

Company/Organization	CIGNA
Industry	Financial Services/Insurance
Business Need	Produce customizable statements for a diverse audience; improve readability of the statement and present information in a manner that is easily understood; flexibility in the design to accommodate future changes without major redevelopment costs
Direct Marketing Solution	<ul style="list-style-type: none"> • Defined contribution and benefit statements were created with highly flexible and scalable designs • CIGNA's brand identity was leveraged while also allowing plan sponsors to convey their own branding and tailor sections of the statement to the specific requirements of their plan and their participants • The new statement offered extensive messaging capabilities (so messages from several sources could be integrated) and a personalized on demand newsletter • Existing messaging content from CIGNA's plan sponsor database was leveraged • Personalized messages and variable content were created for specific education initiatives based on participant data and to cross reference to other educational information available through other CIGNA channels – enabling consistency and reinforcement of key messages • The personalized newsletter incorporated content from third parties such as SmartMoney and Forefield, as well as CIGNA's Epiphany Web CRM tool • The statement, printed in black and white on a full-color paper stock, aided the reader in navigating the statement and gave the illusion of a full-color statement without the expense • Subsequently, rolling enhancements were made to the statement within three month development cycles to meet the needs of all plan sponsors that CIGNA serves
Results	<ul style="list-style-type: none"> • Plan participation increased 10.5% (Note: Participants contributing savings to the plan for the first time) • Net ongoing contributions increased 5.3% (Note: Participants increasing the amount they save) • ROI was realized by CIGNA in two and a half years with subsequent annual savings in excess of \$1,000,000 • 82% of the individuals surveyed reported a significant improvement and 96% reported the statement easier to read and understand

