


## **Global Commercial Banking**

Advancing your vision with focused  
healthcare expertise.





Forward looking ideas and focused expertise are critical to advancing healthcare and your healthcare business. To help you fulfill your important mission, we keep in step with your needs. Working closely to understand every nuance and leverage the industry leading knowledge and global platform of Bank of America Merrill Lynch to help you succeed.



### **OPPORTUNITY AT EVERY STEP**

Addressing the complexities of your business and your sector requires a thoughtful approach. At Bank of America Merrill Lynch, your dedicated client manager leads a team of healthcare industry specialists working together to evaluate your unique situation.

Whether you require an infusion of funds, seek to improve your revenue cycle metrics, streamline payment processes or pursue strategic opportunities, we provide customized solutions and services backed by more than \$50 billion in commitments to the healthcare industry.<sup>1</sup> And you have the confidence of working closely with a highly experienced healthcare team that serves 93% of the country's top-ranked hospitals<sup>2</sup> and 90% of the top-ranked health plans.<sup>3</sup>

Year after year, quarter after quarter, day after day, we leverage the strength of one of the world's leading banks with more than \$2.3 trillion in assets<sup>4</sup>—and the focused attention of a local client manager—to help you turn opportunities into realities again and again.

<sup>1</sup>As of September 2010  
<sup>2</sup>U.S. News & World Report, 2010  
<sup>3</sup>Thomson Reuters, 2010  
<sup>4</sup>As of December 31, 2010

## WORKING CAPITAL SOLUTIONS

Position your healthcare business for success by improving visibility, optimizing working capital and managing risk. We're by your side every day over the long term, helping you navigate challenges and take your opportunities further, wherever you do business.

**Revenue cycle management:** Benefit from a holistic solution that gives you better options across the revenue cycle, from the time the patient walks in the door to complex insurance payments to automated reconciling, posting and denial processes. Let us help you replace complex, paper-intensive processes with more automated solutions so that you can:

- Give your patients more convenient ways to pay—by ACH, healthcare card or check, whether in your front office before care or through electronic billing after care, you can verify eligibility real-time, perform claim status checking and automate your bill payment, presentment and reconciliation, saving you time.
- Eliminate paper EOBs from your process—let us turn your paper EOBs into an electronic file that you can easily upload to your patient accounting system.
- Move to electronic remittances advices (ERA) more quickly—using our managed payer enrollment network, you have a pre-established connection to numerous payers across the country.
- Have access to better information when you need it—with web-based image access and reporting and enhanced denial and contract management features, you can more quickly and accurately appeal denied charges, forecast expected claims payments, and be alerted to discrepancies when payment amounts differ from contract terms.

**Disbursement management:** Whether you are paying suppliers and vendors, or need to make HIPAA-compliant claims payments to providers, you can simplify your process with our comprehensive payables solution. You have the flexibility to select from a variety of payment types for each payee, including ACH, card, wire and check. Plus, you can provide us with your vendor names and let us do the rest to help you maximize vendor adoption of AP card payments and gain benefits such as volume-based cash payout incentives, earn float and manage working capital more efficiently. Nearly 25 percent of our AP card volume originates from the healthcare sector.

**Liquidity management:** Seamlessly manage all your positions, minimize costs and keep your capital working faster and more efficiently locally, regionally and globally with integrated solutions, total visibility and multibank reporting.

**Fraud prevention solutions:** Manage costs and gain greater peace of mind by reducing your exposure to certain types of fraud with our enhanced monitoring capabilities.

Improving visibility

Healthcare businesses use CashPro® Online, our award-winning online banking channel, to access virtually all the tools and solutions they need to view, analyze and manage capital, as well as meet your broad range of financial needs. All with one portal and one password.

## CREDIT AND FINANCE

Through changing industry and market conditions, we are at the forefront of lending and leasing solutions for the healthcare industry. From gaining access to funds to acquiring new equipment to pursuing a strategic opportunity, we are fully committed to helping your business succeed and grow.

**Working capital financing:** Match your borrowing needs with your working capital requirements with flexible credit solutions from Bank of America Merrill Lynch, including lines of credit, revolving and non-revolving lines of credit and business credit cards.

**Capital structure financing:** Position your business for an expansion, acquisition or strategic investment with flexible financing of long-term assets, such as fixed assets, permanent working capital and business expansion and acquisition on a structured payment schedule.

**Syndicated finance:** Address large borrowing needs with syndicated loans of \$50 million or more drawing on the strength, expertise and track record of Bank of America Merrill Lynch to help you get the job done.

**Bridge/interim financing:** Obtain interim financing to aid your company in completing a transaction in advance of obtaining more permanent capital.

**Asset-based lending:** Leverage the expertise of Bank of America Business Capital for asset-based loans of \$10 million or more for working capital, acquisitions, expansions, turnarounds and debt restructurings.

**Trade financing:** Gain a competitive edge with innovative solutions designed to help you optimize cash flow and minimize risk across your global trade and supply chain.

## At the forefront

**New opportunities for healthcare companies are coming into clear view** amid improving industry, economic and market conditions, and a clearer picture of the regulatory and political landscape. Your strategies and execution in the months ahead are likely to have a dramatic and lasting impact.

## EQUIPMENT FINANCE

Working with Banc of America Public Capital Corp<sup>5</sup> Healthcare Finance, you have a trusted ally focused on bringing you a strategic plan for your specific business, as well as a wide range of capabilities and solutions.

**Comprehensive capabilities:** Address the unique needs of your organization with access to a complete array of capabilities, including:

- Technology financing program for IT systems
- HiTech Financing for EMR
- Project financing for upgrading physical plant, renovations, expansions and more
- Energy efficiency project financing
- Obsolescence protection for medical equipment
- Financing for outpatient centers
- EHR upgrades
- Joint venture
- Hospital-owned
- Medical transportation, including helicopters

**Medium-term capital solutions:** Obtain financing that's right for your objectives, from tax-exempt leases and obligations to tax-oriented leases, finance leases and loans, non-tax operating leases and sale leaseback transactions.

**Equipment financing expertise:** Depend on our equipment finance specialists to provide a properly structured lease that enables you to acquire equipment without tying up cash reserves or working capital, enjoy the benefits of equipment use without the burdens associated with ownership, augment your cash flow, balance sheet and asset management capabilities, and secure a significantly reduced after-tax cost of capital.

**Capital solutions for EMR:** Finance your EMR technology with a customized solution through our HiTech Financing product suite designed for your particular hardware, software and implementation needs.

**Structured payments:** Achieve greater flexibility and improve your budget cycle management with deferred and step payments solutions.

**Energy financing expertise:** Improve energy efficiency, upgrade your energy infrastructure or implement new energy technologies working with our dedicated energy services team. We offer financing for a wide range of facility improvement projects, such as biomass and/or waste-to-energy plants (CoGen/CHP), geothermal heating and cooling, solar projects and wind projects.

Financing solutions include:

- Traditional loans and leases
- Tax-exempt financing
- Power purchase agreements
- Energy services agreements
- Tax credit bonds (BABs, CREBs, QECCBs, QSCBs)

## Adaptive framework

**Whether you're pursuing a single-asset acquisition or a complex expansion,** Banc of America Public Capital Corp Healthcare Finance offers innovative options precisely suited to your goals.

<sup>5</sup>Certain products are offered through Banc of America Public Capital Corp, a wholly owned subsidiary of Bank of America, N.A.

## CAPITAL RAISING AND ADVISORY SERVICES

From broadening your access to capital to helping you turn strategic opportunities into realities, we offer you the experience and capabilities of one of the largest investment banking teams dedicated to the healthcare industry. Through our broad global distribution network comprising relationships with more than 3,500 institutional investors, we provide in-depth access to both the public and private capital markets.

**Sector expertise:** Leverage the specialized expertise and proven track record of investment bankers dedicated to meeting the unique needs of businesses across the healthcare services, medical technology and life sciences sectors.

**Equity capital:** Access innovative equity and equity-linked capital raising solutions and world-class execution designed to raise capital, grow portfolios, invest funds and manage exposure—all through our powerful, integrated equities platform.

**Debt capital:** Gain industry leading capabilities across the full spectrum of debt solutions, ranging from global high yield and investment grade corporate bonds to loan syndications, commercial paper, debt private placements and securitized products.

**Tax-exempt financing:** Fund your capital expenditures in the municipal securities market with a major underwriter of tax-exempt securities, including asset-backed securities, short-term or structured credit products, leveraged finance, interest rates, foreign exchange and commodities.

**Mergers and acquisitions:** Navigate your complex challenges with an experienced mergers and acquisitions advisory team at the forefront of critical transactions for both public and private companies across the healthcare industry.

**Loan syndication:** Connect with one of the broadest bases of institutional investors nationwide and globally, with more than 250 professionals dedicated to floating rate debt structuring and distribution.

**Financial risk and liability management:** Access innovative risk management strategies and proven expertise in addressing both the price exposure and tax and accounting ramifications of a full range of structures. Along with comprehensive expertise in rates, foreign exchange and commodities, we also offer micro and macro risk analysis and forecasting assistance through BofA Merrill Lynch Global Economic Research.

## Comprehensive solutions

**From broadening your access to the global capital markets to helping you manage financial risk and liabilities,** we understand the challenges healthcare businesses face around the world, and we tap the full resources of our company to help you succeed.

## INDIVIDUALS AND INSTITUTIONS

From personal wealth management to institutional retirement and benefit plans to philanthropic management to group banking services for your employees, we offer comprehensive capabilities that can help you add value to your business and the people who are critical to its success.

**Wealth management:** Connect your organizational leaders with wealth management specialists who can customize financial solutions for their individual needs, objectives and opportunities. Designed for individuals and families with \$3 million or more in investable assets, our wealth management solutions are personally delivered by a dedicated advisor and team of specialists in investment management, financial planning, estate and tax strategies, philanthropic management, custom credit and banking services, specialty asset management, and trust services and administration.

**Benefit and retirement plans:** Address the challenges of managing a defined benefit plan, from funding pressures to changing regulations and reporting requirements to market volatility, while meeting your organization's pension liabilities and financial objectives. Our defined benefit plan services include investment consulting, asset management choices, actuarial consulting, trust and administrative support. In addition, we bring a depth of knowledge and resources to managing your retirement plan, with deep experience in serving approximately 1,500 plan sponsors and more than four million participants.

**Asset management:** Support and sustain your mission with objective advice and customized asset management solutions reflecting in-depth healthcare industry knowledge that comes from a long-time commitment to serving hospitals, research and other medical organizations. Let us put the strength of one of the world's largest financial institutions to work for you.

**Philanthropic management:** Leverage decades of specialized philanthropic experience to help you effectively manage and administer your endowment, foundation and planned giving programs. From rural infirmaries to multi-state health systems, we have a deep understanding of the unique needs of healthcare institutions. Our specialists will consult with you and your board on all aspects of the management and administration of your organization, and will customize your asset allocation and portfolio selection to your unique goals, policies and liquidity needs.

**Employee benefit solutions:** Simplify the payroll process, cultivate employee loyalty and much more with our variety of services, including:

- Group banking
- Preferred financial services
- Payroll management
- Consumer-directed healthcare solutions
- Health savings accounts to enable your employees to pay for current and future qualified medical expenses with pre-tax dollars
- Flexible spending accounts, HRAs and health-themed consumer reward credit card solutions

## Bridging strategies

**Providing retirement and benefit plan solutions** has been a core capability for more than 90 years. We currently serve 1,500 plan sponsors and more than four million participants with nearly \$80 billion in institutional retirement assets. As an industry leader, we are committed to helping you build and maintain an employee benefit plan tailored to your business needs—one that helps your employees prepare for retirement with confidence.

## COMMUNITY COMMITMENT AND CORPORATE RESPONSIBILITY

Whether it's creating economically vibrant neighborhoods or enhancing cultural awareness, Bank of America Merrill Lynch helps promote the quality of life in our communities where we live and work through seven distinct pillars.

**Responsible business practices:** Fostering a stable business environment helps fuel economic growth in our communities and is the cornerstone of our long-term success.

**Community development lending and investing:** Our 10-year, \$1.5 trillion community development lending and investing goal is designed to support low- and moderate-income and minority neighborhoods nationwide. Plus, our \$10 million microloan investment is helping support economically disadvantaged communities and individuals around the world.

**Philanthropy:** Our 10-year, \$2 billion charitable investment goal, started in 2009, supports nonprofit organizations serving a broad range of critical needs.

**Diversity and inclusion:** We work with an array of organizations that promote diversity and inclusion, and we are committed to fostering an environment in which associates and business partners, regardless of personal background, experiences or viewpoints, achieve personal success and contribute to the growth of our business.

**Volunteerism:** Our volunteer efforts, including a goal to generate more than one million volunteer hours, correlate with our philanthropic investments, creating opportunities for our associates to be part of the solution to critical needs worldwide.

**Environment:** We address global climate change through our 10-year, \$20 billion environmental initiative. As part of our effort to promote green business practices, we constructed the Bank of America Tower at One Bryant Park in New York. It is the first skyscraper to earn the U.S. Green Building Council's LEED® Platinum certification for environmental performance and sustainability.

**Arts:** As a major supporter of arts and culture globally, we help stimulate minds, communities and economies around the world, including unique programs such as Museums on Us® and Art in our Communities®, providing communities with greater access to cultural enrichment and bringing new revenue opportunities for participating organizations.

## Enduring commitment

**We are committed to creating meaningful change in the communities we serve** through our philanthropic efforts, associate volunteerism, community development activities and investing, support of arts and culture programming and environmental initiatives.

## OUTSTANDING SERVICE AT EVERY STEP

When it comes to serving your healthcare business, we believe that building client relationships and delivering outstanding client service are inseparable. Whether it's planning your next growth phase or getting knowledgeable answers to everyday banking issues through our Global Client Service Contact Centers, we're here to help you take your opportunities further.

### Information and assistance when you need it

You have access to a network of client service advisors located across multiple time zones. Our client service advisors are prepared to address standard requests in a single conversation. Whether you seek account information or answers to more complex questions, help is just a phone call away. For additional convenience, you also have access to easy-to-use online and automated services with robust security features for managing your banking needs.

### A client experience that stands out

You can be confident that you have a banking provider committed to making it as easy and convenient as possible to do business with Bank of America Merrill Lynch. We're proud to be distinguished by our current service achievements, and remain committed to delivering a client experience that leads our industry and drives your business ahead.



Bank of America Merrill Lynch Commercial and Corporate Banking Call Centers recognized for "An Outstanding Customer Service Experience" by J.D. Power and Associates

For J.D. Power and Associates 2010 Certified Call Center Program™ information, visit [jdpower.com](http://jdpower.com)

## A powerful ally to health companies of every size.

### Serving the unique needs of

With more than 30 years of industry experience, we provide a range of services to healthcare organizations. We currently serve more than 100 top-ranked health plans.<sup>1</sup>



### Put an experienced team of industry specialists to work for you

With Bank of America Merrill Lynch, you have the financial strength of a global bank combined with the personalized service you expect in a local banking relationship. Your dedicated client manager leads a team of knowledgeable healthcare banking specialists on your behalf. Working together, they provide you with the full scope and scale of services from Bank of America Merrill Lynch.

### Leading with experience, strength and commitment

- Over \$40 billion in capital committed to the healthcare industry
- The No. 1 treasury management provider<sup>2</sup> and No. 1 treasury services provider to the U.S. middle market (source: independent research consulting firm)
- No. 1 U.S. commercial bank (source: Bank of America proprietary research)
- No. 1 in syndicated loans to middle-market companies (source: Security Data Corporation)
- No. 1 lead arranger of asset-based loans (source: As of March 31, 2009, Thomson Reuters)
- A leader in charitable giving, with a 10-year goal, announced in 2009, to donate \$2 billion to not-for-profit organizations through our Neighborhood Excellence Initiative®
- More than 400 healthcare bankers and product specialists in the U.S. and Europe

**Advance your vision.** Let us put our focused expertise and broad capabilities to work for you. Visit [bankofamerica.com/healthcare](http://bankofamerica.com/healthcare) or contact your Bank of America Merrill Lynch representative to learn more.

**Bank of America  
Merrill Lynch**

Stacy Carcaci  
Account Executive  
Enterprise Creative Solutions

<Tel1><000.000.0000> • <Tel2><000.000.0000> • <Tel3><000.000.0000>  
<e-mail address>@<e-mail suffix>  
<Legal Entity Name>, <Mail Code>  
<Street Address>, <City, State, Zip Code>

<sup>1</sup> U.S. News & World Report, "Best Hospitals 2009."  
<sup>2</sup> Treasury & Risk, September 2009.

