THE DIGITAL ENROLLMENT IMPERATIVE.

Improving customer experience from the beginning.

2016
# TABLE OF CONTENTS

<table>
<thead>
<tr>
<th>Page</th>
<th>Section</th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
<td>A look inside the experience.</td>
</tr>
<tr>
<td>6</td>
<td>Common digital enrollment challenges.</td>
</tr>
<tr>
<td>8</td>
<td>The key components of a modern digital enrollment program.</td>
</tr>
<tr>
<td>9</td>
<td>Best practices examples from finance and retail banking.</td>
</tr>
<tr>
<td>12</td>
<td>Superior customer experiences really drive business success.</td>
</tr>
<tr>
<td>13</td>
<td>Lessons from government agencies.</td>
</tr>
<tr>
<td>14</td>
<td>Organizational barriers to improving the online experience for citizens.</td>
</tr>
<tr>
<td>15</td>
<td>Best practices from government.</td>
</tr>
<tr>
<td>19</td>
<td>Putting it all together.</td>
</tr>
</tbody>
</table>
Organizations often overlook the enrollment or application process as a fundamental piece of the customer experience. From applying for a mortgage or credit card, to signing up for medical insurance or filing a claim, to enrolling for a government benefit or service, this may be the first meaningful interaction people have with your business or agency. As such, it’s vital to get this process right.

Digital enrollment has matured to the point where it’s possible to do it much better than we’ve done in the past. As a result of the work of progressive organizations and the providers that support them, the practice of signing people up for a new service, benefit, or product has evolved—and so have consumers’ expectations. So in today’s mobile and online society, making the enrollment process a great experience needs to be job one.

Optimizing digital enrollment is especially important for industries where acquiring a new customer is more than a one-click transaction. These transactions require more than filling out a simple form and entering a credit card number. For example, before digital enrollment, the mortgage application process was slow and depended on paper forms, scanning, faxing, in-person visits with loan officers, and phone calls. With digital enrollment, the entire process happens online, often on a mobile device and without a loan officer. The customer is guided through a series of questions, and their answers are imported into forms. Applicants can use their phones to upload document images and scan barcodes. Field validation and personalization speed form filling and eliminate errors. The process accommodates deep data validation, revisions, approvals, and communication at multiple points. Based on analytics, the loan process can be updated and improved without involving IT. Approvals are faster, the information is more accurate, and there’s less compliance risk.

Get digital enrollment right and the payoff comes in increased customer conversion, an improved customer experience, and reduced costs. And the investment in digital enrollment impacts more than just customer-facing interactions. Once digital enrollment is streamlined for customers or citizens, the same tools and workflows can be used for internal employee processes, such as wellness programs, paid time off, and other benefits.
Consumers bring to the enrollment process high expectations shaped by innovations in e-commerce. Segmentation and personalization are some of the keys to this process because they let you present relevant content to the enrollee at the right time with the lowest number of clicks. It’s critical not to ask someone to provide more details than the task absolutely requires. It’s equally important not to force an applicant to scroll around endlessly on a mobile device to complete a form that was designed for the desktop. To meet customer expectations, you’ll need to track customer data across different devices, channels, and internal systems—all while delivering a relevant, consistent, efficient, and secure experience.

This means transforming your paper forms, documents, and ink signatures into a streamlined, compliant, and continuous digital experience across all potential devices and channels, particularly on mobile. Getting this right is especially challenging in regulated industries where forms have a built-in level of complexity because of reporting and regulatory requirements.

Not only must this process be efficient for the customer or citizen, it must also be efficient on the back end for the employees managing the process. This may never be the one-click checkout people expect when ordering a shirt or watch online, but it can be much more fluid and a lot less painful than driving to a branch or government office to stand in line and fill out a paper form.

If you get this critical piece of the customer relationship wrong, the consequences are dire. You may force people into a high-touch in-person or phone communication, which drives up your operating costs. Worse still, you risk losing your customers, who increasingly are able to find organizations one click away that get this process right.

With the right tools, you can create a dynamic enrollment process that you can then continually adjust, test, and optimize. The end result is that you’re able to deliver a great customer journey over multiple channels—including web, email, and mobile web and apps.
Ashley has a new job as a regional sales rep. She’s a frequent traveler who is interested in travel rewards and prefers a platinum card. Every day at work she reads the Wall Street Journal, and one day she sees an ad for a credit card. She decides she wants to apply for one. When she responds to the banner ad, she’s directed to a landing page that prominently features the details of the offer.

She starts the application by filling in her name and email address, but gets distracted by work and chooses to continue later. The company sends her an email with a link and an invitation to go back to where she left off and complete her application. Later, Ashley opens the message, relieved that she can pick up where she left off. Dynamic forms capture rich data and adapt depending on her responses, delivering a standout experience across all of Ashley’s devices and screen sizes.

After Ashley fills in a few more details, a completed application form is generated, which she can review and sign. Ashley taps the signature field and then signs the form by typing or drawing her name, creating a legally compliant e-signature with an audit trail. Ashley clicks to confirm and her form is submitted. Her signed application is stored securely as the document of record. Her application is automatically routed to the appropriate agent, reviewed, and approved—after which she gets a welcome email letting her know her account is now active. She continues to get email updates such as information on additional rewards or special promotions.

Doing all this with such ease makes Ashley’s day. While she’s come to expect seamless digital transactions, she also has a fresh memory of an earlier online application experience that was so disjointed and fraught with bottlenecks that she dropped out of the process. Resenting the time she’d invested, she made a point of venting her frustration in a scathing social post. This time around, a savvy company has gained a loyal customer and—if they’re lucky—she just might care enough to tell the whole world about it.
Common digital enrollment challenges.

If you’ve begun the work of optimizing an enrollment process, some of the following issues should sound familiar.

• **Data is siloed across different channels.** Silos for your different channels (such as websites, mobile, email, offline), inhibit efficient personalization of the various steps in the process. Information gathered through many different sources can easily be accessed for new transactions, so customers don’t have to re-enter information already gathered elsewhere. If you do it well, digital enrollment integrates everything, knows where customers are in the process, picks up where they left off, and doesn’t ask them to fill out 20 different forms.

• **The mobile experience is broken.** Many organizations are still building forms and documents that don’t extend from the desktop to mobile devices. Even if mobile forms are available, they tend to offer a desktop web or paper-like experience that’s suboptimal for smaller screen sizes, prompting people to switch to higher cost in-person or phone channels.

• **Workflow does not work or scale.** Many enrollment processes rely on manual or paper-based approval and communication because of complexity and compliance issues. Manual processes can be expensive to execute, error-ridden, difficult to secure, and slow because of lengthy review and approval cycles. These issues ultimately result in higher operating costs, lower productivity, and security risks.

• **High cost of revisions and ongoing management.** Some organizations that move to digital forms rely too heavily on expensive IT and engineering resources to create, update, and optimize forms. This greatly reduces organizational flexibility and speed to market for some mission-critical services, resulting in a negative customer experience. From implementation to marketing expertise and data analysis, in-house teams may not know how to implement and maintain digital enrollment processes. Securing broader internal support can be challenging, as IT may also worry about how investments in this process will strain their already stretched teams.

• **Lack of visibility into performance.** The numerous steps and checkpoints in this process require monitoring. At any given time, you should be able to answer questions like these: What percentage of forms were completed? How many errors are occurring? And what’s the cycle time from an application submission to each subsequent step? Without insights like these, it’s hard to identify areas of negative customer experience and take action to improve upon them.

• **Fragmented technology toolsets and legacy systems.** Fragmentation across enrollment and onboarding processes leads to a disjointed customer experience that’s hard to scale and hard to secure. The person signing up sees digital enrollment as one process and one event. Every page in the experience, from those that promote the offer to the fine print to the form itself, needs to feel consistent.
These common challenges are understandable given all the moving parts. Digital enrollment is complex. Nevertheless, many organizations are investing in this process, and for those that are, it’s become a critical differentiator.

While the process may vary slightly between for-profit firms and other types of organizations, some best practices and innovations are emerging. Forward-leaning organizations in financial services, government, healthcare, and education are tackling these challenges. As a result, they’re seeing significantly improved customer acquisition and conversion numbers, reduced costs to serve customers, and improved operational efficiency.

72% Forrester found that a clear majority—72% of customers—prefer self-service interactions to phone or email support.¹
The **KEY COMPONENTS** of a modern digital enrollment program.

Now that you’ve seen some of the challenges and opportunities, here are five primary areas of focus and some steps to get started:

1. **Experience enhancement and segmentation.** Integrate, streamline, and enhance all the processes for enrollment. Start by consolidating customer data across online and offline channels. Create customer segments and present relevant content to those segments on your websites (desktop or mobile app), through email campaigns or other channels for which those customers have indicated a preference. Ensure the consistency of the end-to-end experience for each segment from the initial promotions to the product or service detail pages to the forms for data collection and correspondence post-acceptance (documents of record, welcome kits, and statements as appropriate). Enable analytics and optimization tools, such as A/B testing and targeting, to optimize and personalize key portions of the experience.

2. **Streamlined and mobile-optimized forms and signatures.** Ensure that forms and documents are clear and concise, that they adapt to different devices and screen sizes, and that they’re available across digital channels (including websites and mobile apps). It should be easy for a customer to start, stop, sign, accept, and approve, all while picking up from where they left the process, no matter where they stopped.

3. **Integrated workflows.** Invest in technologies that offer tools tailored to business users for form authoring, management, and delivery across various digital channels. Create automated workflows that easily connect form data with back-end data, rules, and people.

4. **Personalized communication and engagement.** Automate and personalize messages such as approval letters, welcome kits, monthly statements, and so on, and seamlessly integrate them across different touchpoints—websites, email, and even mobile apps that offer rich device capabilities—to further drive engagement and cross-sell opportunities.

5. **Security and compliance.** Security is an important part of delivering an excellent customer experience and meeting regulatory requirements. Many enrollment and service requests contain extensive personally identifiable information, which must be secured. Printed forms may get lost in the mail or stuck on a departmental fax machine, whereas digital documents can be secured, tracked, and archived easily.

   Customers want to know their personal and financial information won’t be compromised. You already know that trust is one of your most valuable brand assets. The key to securing customer data is a foundation where all touchpoints, devices used, and steps in the enrollment process can share the same centralized customer profiles, digitally—with a common security, authentication, and personalization layer on top of that. You not only need an efficient process for each step, you also need to ensure that you can meet the relevant security and compliance standards for the entire process.

Once you’ve mastered these steps, you will have built a solid foundation for your enrollment process. An added benefit is you can then leverage the same tools and similar workflows to streamline important internal activities, such as human resources processes, benefits forms, and work requests.
BEST PRACTICES
examples from finance and retail banking.

Relationships in the financial sector start with a form. You don’t close a sale until a form is completed and submitted. In the industry today, some of those forms are online, but most of them are not responsive or adaptive. And most offline forms allow few opportunities to educate customers or cross-promote products at the ideal time, such as offering a credit card when someone is opening a checking account.

Financial institutions can offer more control and self-service options for clients to complete transactions on their terms and to assure them that their financial information is kept confidential. As customers go through the process, you can keep them informed and interact with them at appropriate points.

A survey of executives in the global retail banking, insurance, and investment industries showed the following:

- **32-33%**
  - A top priority is to increase new account acquisition (33%) and provide a high-quality customer experience across all channels (32%).

- **70%**
  - Mobile will be a big part of the growth in digital, with 70% indicating that mobile will be the primary source for new accounts within three years. To accommodate this growth in digital, the industry needs responsive or adaptive design for mobile.

- **33%**
  - They expect digital channels to contribute most to growth, with three-year digital sales goals projected to increase by 33%.

- **49%**
  - Personalization of messaging on web and mobile sites was indicated by about half (49%) as the most commonly used tactic for their digital transformation efforts.2
Established in 1961, Nedbank is the fourth largest bank in South Africa—a young country still finding its identity in a global economy. Within its borders, citizens speak 11 official languages, and leaders are seeking to unify communities. A series of mergers and acquisitions at the bank has resulted in diverse internal groups serving customers. Superior online banking has been a major factor in the bank’s rise, and the rapid adoption of mobile devices is accelerating its move to industry leader—27% of Nedbank customers arrive at its website via a mobile phone or tablet. Nedbank’s mobile site provides convenient access to banking information, product pages, and forms to do business.

Nedbank wanted to deliver consistent messages and experiences—regardless of touchpoint—and sought a central content management solution for every business unit. Their requirement was to provide access to standard brand assets, images, templates, and forms for marketing teams managing the online and mobile experience.

Nedbank’s journey from online banking to mobile has had its challenges. “Creating an online identity is a challenge. Throw in different screen sizes, operating systems, and interfaces, and it dramatically complicates how experiences are created and delivered,” says Lizelle Vaughan, program director for digital experience management at Nedbank.

Consistency in experience, brand, and usability were all key to making the leap. “If you previously went to individual and business banking sites, you’d see the same Nedbank logo, but they’d feel like completely different companies were running them,” says Vaughan. “Our customers now have a richer understanding of who we are. And if they have multiple types of accounts, they are getting a consistent experience as they do business with each group.”

Another hurdle was internal—the bank’s internal teams all worked independently. The digital team wanted to centralize how these teams created experiences and forms to unify the brand. There was a significant opportunity to create openings for cross-selling products and services by understanding how customers were interacting with each team.

Equally challenging for bank employees and customers, Nedbank’s application forms were created in an ad hoc way. Customers had to navigate a maze of documents to complete certain tasks. At one point, Nedbank had over 224 different forms, including some duplicates.

Nedbank’s challenges.

- Develop insights into customer behaviors across touchpoints.
- Help customers achieve banking goals easily by simplifying forms and site experiences.
- Align banking groups—including product and channel marketing—and create consistent brand experiences.

Nedbank: A market leader and innovator in customer experience.
How Nedbank improved digital enrollment.

To address these challenges, Nedbank completely overhauled its digital enrollment processes. This initiative included software that allowed nontechnical marketing and operations people to take a greater role in designing and managing the process. Key objectives included:

- Use analytics to look deeper into customer preferences, and then use those insights to overcome hurdles in the application process. For example, on the company’s credit card page, Nedbank saw a small number of clicks and completed applications relative to the number of visitors to the page. The data suggested that the way the credit cards were listed—alphabetically—was less than optimal. The marketing team responded by moving more popular products, as well as products customers would likely be interested in based on their profile, to the top of the list. Not surprisingly, more people completed the forms.

- Simplify the steps in the process. Nedbank cut a seven-step process down to four steps, refining each version of the enrollment process through rigorous testing. Completed forms are now automatically converted to PDF, giving the customer a copy and eliminating manual archiving costs.

- Create mobile-friendly forms to help customers do business on their preferred devices, instead of pushing them toward the desktop or into the branch for physical applications.

The results of these changes were significant:

- The rate of successful form completion increased from 33% to 80%.
- The team identified the 20 forms that accounted for 96% of total form volume. With these insights, they could focus their efforts on pinpointing where on those forms customers were abandoning the process. That information was then used to prioritize, reorder, and dramatically streamline the fields presented on the forms.
- They reduced the number of form templates needed from 228 down to 38.

Moving forward, Nedbank aims to provide an even more personalized banking experience. Through an expanded use of analytics, the bank plans to gain more insight into how to personalize the process for specific audience segments and how to more efficiently manage the approval and onboarding process, which involves employees in multiple departments.
Superior customer experiences really drive business success.

Nedbank is not an anomaly. Companies that invest in digital enrollment and improving the customer experience are gaining a competitive advantage. Those that don’t risk losing business or market share to those that do. In a report from Forrester, the payoffs of an improved customer experience are clear. They compared the revenue growth of companies with superior customer experience to that of their competitors who provided an inferior customer experience. Over an eight-year period from 2007 to 2014, the total returns from a portfolio of customer experience leaders outperformed both a portfolio of customer experience laggards and the S&P 500.¹
LESSONS from government agencies.

Citizens are starting to demand the same experience from government that they've gotten used to in their dealings with leading consumer brands. Currently, many people dread interacting with government agencies. Calling the IRS or finding other ways to get answers to tax questions, for example, can be incredibly frustrating. There are long wait times. There are a lot of forms to fill out. And there is redundancy both for the citizen and for government employees.

Forrester research conducted in 2015 found that 7 out of the 10 worst organizations in Forrester’s US Customer Experience Index were U.S. federal agencies. A recent survey found that 78 percent of citizens say it’s frustrating to interact with the government either in person or over the phone. The same survey also indicated that 62 percent of citizens would feel more positively toward government if online tools were improved. Another key benefit of increasing access to online tools is a potentially dramatic reduction in cost.

The bottom line is that there’s an unquestionable imperative for government action here. Citizens realize these improvements come with an up-front investment by government agencies to modernize, and they support allocating budget to improve online tools, citing the ease of online interaction. In fact, 90% say interacting with government online saves time and energy.

Why should agencies offer self-service?

Citizens aren’t the only ones who benefit from self-service portals. Agencies can experience significant cost benefits.

The state of the government and customer experience.

78% of citizens say it’s frustrating to interact with the government either in person or over the phone.

90% say interacting with government online saves time and energy.

62% of citizens would feel more positively toward government if online tools were improved.
Organizational barriers to improving the ONLINE EXPERIENCE for citizens.

Government agencies tend to face long development timelines and compliance demands with limited resources. Digital enrollment initiatives can streamline development through a framework of standardized templates and reusable components that don’t rely on expensive, scarce, and time-consuming IT resources. When nontechnical managers have the ability to change parts of the enrollment process, projects can start earlier and modifications can be made without technical expertise. The whole process is more efficient.

Many agencies currently offer online experiences that start digitally but must be completed offline. Long wait times at physical locations and protracted manual application cycles can be reduced with end-to-end digital enrollment processes. The cost savings are compelling on their own, but as 62% of citizens said they would feel more positively towards the government if online tools were improved, clearly it’s the right thing to do for agencies that have a charter to efficiently provide access to their services.
Best practices from government: LEARNINGS from the Division of Federal Employees’ Compensation.

From applying for visas and filing taxes to paying parking tickets and renewing driver’s licenses, forms are an integral part of the public sector’s interactions with citizens. One such example is workers’ compensation. With approximately 115,000 new claims every year, ranging from slips, trips, and falls to exposure to dangerous materials, employees at the Division of Federal Employees’ Compensation (DFEC) process hundreds of thousands of forms annually. For someone who gets injured on the job, applying for and receiving workers’ comp can be a long and arduous process. For injured federal workers, the task is especially complicated, since they’re required to submit extensive evidence, including medical reports and testimonies, often reaching hundreds of documents per file.

In a program with a history spanning nearly a century, claims traditionally relied on physical forms. The DFEC can receive 25,000 documents per day—with peaks up to 45,000 after weekends and holidays—in support of its 115,000 annual claims. To improve efficiency, the DFEC employed a mail center that received, scanned, and destroyed all paper documents, enabling the agency to work entirely with electronic documents. The process, which relied heavily on printing, mailing, and scanning, was not only costly, but could drag on for months. As a result, injured workers weren’t able to get the help they needed in a timely fashion.

As part of a comprehensive digital enrollment effort, the agency went from a paper-based to a web-based process for claim submission and processing. Today applicants can find and complete claim forms online via a streamlined and more secure process. And there’s an internal cross-agency portal with digital rights management that allows selective access to those responsible for processing and approving claims. Often these employees span agencies and departments, so the shared, online, secure access greatly improves a process that had previously relied on physical document transport and processing. The results have been dramatic. As a result of investments in the digital enrollment process, the rate of timely filing across agencies jumped from 80.1% to 86.2% for initial claims and from 57.8% to 75.9% for claims to recover lost wages.

Now federal employees can access documents anytime, anywhere. The result is a better customer experience for applicants; less busywork for DFEC employees, who no longer need to print and scan documents; and, of course, significant cost savings.
“We’re seeing a marked increase in timeliness for agencies using ECOMP [electronic document submission]. Seeing these improvements gives us confidence that our platform is helping workers.”

JULIA TRITZ
Chief of technical assistance
Division of Federal Employees’ Compensation
U.S. Department of Labor

The DFEC gets approximately 115,000 new workers’ compensation claims every year.

The DFEC can receive 25,000 documents per day, with peaks up to 45,000 after weekends and holidays. All paper documents must be received, scanned, and destroyed.

For injured federal workers, filing for workers’ compensation often requires hundreds of documents per file.

Results of transition to online documentation: An improved rate of timely filing across agencies from 80.1% to 86.2% for initial claims and from 57.8% to 75.9% for lost wages claims.
Healthcare best practices from Change Healthcare (formerly Chamberlin Edmonds).

Patient advocate Change Healthcare, an Emdeon company, works with hospitals across the United States to help their uninsured and underinsured patients apply for government assistance programs. Before digital enrollment, they relied on a long and cumbersome process to determine eligibility. The process typically required vast amounts of paperwork and in-person meetings. After meeting with patients, representatives manually entered patient details into a dozen or more forms, which were printed and returned to the patient to sign.

Depending on the requirements, applications for benefits can be up to 50 pages long and require up to 26 signatures. Change Healthcare needed to streamline a complex benefits application process and convert it from a paper-based process to a digital one. To reduce administrative costs and improve the patient experience, they committed to creating an efficient mobile application process. For patients struggling with a debilitating illness or injury, this was a welcome change—an extended signup process or one requiring a trip to an office can take energy and time they simply don’t have.

"The patients we see are typically quite ill, so we need to make the process as effortless as possible." — Randy Fusco
Senior vice president of product engineering
Emdeon

With efficient mobile workflows, the company dramatically improved their patients’ experience. Flexible tools such as offline data capture reduced administrative costs by allowing Change Healthcare reps to meet with patients in the field, at their location of choice, and complete the application process even in areas where Internet access is spotty or unavailable. When connectivity is available, the reps can download information from existing patient systems to automatically prepopulate some patient details. This captured data can be copied instantly across multiple pages, eliminating the need to repeatedly enter the same details. Once the forms are filled out, patients can sign their name once, right on the tablet, instead of having to sign dozens of printed pages.
Bottom line results for Change Healthcare.

With the streamlined back-end process, patient reps are able to screen more patients and provide them with a better experience. The net results include lower costs and higher revenues for Change Healthcare.

50%
Average time to complete a benefits application was reduced by almost 50% by eliminating redundancies in administrative tasks.

11.7 hours per day
Increased insight into workflow led to greater productivity, saving 11.7 hours per day in application processing time and millions of dollars per year in labor costs.

2-46 per day
More patients gained access to services, as completed enrollments went from an average of 2 to 46 per day in just one month.
As the diagram illustrates, the pieces of the process we’ve discussed form a foundational customer experience layer. The organizations we’ve highlighted here achieved success by understanding that and looking at the whole process as one coherent event, not separate processes and activities. They transformed their customer experience by investing in that foundational layer and using those key building blocks to streamline, personalize, and optimize the digital enrollment process.
ADOBE can help.

For government agencies, Adobe has met the compliance requirements of the FedRAMP program. See https://blogs.adobe.com/digitalmarketing/news-and-resources/adobe-secures-fedramp-certification.

Adobe Experience Manager
Experience Manager helps you make forms paperless, efficient, and even automated—on any device and without writing any code. Simplify the form-filling process to speed up turnaround times. Author one form that automatically adjusts for all devices. Reduce data entry errors by prefilling forms. Cut out faxing and postage by using electronic signatures that are legal and secure. And control who accesses your forms.

Adobe Analytics
Apply advanced analytics and detailed segmentation to understand the efficiency of your onboarding process. See where people are falling off and send personalized emails to bring them back to complete each step.

Adobe Target
Turn routine touchpoints into revenue opportunities and optimize your conversion rates. Test two versions of an application to find out which one performs the best. Deliver personalized content based on real-time data to increase conversions while reducing your workload.

Adobe Campaign
Deliver personalized experiences across all of your channels. Segment and target your customers. Combine data from online and offline sources into a single customer profile. Manage data segments to deliver automated and triggered email campaigns. And monitor the performance of all your cross-channel campaigns in one place.

Adobe Sign
With e-signatures, businesses of all types and sizes can provide secure signatures across forms. Cut out the cost and hassle of manual and paper-based tasks—and speed every business transaction—while gaining more control and visibility over the entire process. Track and manage signed documents no matter where you are.

Adobe Acrobat DC
Fill, sign, and send any form electronically from your desktop, browser, or mobile app.

Adobe provides the tools that make it easier for marketing to design the system with little IT input. In-depth guidance from our consultants is available to help you get the most from your digital enrollment investments and to get even more out of these solutions.
The digital enrollment imperative.

4 Ibid.
5 Ibid.
7 Rick Parrish and Jennifer Belissent, Ph.D., "Transform Government From The Outside In, Embrace Four Imperatives For Smart, Effective Government In The Age Of The Citizen," Forrester, July 22, 2015.
9 "Open the door to citizen self-service portals," Adobe, 2015.
10 United States Department of Labor cares for ill and injured employees.
11 Ibid.
13 Ibid.
14 Ibid.
15 Ibid.
16 Ibid.
17 Ibid.
19 Ibid.
20 Ibid.

© 2016 Adobe Systems Incorporated. All rights reserved. Printed in the USA.
Adobe, the Adobe logo, Acrobat, and the Adobe PDF logo are either registered trademarks or trademarks of Adobe Systems Incorporated in the United States and/or other countries. All other trademarks are the property of their respective owners.