



BEYOND THE BOTTOM LINE

MBP came back to Cigna because of the total value they receive

As a construction and program management firm, MBP knows the value of a strong support foundation. It was the strong support they received from Cigna that made it difficult for them to switch health benefit carriers – and brought them to the realization that they needed to come back.

MBP was a Cigna client from 2011 to 2013. During that time, Cigna helped the company build a plan where health improvement programs were highly utilized and customer service was greatly appreciated. However, in 2014 MBP decided to look for another health insurance carrier.

According to Bryn Bernstein, MBP's Human Resources Manager, "It was disappointing to leave Cigna, but we were offered what we thought was a better deal, including some savings we could pass along to our team members. So despite our positive relationship with Cigna, we decided to make the move."

MBP knew that changing carriers would be a challenge. But right from the start, MBP and its team members noticed that something was missing. It was the personal service and attention they received from Cigna – and the results were being felt by leadership, as well as team members.



MBP

After one year, MBP realized that they needed a health care partner who understood their culture and offered support in ways consistent with their own company philosophy of treating team members like family.

MBP's decision to return to Cigna was an easy one.

Together, all the way.®



Offered by Cigna Health and Life Insurance Company or its affiliates.

Reasons to return.

Here are the reasons MBP felt they had to return.

Integrated benefits. Prescriptions and their related costs had been a big part of MBP's plan, and their pharmacy and medical plans were not integrated. When pharmacy issues came up, team members had to contact a separate pharmacy benefit company and weren't able to use their medical customer service team as a one-stop resource. Having to head one direction for medical and another for pharmacy was frustrating. What's more, team members found the pharmacy plan difficult to use and customer service representatives not as willing to help as others in the past.

"Cigna's plans all work together, and the customer service representatives are helpful and positive."

Bryn Bernstein

Because Cigna integrates its medical and pharmacy plans, there's one account management team, one customer service team and one website. MBP also offers Cigna short- and long-term disability insurance to its employees.

Service experience.

MBP team members did not always feel that the new carrier's customer service representatives made the extra effort. Bryn found herself having to be more involved in getting her team members the help they needed. "Every day issues should typically not have to come to me. Anyone should be able to get simple service issues resolved."

Service representatives would take team members' calls, give them answers and end the call. Sometimes the issue was resolved, but sometimes not. "For the most part I never heard about Cigna service because our team members got what they needed," says Bryn. "Cigna support would continue the call and try to offer other options for the team member to consider. They're willing to

go the extra step and have more of a conversation so you don't feel like you're at the end of the road."

For MBP's human resources team, Cigna service also added extra value.

"MBP is all about taking care of its team members - in the office and at home. When you work with Cigna, you can tell they share that philosophy and focus."

Bryn Bernstein

Health improvement.

The other carrier offered many wellness programs, but they weren't as proactive in making recommendations that fit MBP's company and team member

needs. "I remember that someone presented the programs during implementation, but there were no ongoing conversations," Bryn recalls. "Cigna's health engagement team really provides that extra dedication and support."

Bryn also points out that Cigna's proactive approach to health is another good fit. "With tools like health assessments and online coaching programs, they can help us improve our team members' health today, but also focus on their future health. We welcome that proactive, forward-thinking focus."

Working as a team to help keep team members healthy and happy is a perfect fit for MBP's culture. The company's human resources team has worked hard to develop a good reputation with its team members and Cigna's strong focus on delivering positive service experiences supports and further enhances that reputation.

"The local account team was available and knowledgeable on all of our products and services so they could help us with any issue."

Bryn Bernstein

At renewal time, MBP was glad they could go back to Cigna. From implementation and account management to health improvement and customer service, MBP now more fully appreciates the extra value Cigna delivers with more resources, extra support and an overall better experience.



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