



PERSONALIZED MEMBER COMMUNICATIONS

Member Communications: Personalized, Relevant and Organized

As the insurance market shifts and becomes more retail-oriented, employers, brokers and members are taking a more active role in researching coverage options and making benefit selections. To sufficiently guide members through the enrollment process and deliver other mandated plan documents, Health, Group and Voluntary Benefit insurers need the capability to create and distribute relevant and personalized plan materials. However, with the high number of customization options required, numerous communication iterations and importance of accuracy, creating personalized materials can be a challenge. Payer organizations need a communication platform that is equipped to handle these requirements and produce personalized documents in a centralized, automated way that ensures members get the benefit information they need to make informed decisions.

In evaluating their present engagement programs and capabilities in providing member communication services, payers should consider the following questions:

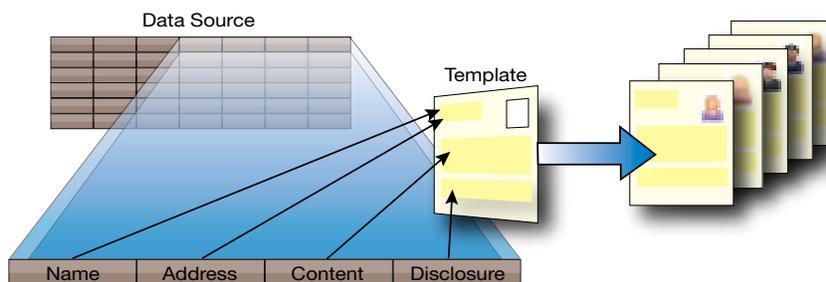
- Are we using multiple platforms that do not permit automation?
- Can messages be tailored to the appropriate communication channel for the member?
- Are member communications consistent, personalized and presented in a coordinated package?
- Can we effectively deliver campaigns and health engagement programs?
- Do communications contain relevant content?

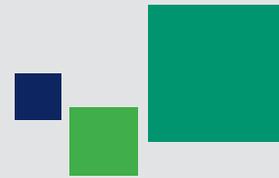
Paragon’s Integrated Member Communications Solution

Paragon is an advisory consulting and systems integration firm with years of experience helping healthcare payers optimize processes, manage content and deliver plan-related documents to members as required. As part of this effort, Paragon has created its Integrated Member Communications Solution. This solution provides the opportunity to place personalized customer content on documents such as transaction statements, confirmations, enrollment packages, EOBs, ANOCs and other communications to influence behavior and enhance payer value. The content is customized to each individual, and may be provided in the form of a name, graphic, logo, or any text. Well-defined communications in print and online media can translate to less traffic to call centers, but more importantly, they empower the member in a consumer-driven world. The likelihood that documents will be read is also greatly increased when the content is relevant and personalized.

Paragon’s eArchiving Solution Framework

Paragon’s solution provides centralized communications on a localized platform capable of multi-channel distribution to enable your consumer efforts with the power of a marketing resource center. This approach offers quick, targeted communications while lowering operational costs. More importantly, it empowers payers to become consumer-centric by providing timely, relevant information to its members that will increase the likelihood of participation.





How to Get There: Paragon's Benefits to Payers: Roadmap Initiative

Paragon has developed a robust workshop engagement model that allows us to quickly and effectively facilitate the development of a strategy roadmap. The roadmap is designed to drive alignment among internal leaders and provide a game plan for moving forward in a way that is tailored to your larger business strategy and consumer culture. We apply our healthcare and Group/Voluntary business experience and consider your enrollment goals, communication materials, and current capabilities to create your future consumer focused Communications Strategy. The assessment and roadmap will provide you with a comprehensive view of:

- **Where you are:** An assessment of your current position in the competitive landscape and a review of existing communication materials and initiatives.
- **Where you should be:** A strategy for the personalized communications space that addresses when, how, and why to enter. It should support your overall consumer centricity strategy including experience, engagement, and compliance.

Benefits to Payers:

- Provides a flexible communications system to generate personalized and compliant communication materials at reduced operating costs
- Enhances employee experience utilizing a personalized enrollment campaign
- Increases benefit participation with supplemental and voluntary coverages
- Achieves appropriate benefit and coverage levels through informed benefit decision making
- Improves client retention and plan profitability
- Reduces call center volumes during annual enrollment
- Meets the needs of an evolving consumer marketplace



About Paragon

Paragon is a consulting firm that helps health and life sciences companies become high-performing, compliant, and digitally connected. Paragon powers business transformation and delivers better business outcomes by providing valuable consulting services as a trusted partner to our clients. We do this by building long-term client relationships based on our domain expertise, creative ideas, pragmatic consulting services, and quality delivery of solutions.

For more information, please visit us online at www.consultparagon.com or call 1.800.462.5582.

Paragon Client Roster

Paragon's client roster includes life science industry leaders such as:

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|------------------------|------------------|----------------|-----------------------------|
| • AbbVie | • Celgene | • MedImmune | • Shire |
| • AstraZeneca | • CSL Behring | • Merck | • Chiltern |
| • Bausch & Lomb | • Daiichi-Sankyo | • Novo Nordisk | • inVentiv Health |
| • Bayer | • GSK | • Otsuka | • Worldwide Clinical Trials |
| • Bristol-Myers Squibb | • Lilly | • Roche | • Regeneron |