</td><td>2</td><td>4</td></tr> <tr><td>Receivables</td><td>3</td><td>1</td></tr> <tr><td>Stop Payment</td><td>6</td><td>1</td></tr> <tr><td colspan="3">All other service requests related to your ARP or Demand</td></tr> </table> </div> <div> Customer Support <p>Report a Customer Service Issue</p> <p>Report a customer service issue, such as a photocopy request, encoding error, or an adjustment issue, for a representative to research and resolve.</p> <p>Report Issue</p> <p>Track a Customer Service Issue</p> <p>All issues reported by Treasury Management clients to our Product Client Services group, either by PINACLE or phone, are tracked and logged in the Issues Tracking module.</p> <p>Track Issue</p> </div> <div> <table> <tr> <th colspan="2">Health Care Provider Services</th><th>877-597-5491</th></tr> <tr> <th>Department</th><th colspan="2">Option #</th></tr> <tr><td>Product Client Services</td><td colspan="2">1</td></tr> <tr><td>Contract Management</td><td colspan="2">2</td></tr> <tr><td>Web Based Training</td><td colspan="2">3</td></tr> <tr><td>Provider enrollments</td><td colspan="2">4</td></tr> </table> </div> <div> <table> <tr> <th colspan="2">Health Care Payer Services</th><th>877-597-5489</th></tr> </table> </div>	Product Client Services		877-824-5001	Department	Option #	Secondary Option #	ACH Services	1		A/R Advantage	3		Account Balances	6	1	Billing	6	5	Capital Markets	2	4	Check or transaction information	6	1	Commercial Card Services purchasing.card@pnc.com	4		Corporate Account Analysis	6	5	Deposit On-Site	6	4	Derivatives	2	4	Electronic Commerce	5		Escrow Services	6	3	Faxing Instructions	6	9	Funds Transfer	6	6	Investment Services	6	2	Lockbox	3		PINACLE® Corporate Online Banking treasury.service@pnc.com	2		PINACLE® FX pinaclefx@pnc.com	2	4	Receivables	3	1	Stop Payment	6	1	All other service requests related to your ARP or Demand			Health Care Provider Services		877-597-5491	Department	Option #		Product Client Services	1		Contract Management	2		Web Based Training	3		Provider enrollments	4		Health Care Payer Services		877-597-5489
Product Client Services		877-824-5001																																																																																										
Department	Option #	Secondary Option #																																																																																										
ACH Services	1																																																																																											
A/R Advantage	3																																																																																											
Account Balances	6	1																																																																																										
Billing	6	5																																																																																										
Capital Markets	2	4																																																																																										
Check or transaction information	6	1																																																																																										
Commercial Card Services purchasing.card@pnc.com	4																																																																																											
Corporate Account Analysis	6	5																																																																																										
Deposit On-Site	6	4																																																																																										
Derivatives	2	4																																																																																										
Electronic Commerce	5																																																																																											
Escrow Services	6	3																																																																																										
Faxing Instructions	6	9																																																																																										
Funds Transfer	6	6																																																																																										
Investment Services	6	2																																																																																										
Lockbox	3																																																																																											
PINACLE® Corporate Online Banking treasury.service@pnc.com	2																																																																																											
PINACLE® FX pinaclefx@pnc.com	2	4																																																																																										
Receivables	3	1																																																																																										
Stop Payment	6	1																																																																																										
All other service requests related to your ARP or Demand																																																																																												
Health Care Provider Services		877-597-5491																																																																																										
Department	Option #																																																																																											
Product Client Services	1																																																																																											
Contract Management	2																																																																																											
Web Based Training	3																																																																																											
Provider enrollments	4																																																																																											
Health Care Payer Services		877-597-5489																																																																																										

Proposer's Name: PNC Bank, N.A.		
Item#	Question	Proposer's Response
		 My Profile Message Center Event Notification Administration Contact Us Help Home A/R Advantage Account Transfer ACH Check Management Current Day BAI Reporting Current Day Reporting DDA Statements Deposit On-Site Funds Transfer HealthCare Image On-Demand Other Quick Links You have 2 Informational Messages in the Message Center Issues Log Report New Issue Issue Detail Issue Ref #: 2011-04-20-16510456 Current Status: Open Est. Res. Time: 2 day(s) Issue Age: 0 day(s) Account: 222222 Account Title: PINACLE Demo Acct Reporting Client: PINACLE WEB TEST Client: Margaret Dowling Contact Phone: (215) 585-6441 Contact Fax: () - Contact E-Mail: margaret.dowling@pnc.com Product: A/R Advantage (ARA) Issue: Other (ARA) Lockbox #: 123456 Additional Client Input: Payment was posted to the wrong patient account.
5.0	Implementation Management	
5.01	Describe your contracting process and individuals involved.	PNC negotiates contracts via our relationship teams, with support from PNC's Senior Healthcare Counsel and Product Management teams as needed. The Memorial Florida relationship team (Ralph Swanson and Andrea Smith) would be PNC's primary representatives during the contracting process, along with Beth Rubin, Senior Healthcare Counsel.

Proposer's Name: PNC Bank, N.A.		
Item#	Question	Proposer's Response
5.02	Describe your proposed plans, methodology and recommendations for implementing the Banking Services outlined in the Scope of Services in this RFP	<p>PNC provides a structured implementation approach for implementing new healthcare revenue cycle solutions. The implementation kickoff involves several steps designed to help PNC understand the client's technical requirements and culture, to develop a project scope document ("Statement of Service"), and to identify any technical issues, or major business process changes, that may need to be addressed before the project begins. Steps in the implementation kickoff include</p> <ul style="list-style-type: none"> o Site visit by the PNC project team to document the client's current business processes. o Review of the site visit report by the client and the PNC team to identify any issues that need to be addressed immediately (see sample Site Visit Report). o On-site implementation kick off meeting to introduce the PNC team members, review PNC services, and begin the process of defining the project scope. At the on-site kick off meeting, PNC will provide an Onboarding Playbook containing service descriptions, Tip Cards, and other reference material for the project. <p>After the implementation kick off meeting, PNC will draft a Statement of Service for review by the client. Weekly project conference calls are scheduled, and the Statement of Services is typically refined and finalized during the first few meetings. The PNC Project Manager is responsible for meeting notes, task lists, and periodic updates on overall project progress (see sample project dashboard reports).</p> <p>Please see Exhibit 3 for our sample Playbook Table of Contents and a sample Implementation Timeline similarly to what we would create mutually with Memorial Healthcare.</p>
	Describe how your firm would prioritized the implementation of the banking services described in this RFP	<p>PNC will provide sufficient resources to migrate existing services from Memorial's current bank to PNC, and to implement any new services needed, within the timeframe requested by Memorial. Technical resources will be committed to the Memorial project as soon as the contract is signed.</p> <p>In terms of order of implementation, PNC usually recommends a phased approach, beginning with replicating existing service functionality and building infrastructure (e.g., transmission connectivity), and then moving along the Healthcare Receivables and Payables Continuums described in our answer to Question 5.02. In particular, moving along the Receivables Continuum (patient lockbox, Direct 835, "manufactured 835") allows our clients to automate cash posting and cash reconciliation more quickly, at a lower total cost per transaction when implementation is complete. However, Memorial, as our client, will make the final decision as to what services are implemented and the order of implementation.</p>

Proposer's Name: PNC Bank, N.A.		
Item#	Question	Proposer's Response
5.04	What is your firm's expectation for the time required to implement the banking services described in this RFP?	<p>Implementation Timeline Each Treasury Management service has a unique implementation timeline, and can generally run concurrently.</p> <p>PINACLE® PINACLE® Web serves as the backbone of PNC's Treasury Management capabilities. PNC's online treasury management portal offers a broad range of tools so you can choose the options that best suit your current and future business needs, from managing paper and electronic payments to initiating fund transfers to accessing information reporting. PINACLE® also serves as the gateway to all of our healthcare solutions so it will be one of the first items that we will set up in your implementation and can be implemented in just a few days.</p> <p>Lockbox The average lead time to open and fully utilize a wholesale lockbox with imaging and transmission is six to eight weeks. Critical factors include documentation (lockbox service specifications, sample invoices, required file format, etc.) and client resource allocation.</p> <p>Controlled Disbursement The average lead time to open a new Controlled Disbursement account is five business days once all required documentation has been received by PNC Bank and test checks have been approved.</p> <p>Reconciliation The following implementation lead times apply: Paid Only Plan - five business days; ten business days if a standard outgoing transmission is involved. Issue Plan - ten business days (assuming standard transmission format). Positive Pay (Bank Maintained) - ten business days (assuming standard transmission format). Positive Pay (Client Maintained) - five business days (assuming PINACLE® for Windows download; if BAI transmission required, then two-four weeks). Critical factors affecting lead time include: complete and accurate documentation, signature cards, standard vs. non-standard transmission formats/communication methods, and successful transmission testing if applicable.</p>

Proposer's Name: PNC Bank, N.A.		
Item#	Question	Proposer's Response
		<p>ACH & Wire Transfers The average lead time for implementation of ACH origination is seven to ten business days. For Wire Transfer, two to three business days. From the time documents are signed, accounts and information reporting are available within one to two business days. The single most critical factor in the time line is the client providing complete and accurate specifications. Incomplete or inaccurate specifications will delay the development period and may create multiple iterations of the testing cycle. Clearly defined project goals and objectives, team members with assigned roles and responsibilities, well-rounded test plans, and constant communication are the critical factors that can impact implementation lead time.</p> <p>Customized project requests and client experience with Treasury Management implementations also impact lead times.</p> <p>Healthcare Specific Solutions PNC Healthcare's approach to the implementation of the healthcare solutions set is to do so in a manner to bring the biggest benefit to your organization in a timely manner, as seen in a recommended approach for providers below: Begin with lower-cost/high value services: patient lockbox and direct 835 Estimated implementation timeframe: 30 to 60 days Reassociation (automatically matching payments and 835s) can be implemented when 835 data is flowing through PNC Healthcare Advantage After major payers are implemented on direct 835, evaluate moving to IOCR "manufactured" 835s for secondary payers Estimated implementation timeframe: 90 to 180 days Traditional banking services can be implemented simultaneously with healthcare services</p>
	Considering the answers to 6.01 through 6.04, how many professional would be assigned to this implementation? Who will lead the implementation? What is the estimate of on-site versus off-site/web-based training and implementation? Are additional resources available?	<p>The typical PNC team for healthcare implementations consists of five core professionals. Two Project Managers (one specializing in Healthcare services and one specializing in traditional Treasury Management services) work as a team to lead the project. The Project Managers are joined by the client's relationship team members: the Relationship Manager, the Treasury Management Officer, the Account Manager, and the Sales Associate.</p> <p>Members of PNC's Healthcare Consulting and Product Management groups will join the project at the beginning to assist in developing the Statement of Services and documenting technical requirements. These team members will also be available throughout the project for technical consultation. The Project Managers will engage implementation specialists from PNC Operations as they are needed for the various service implementations. Operations Specialists typically involved in healthcare implementations include representatives from Lockbox, Healthcare Operations/Provider Services, and PNC's Transmissions Automations Group (TAG).</p>

Proposer's Name: PNC Bank, N.A.		
Item#	Question	Proposer's Response
5.05		<p>The Project Managers stay with the client as long as the project is active. After the project is completed, the relationship team assumes day-to-day responsibility for servicing the client. Minor service enhancements and new service requests can be sent to the Account Manager or Sales Associate, who will work with the Treasury Management Officer to identify the PNC resources needed to respond to the request.</p> <p>PNC likes to bring our team on-site for an initial site visit to document current business processes before starting the project. The site visit normally requires between 2 to 4 hours. We also like to do the formal implementation kickoff meeting onsite, to allow client team members to meet the Project Managers and other members of the PNC team. Clients can choose whether to have training onsite or via WebEx. PNC's recommended best practice is to have training via WebEx before "go live" and then, if the client wishes, to have PNC representatives onsite a few days after "go live" to assist client staff members in using PNC's systems and do additional job-related training as needed. Additional training and consultations can be provided at the client's request, either onsite or via telephone or WebEx. PNC's commitment to all of our clients is that we will resource our projects as needed in order to achieve success. In most cases, the core project team is sufficient to move the project forward at a pace acceptable to the client. However, if needed, additional resources can be provided from the Healthcare Consulting or Product Management teams, or from PNC's pool of analysts.</p>
6.0	Quality Management	

Proposer's Name: PNC Bank, N.A.		
Item#	Question	Proposer's Response
6.01	Please detail the Quality Control program you have in place for lockbox processing. (Describe, in detail, what percentage of accuracy is mandated for your employees?	<p>As part of our formal Quality and Performance Improvement (QPI) program, PNC tracks a number of metrics in four categories: Client Satisfaction, Responsiveness, Operational Accuracy and Timeliness, and Implementation Timeliness. Client satisfaction is measured via client surveys performed each year by an outside firm. The other metrics are generally tracked via PNC's Issues Tracking and Implementation Tracking systems. Responsiveness is a measure of whether PNC met our service level standard of 24-48 hours for resolution of a problem, or, at a minimum, a plan for resolution with a specified timeframe. Resolution time is tracked beginning with at the time that an issue was entered into the Issues Tracking System.</p> <p>Each PNC service has service level targets for Operational Accuracy and Timeliness, and performance against these targets is monitored by PNC management each month. For example, PNC's Lockbox network tracks processing errors, mail out errors, data entry errors, and late transmissions. The current goals for PNC's entire lockbox network (currently processing more than 108 million checks per year) are less than 9 processing errors and 4 data entry errors per 100,000 checks processed, less than 1 mail out procedural error per 10,000 checks processed, and a late transmission rate of less than 0.5 percent. PNC meets, or beats, these goals on a regular basis. If a goal is missed during a particular month, then Operations management must identify the reason and develop a plan to meet the goal going forward.</p> <p>The report above is an example of one of the reports reviewed each month by PNC's senior management team. The report shows that total lockbox errors for the PNC network have been less than the goal of 9 errors per 100,000 checks since January of 2011.</p> <p>Errors detected during processing, or reported by clients, are tracked to the individual employees who made the errors. Review of errors and additional training are provided as needed. More importantly, PNC Lockbox employees receive individual bonuses for meeting quality benchmarks. This additional pay, which can be significant for a productive employee doing high quality work, incents employees to pay close attention to quality.</p> <p>PNC can provide additional information on other service quality goals upon request.</p>

Proposer's Name: **PNC Bank, N.A.**

Proposer's Name: PNC Bank, N.A.																																						
Item#	Question	Proposer's Response																																				
		<div><p>A/R Advantage Network Processing Quality</p><table border="1"><thead><tr><th>Month</th><th>Processing Errors / 100K Items</th></tr></thead><tbody><tr><td>Jan-11</td><td>5.4</td></tr><tr><td>Feb-11</td><td>6.0</td></tr><tr><td>Mar-11</td><td>6.0</td></tr><tr><td>Apr-11</td><td>5.2</td></tr><tr><td>May-11</td><td>5.2</td></tr><tr><td>Jun-11</td><td>5.2</td></tr><tr><td>Jul-11</td><td>4.8</td></tr><tr><td>Aug-11</td><td>4.6</td></tr><tr><td>Sep-11</td><td>4.8</td></tr><tr><td>Oct-11</td><td>4.3</td></tr><tr><td>Nov-11</td><td>4.2</td></tr><tr><td>Dec-11</td><td>4.3</td></tr><tr><td>Jan-12</td><td>4.8</td></tr><tr><td>Feb-12</td><td>4.8</td></tr><tr><td>Mar-12</td><td>5.0</td></tr><tr><td>Apr-12</td><td>5.0</td></tr><tr><td>May-12</td><td>3.8</td></tr></tbody></table></div>	Month	Processing Errors / 100K Items	Jan-11	5.4	Feb-11	6.0	Mar-11	6.0	Apr-11	5.2	May-11	5.2	Jun-11	5.2	Jul-11	4.8	Aug-11	4.6	Sep-11	4.8	Oct-11	4.3	Nov-11	4.2	Dec-11	4.3	Jan-12	4.8	Feb-12	4.8	Mar-12	5.0	Apr-12	5.0	May-12	3.8
Month	Processing Errors / 100K Items																																					
Jan-11	5.4																																					
Feb-11	6.0																																					
Mar-11	6.0																																					
Apr-11	5.2																																					
May-11	5.2																																					
Jun-11	5.2																																					
Jul-11	4.8																																					
Aug-11	4.6																																					
Sep-11	4.8																																					
Oct-11	4.3																																					
Nov-11	4.2																																					
Dec-11	4.3																																					
Jan-12	4.8																																					
Feb-12	4.8																																					
Mar-12	5.0																																					
Apr-12	5.0																																					
May-12	3.8																																					
6.02	Describe Customer and Technical Support for on-line information and transaction services. List hours of operation.	<p>The Electronic Delivery Solutions Help Desk is staffed between the hours of 8:00 AM to 5:30 PM EST, Mon. through Fri. The EDSHD is staffed by level I an II personnel. Level I personnel are responsible for timely resolution to system access, report content, general data communication and account set-up inquiries. Level II personnel manage all advanced technical related hardware, software and communication issues. Memorial Healthcare can also report issues 24/7 on PINACLE. The Client Service Module is available free of charge and allows users to report problems and track the status of phone or Web-initiated issues real-time in your own issue log. Memorial Healthcare can control closure of reported issues by indicating your satisfaction or need for additional clarification.</p>																																				

Proposer's Name: PNC Bank, N.A.		
Item#	Question	Proposer's Response
6.03	Describe all staffing changes including growth/turnover/restructuring/reassignments in customer service areas supporting Florida hospital clients in the past two years.	<p>Over the past two years, PNC Healthcare has grown our Florida team as illustrated:</p> <ul style="list-style-type: none"> o Added a dedicated Associate Relationship Manager, Jeffrey Greenlaw, to support Ralph Swanson, Relationship Manager o Added a Treasury Management Officer, Andrea Smith, following the acquisition of RBC USA. Andrea is a TMO with nearly 20 years of experience who joined our team to focus exclusively on healthcare clients. Andrea assumed responsibility for the major portion of Florida, with Christopher Dochat, TMO, covering the Jacksonville market and pre-existing clients. o Relocated a Sales Analyst, Kelsey Hailstone, to the Orlando market to better serve our Florida clients. o Added five Sales Associates in Pittsburgh to support Florida and Southeast clients, among others. <p>There has been no turnover on the healthcare team during this period.</p>
	Explain the customer service relationship documentation and processes that assure continuity when support staff turnover impacts treasury relationships.	<p>PNC Bank recognizes that customer service is an important factor to all of our clients. We are dedicated to developing real solutions that are tailored to fit the needs of your business. And, since every business is different, PNC has developed three flexible ways for our customers to access service and support:</p> <ul style="list-style-type: none"> -Single point of contact through our knowledgeable Sales Associates -Product-specific service from our Product Client Services (PCS) Group -Self-service via the Client Service Module of our PINACLE portal <p>PNC Bank was the first in the industry to offer Web-based Treasury Management services built on the foundation of client service. PINACLE's Client Service module offers fast, convenient online access to report issues and track the resolution of those issues within a secure environment. Best of all, it's under client control from the submission of an issue through it's resolution. Client personnel are notified when an issue or inquiry is resolved. However, the client will be asked to confirm that the item is truly resolved. If not, the item returns to the issues tracking database – with its original submission date.</p> <p>We define quality and service delivery as the measure of client satisfaction achieved using our treasury management services.</p> <p>At PNC, this quality definition builds on a thorough understanding of your business needs, our capabilities and our joint responsibilities. We believe this approach clarifies expectations and aligns and prioritizes our efforts on your behalf. Working together allows for well-reasoned and appropriate performance standards and enhances a partnership that brings value to you and PNC.</p> <p>Quality Metrics</p>

Proposer's Name: PNC Bank, N.A.		
Item#	Question	Proposer's Response
6.04		<p>Our quality metrics are straightforward. For each of our services, we have identified specific performance measures that fall into the following categories:</p> <ul style="list-style-type: none"> • Accuracy: compliance with your processing instructions and conformity to our internal operational standards • Timeliness: timely product implementation and ongoing service • Responsiveness: proactive issue resolution and quick and accurate responses to your inquiries • Client Satisfaction: post-implementation and periodic client service satisfaction survey results <p>Market research is used to help measure this performance and refine service offerings. PNC was awarded top ratings by our customers in the most recent Phoenix Hecht Quality Index. Among customers with revenue over \$ 500 million, PNC received the highest marks of any bank with an A or A+ in all three categories - people, product and perception. Please refer to the attached Phoenix-Hecht Quality Index for additional information regarding our performance.</p> <p>The Client Service Module is available free of charge 24 hours a day, seven days a week to enrolled clients. Through this port, operators can:</p> <ul style="list-style-type: none"> -Report client service issues -Track the status of phone- or Web-initiated issues around the clock -Receive automatic e-mail notification when an issue has been resolved -Control closure of reported issues by indicating satisfaction or need for additional clarification -View answers to frequently asked questions – PINACLE's Tip Cards continue to be ranked as Best in Breed <p>PNC's Treasury Management Group has a dedicated Quality Process Improvement team, whose responsibilities include the monitoring of a wide range of performance measures across all of our operating</p>

Proposer's Name: PNC Bank, N.A.		
Item#	Question	Proposer's Response
		<p>areas. The team identifies 'best practices' throughout these areas and works to employ those across as many operating areas as possible. We apply a variety of disciplines including Lean Sigma (seeking to identify and eliminate wasteful processes through the application of industrial engineering tools and improved workflow design) and Advanced Management Systems (applying operational fundamentals, such as volume forecasting, capacity planning, and scheduling, in a rigorous manner to produce the highest justifiable quality and the lowest sustainable cost). We manage these activities, in turn, by continuously tracking key volume, performance and risk indicators (to identify deviations from expected performance) and adjusting accordingly.</p> <p>Tactical management of operating issues begins with the creation of overall service Level Agreements (SLA's). These agreements define the product accuracy, reliability, and responsiveness targets. Taken together, these attributes comprise the foundation of what is generally referred to as "quality". Accuracy, reliability, and responsiveness goals are defined by a team of managers representing multiple perspectives from within the Bank and are intended to meet or exceed standards generally available in the market. In addition, post-implementation and periodic client satisfaction survey results are analyzed and used by several teams (Product Management, Client Service and Operations) to continuously improve quality and performance.</p> <p>Having defined the goals for each product, Operations established the measurements of performance that are used to evaluate progress. Measurements may range from intra-day, real-time tracking to end of day, end of week, or end of month analysis. Key performance indicators are summarized daily and distributed to the product management team via e-mail. This ensures an immediate response to significant performance variations. Measures are also summarized weekly and reviewed by Operations, MIS, and Client Services personnel. Each month, a formal review of performance is held with Product Managers and senior executives in attendance.</p> <p>Our leadership team is actively engaged in performance excellence. A monthly Quality Management Executive Report focuses on the top performance indicators (by service) which most directly impact our</p>

Proposer's Name: PNC Bank, N.A.		
Item#	Question	Proposer's Response
		<p>clients. As part of this reporting process, each Service Group reviews the most recent measures for their particular product and identifies actions to improve the quality we deliver to our clients.</p> <p>Finally, market research is used to help measure this performance and refine service offerings. PNC Bank continues to receive top rankings from organizations such as Phoenix Hecht and Greenwich – confirming the high performance standards for our people, products and processing.</p> <p>The 2011 Greenwich Associates US Large Corporate Survey reflects insights from close to 700 Treasury Management executives. Respondents retain primary responsibility for their Treasury Management relationships. PNC continues to receive top rankings for our overall service, operational quality and customer alignment.</p> <p>#1 in Overall Customer Satisfaction #1 in Overall Accuracy and Quality of Operations Services #1 in Matching Service(s) to Company Needs #1 in Follow-up on Company Requests</p>
7.0	Personnel Management	
7.01	Describe internal standards, policies and procedures regarding hiring, background check, drug testing, training and professional development.	<p>All PNC employees are subject to drug tests and criminal background checks, as a condition of employment. By policy, all employees must pass annual training modules on money laundering, identity theft, and PNC's Code of Ethics regarding client kelsey, conflicts of interest, and other issues related to ethical behavior. Employees who come into contact with Protected Health Information (PHI), including every employee in the PNC Lockbox Network operation, must pass annual HIPAA Privacy and Security training.</p> <p>PNC was ranked among the Top 125 Companies for Employee Training by Training magazine in 2012. Highlights of our training programs include PNC University, which offers classroom and on-line training opportunities for employees, and our Early Career Development Programs for college graduates starting their careers with PNC. Our focus on employee development is one of the reasons that PNC received the Great Workplace Award for Employee Engagement from Gallup in 2012.</p>

Proposer's Name: PNC Bank, N.A.		
Item#	Question	Proposer's Response
7.02	Please provide resumes of the top 3 individuals responsible for overseeing MHS' account.	<p>Ralph Swanson-Senior Vice President/Relationship Manager</p> <p>* Education: Bachelor of Arts degree in Economics from the University of Michigan-Ann Arbor and an MBA from the University of Central Florida. He also holds a General Securities license, Series 7 and 63. Ralph is an active member of the HFMA and the Florida Hospital Association.</p> <p>• Experience: Ralph Swanson joined PNC Bank in August 2009. He has over 17 years of banking experience, and has worked exclusively with healthcare providers for the past eight years. Ralph's responsibilities at PNC Bank include developing and managing banking relationships with healthcare institutions located throughout Florida. Prior to joining PNC, Ralph ran SunTrust Bank's not-for-profit healthcare business for Florida. During his tenure at SunTrust he managed a portfolio that included over \$1.5 billion in committed capital as well as capital markets and treasury relationships with many of Florida's largest non-profit hospitals and healthcare government districts. His public finance experience includes over twenty-five public tax-exempt bond transactions totaling in excess of \$2.3 billion in volume, as well as lending over \$2.8 billion in syndicated credit facilities. Since joining PNC he has helped health systems obtain over \$1 billion in capital, including a variety of financing vehicles such as letters of credit-backed variable rate demand bonds, bank-held tax-exempt loans, and asset securitizations.</p> <p>Address: 420 S. Orange Ave, Orlando FL 32801 T: 407-428-3029 C: 407-625-5598 F: 407-245-3234 Email: ralph.swanson@pnc.com</p> <p>Andrea B. Smith, CTP – Vice President / Treasury Management Officer</p> <p>• Education: Bachelor of Science degree in Business from Samford University – currently is a participating member of the Healthcare Financial Management Association and Association for Financial Professionals</p> <p>• Experience: Andrea joined PNC Bank in March 2012, after PNC's purchase of RBC-US. Andrea currently works exclusively with Healthcare providers in the Florida market and brings with her 18 years of Treasury Management sales experience. Andrea's responsibilities at PNC Bank include identifying areas of improvement through a consultative approach and designing solutions to increase cash flow, decrease costs and improve efficiencies throughout the revenue cycle and payables processes.</p> <p>Prior to joining PNC, Andrea was RBC's Treasury Management Team Leader for half of the Southeast and has been active in both Corporate and National sales for regional banking institutions SunTrust, SouthTrust and Provident Bank.</p>

Proposer's Name: PNC Bank, N.A.		
Item#	Question	Proposer's Response
		<p>Jeffrey Wymard -- Senior Managing Director, PNC Healthcare. Jeff Wymard manages PNC's national healthcare corporate banking group which includes eighteen bankers in offices throughout the United States. The Group has relationships with nearly 400 not-for-profit and for-profit healthcare clients aggregating in a credit portfolio of approximately \$12 billion. Mr. Wymard has more than 26 years of healthcare financing experience, both as a corporate banker and investment banker. Prior to joining PNC in 2010 to lead the healthcare practice, he spent 15 years at Wachovia/Wells Fargo where he started and led the Bank's not-for-profit healthcare banking group. In addition, Mr. Wymard spent ten years in New York City as a senior healthcare investment banker at Prudential Securities (Prudential-Bache Capital Markets) where he led bond financings for large healthcare systems throughout the country. In this capacity he was responsible for the firm's investment banking business in Florida where he completed transactions for numerous health systems around the state and worked on several transactions for Memorial Health. In his role at Wachovia Mr. Wymard was intimately involved in the Memorial Health relationship. He was the senior member of the System's banking team and was involved in all aspects of the relationship, including credit and treasury management.</p> <p>Jeff Wymard is a graduate of Waynesburg College in Pennsylvania where he received a BS in Accounting. He also received an MBA with concentrations in Finance and Public Policy from the Wharton School of the University of Pennsylvania. He has been an active speaker at numerous healthcare conferences and HFMA events. Mr. Wymard has also provided strategic advice to many healthcare systems and their management teams and boards.</p>
8.0	Service Continuity Management	

Proposer's Name: PNC Bank, N.A.		
Item#	Question	Proposer's Response
8.01	Describe the policies and procedures to provide uninterrupted service. The proposal must include descriptions of disaster recovery planning (including hurricane order procedure), recovery site management (including the use of third party contingency site providers) and standard backup and recovery procedures.	<p>The PNC Business Resiliency office manages the organization's abilities to continue to provide services at any time, regardless of the event and impact. Prioritization of the needed in people, processes, technology, and facilities are based on the type of business conducted and then the possible events, risks, and downstream impacts. Ongoing comprehensive testing validates PNC's resiliency capabilities and an integrated governance model assures transparent reporting. PNC will make every attempt to communicate any production changes to the client immediately. Most issues are communicated through a PINACLE alert or through a TM Situation Alert to the client's dedicated Sales Associate. Fortunately, PNC has not been required to employ our disaster recovery procedures during an actual disaster; however, several components of the plan have been used in a production environment. For example, due to staff shortages related to severe weather, the processing of certain accounts has been redeployed throughout our nationwide network in order to maintain service levels.</p> <p>Please see Exhibit 4 for our Business Resiliency Statement</p>
9.0	References	
9.01	How long has your firm been providing banking services and products to hospital clients?	PNC has provided Treasury Management and Healthcare specific services to hospitals since the mid-1980s. PNC has developed a successful history of providing services to the healthcare industry and in doing so, has developed a suite of solutions designed to address the unique payment and remittance processing challenges faced by our clients. Over the years, PNC has been helping clients re-engineer workflows and reduce the costs associated with handling massive volumes of data and payment transactions. As one of the nation's top treasury management providers, and with the knowledge gained from serving healthcare clients, PNC has developed the expertise and services to help companies migrate from paper-based processes to streamlined electronic processes.
9.02	Approximately how many hospital and hospital systems clients does your bank have in the U.S.?	PNC serves over 1,600 healthcare clients, including many national and regional healthcare systems, home healthcare providers, large physician networks and numerous payers.
9.03	Approximately how many hospital and hospital system clients are located in Florida?	Since entering the Florida market three years ago, PNC has been very active in the Florida healthcare space. This includes providing over \$1 billion in financing to Florida hospital systems, in addition to a wide array of banking services such as investment management, treasury management solutions, and workplace banking. PNC has established banking relationships with 17 hospital systems located in Florida, which comprise a total of over 50 hospital facilities within the state.
	Approximately how many hospital and hospital system clients utilize EPIC revenue cycle software?	PNC Healthcare currently has 8 health system clients using EPIC and integrated with PNC's Healthcare Receivables solutions. The majority of these clients are multi-hospital systems, including several major academic medical centers and large regional healthcare clients. This list does not include EPIC clients who use only traditional Treasury Management services, or several PNC clients that are in the process of

Proposer's Name: PNC Bank, N.A.		
Item#	Question	Proposer's Response
9.04		<p>planning migrations to EPIC, but have not yet engaged with PNC for healthcare specific projects.</p> <p>PNC has the ability to group individual Direct 835 payer files into “super-payer” groups to match EPIC super-payers. An example of this would be grouping files for Managed Care payers into one logical Direct 835 file, identified with a specific EPIC super-payer plan number. We also have the ability to populate EPIC payer codes into IOCR “manufactured” 835s, so that the lockbox checks in the file can be assigned to the correct EPIC payers, or to use the EPIC payer codes to split the IOCR “manufactured” 835s into super-payer files matching the payer hierarchy on EPIC. Although the basic architecture of EPIC is the same, each client has different contract payers, and has typically set up payer plans on EPIC a little differently. For that reason, PNC Healthcare consultants spend time before implementation to understand how payers are organized for each EPIC client, and to document a plan for delivering Direct 835s and IOCR “manufactured” 835s, organized in the best way to achieve the maximum automated posting rate.</p> <p>Please see the attached case study (Exhibit 5) from the February edition of HFMA Revenue Cycle Strategist, which describes a recent project with the University of Pennsylvania Health System Physicians Group (Penn Medicine) during their EPIC conversion.</p>
9.05	Submit a list of current hospital system client references (utilize Attachment C) that are similar to MHS and who have converted to your collection, disbursement and web-based information and transaction products.	Please utilize Attachment C and note which clients utilize EPIC revenue cycle software
10.0	Third-Party Business Relationship Management	
10.01	Any third-party services contracted by the Proposer involving MHS contract must be pre-approved by MHS. Please indicate whether or not your company will be subcontracting any services or utilizing independent contractors	At this time, PNC does not contemplate using any third-party services to fulfill the MHS contract. PNC does use third-parties for some infrastructure and physical plant services, but employees of these third parties would not be in contact with MHS information or MHS employees.