



BANK'S APPROACH TO PERSONAL SERVICE EXTENDS TO EMPLOYEES

Cigna One Guide fits right in

Signature Bank, a full-service New York City-based commercial bank, primarily caters to meeting the needs of privately owned businesses, their owners and management. Having established itself as a well-recognized commercial bank by successfully focusing on serving this market niche, Signature Bank operates 36 private client banking offices throughout the New York metropolitan area, Connecticut and California as well as in North Carolina. Its private client banking teams serve as a single point of contact for the Bank's growing client base. This distinctive, client-centric approach to relationship-based banking is what sets Signature Bank apart. Along with its commitment to client care, the Bank's leadership works to ensure its employees receive the same kind of service with their health benefits.

Signature Bank takes a strong stance with regard to the overall health and well-being of its employees. Therefore, when the Cigna One Guide® customer advocacy solution was offered to Signature Bank, leadership immediately recognized synergies with its own mission. As a result, a decision was made to capitalize on this opportunity. Always looking for ways to improve, Signature Bank wanted to make it easy for employees to navigate their own health care journeys. They also turned to Cigna to:

- Help employees get the most value from their plan
- Foster better employee involvement with their own individual health
- Streamline the workload of the benefits team

Signature Bank is a full-service commercial bank headquartered in New York City. It serves clients throughout metro New York and Connecticut and recently expanded to the West Coast and North Carolina.

Medical + Pharmacy + Behavioral with Cigna One Guide

Employees: 1,613

Covered participants: 2,462

Recognition:

Cigna Well-Being Award®



“We're committed to providing high-level service and support to our clients as well as our employees. Cigna One Guide helps us do that.”

Awilda Soto, Benefits Manager

Help along the way

Commercial finance as well as health care can be quite complex. Just as Signature Bank guides its clients with their financial transactions, Cigna guides customers through their health care journeys with personalized, consultative service.

Soon after the One Guide launch, Signature Bank's benefits team began receiving positive feedback from employees, according to Awilda Soto, Signature Bank's benefits manager. Cigna's personal guides were addressing employees' immediate needs as well as providing guidance and answers to questions employees didn't realize they had.

With more than 85% of Signature Bank's enrolled employees contacting One Guide for support,* personal guides were assisting on a regular basis. Soon, the Bank's benefits team members were fielding fewer and fewer questions, said Soto.

“Even if people don't know what questions to ask, Cigna personal guides know how to help them optimize their plan,” explained Soto. “Some of our employees were used to hand-holding from our benefits team. They really appreciated having someone to walk them through everything. With Cigna One Guide, they get access to that type of personal support.”

Together, all the way.®



Signature Bank employees typically interact with One Guide by phone. However, they are increasingly engaging through the **myCigna**® website and app once they hear how easy and how valuable it is, added Soto. An increasing number of employees are using it to check HSA balances, review claims, find providers, get cost estimates and more.*

Employees also receive timely and relevant messages, motivating them to improve their health and make the most of their health plans. “One Guide even helps employees use their health savings funds most effectively,” Soto noted.

More value

- › ER visits were **10% lower***
- › High performing provider utilization was **26% higher***
- › **80%** of One Guide users earned incentives, averaging **\$334****
- › **2.3% overall decrease** in medical trend***

Partnering to promote

While Cigna promotes One Guide through its own communications efforts, a collaborative effort with Signature Bank helps encourage employees to call or click to connect with One Guide and its team of personal guides.

At Signature Bank, that internal promotion and education begins during the onboarding process. Information about One Guide is included in benefit orientation materials for all new hires.

Quarterly email reminders about how to maximize their benefits are sent to all Signature Bank employees. The Bank also holds seminars about benefits, including Cigna’s MotivateMe® incentive program. The promotion is working as 80% of those engaged with One Guide have already earned incentives.*

Signature Bank’s small, yet powerful three-member benefits team helps to spread the word on their own, reminding employees to contact One Guide with any questions about their plans. “We often share our own personal One Guide experiences, which helps employees understand what to expect,” Soto added.

Since Signature Bank began promoting One Guide internally, employees are calling Cigna more often and experiencing quicker resolutions, according to Soto.

* Consultative Analytics Platform report (2018 vs. 2019); comparing One Guide users to non-One Guide users.

** Consultative Analytics Platform report (2018 vs. 2019).

*** Reflects claims incurred between January 2019 and December 2019, paid through January 2020.

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Questions answered

- › **More than 85%** of employees use One Guide**
- › Digital use among eligible users **increased from 12% to 53%****

“Since Signature Bank began promoting One Guide internally, employees are calling Cigna more often, and experiencing quicker resolutions.”

Leadership buy-in key to healthy success

Engagement in Cigna’s products and services, including One Guide, is an important component of the health care road to success for both clients and their employees. Soto said it’s definitely most effective when engagement starts at the top.

The buy-in by leadership contributed to Signature Bank earning the Cigna Well-Being Award® recognition for the Tri-State area for the past five consecutive years (2015–2019).

Signature Bank was honored with the award for its ongoing efforts, including:

- › Creating a vision statement and internal brand that is demonstrative of senior management’s belief and investment in employees’ personal health and well-being;
- › Encouraging supervisors and management teams to engage and participate in the program, with the same challenges and goals; and,
- › Supporting a Wellness Committee that meets monthly and is fully supported by senior management.

The Bank’s leadership continues to work toward building a healthy culture, including the promotion of health-related initiatives throughout each plan year. And, its partnership with One Guide helps tremendously. The personalized service makes it even easier to engage employees and provide the necessary tools needed to stay healthy while achieving cost savings.

Health engagement

- › Preventive care utilization was **30% higher***

“Some of our employees were used to hand-holding by our benefits team. Now they receive that same personal support with Cigna One Guide.”

What’s next

While Signature Bank leadership is pleased with the results from One Guide, they strive to continue to improve employee engagement, and ultimately, employee health and well-being. The Bank plans to continue closely collaborating with Cigna to promote the service and help employees reap a myriad of benefits.

