

Cigna's Journey to Transform Client Acquisition and Retention

A Cigna **Success** Story

JUNE 11, 2024



aka

Streamlined Sales & Onboarding to Catapult Membership Growth





Agenda



Cigna & TCS: Who We Are & Our Partnership

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Opportunities & Aspiration

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Eureka! Approach: Our Comprehensive 4-S Strategy

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Trifecta for Solution: Cigna, TCS & Pega

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Cigna and TCS: Who We Are

An Overview

Cigna Healthcare



Advocates for better health through every life stage. Guiding customers through health care, supplying insights around the best choices to improve personal vitality. Covering **US Commercial, US Government, and International** health plans.

From childhood to adulthood through retirement, Cigna is “**by your side through every stage of life**”, with comprehensive service to meet customers’ changing needs.

Tata Consultancy Services



IT services, consulting, & business solutions organization partnering with the Fortune 500 for the past 50 years, Innovation and collective knowledge to transform all futures with purpose. Over 600k+ employees globally distributed. 152 nationalities.

Collaborate and build on knowledge and expertise to **improve the world we live in**. Contextual knowledge as our differentiating factor, **bringing our clients’ visions to life**.

Opportunities & Aspiration

Insurers must elevate the experience, starting with the brokers who dominate client interactions

Facts

99%

Brokers
Want Ease

No.1

Reason to
Recommend

41%

Want to
Understand

47%

Expect
Personalization

Integrated
Benefit Platforms



Our **Joint Goals**

Double New Business Sales

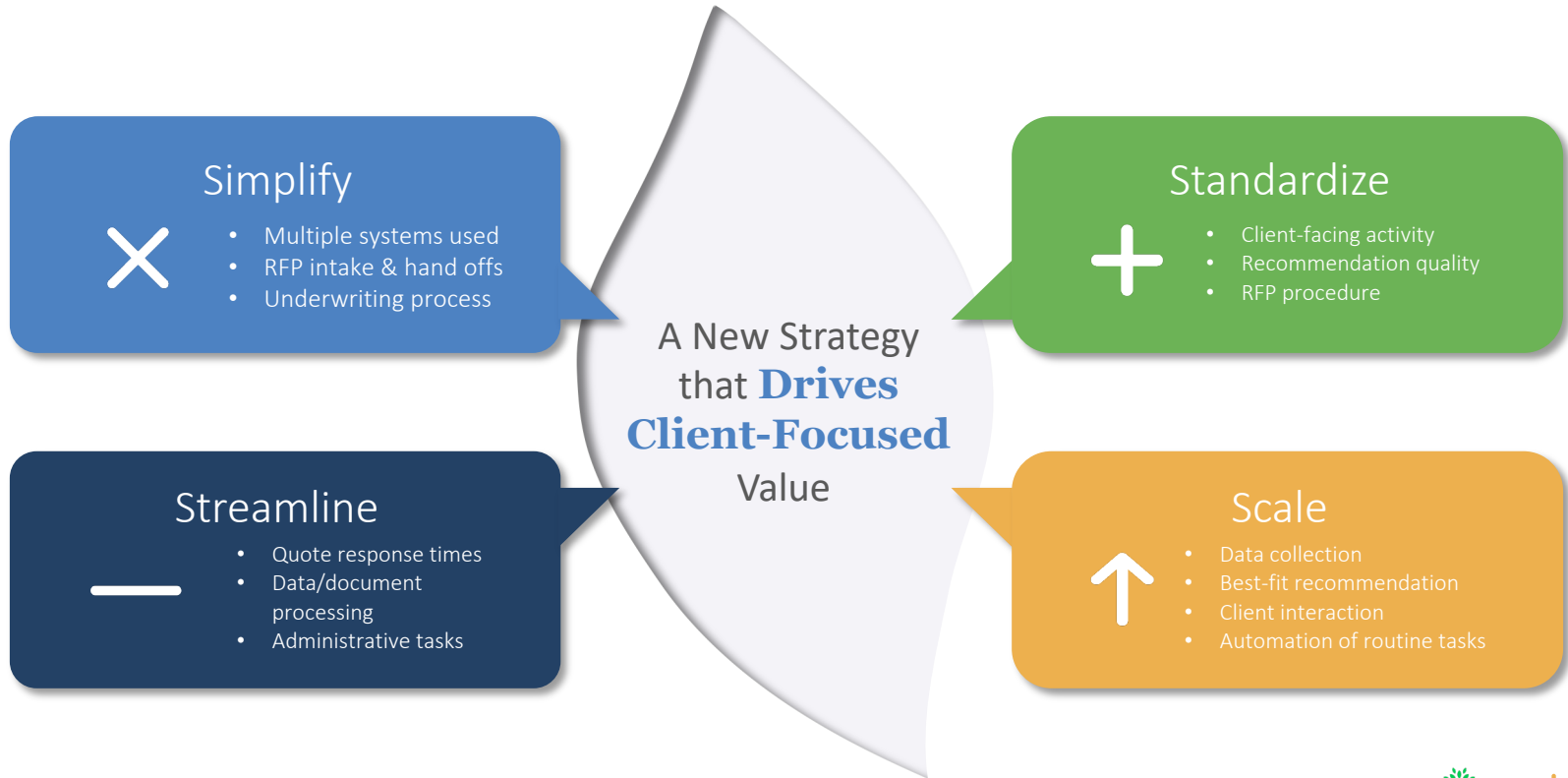
Increase Renewals by 50%

Business Opportunity

Clients, Members and **Brokers** need a **Simplified, Streamlined, Scalable** and **Omnichannel Acquisition & Onboarding** experience enabled by advanced technology

Our Eureka! Approach

Our comprehensive "4-S" Strategy multiplying success realized



End to End Transformation: U.S. Commercial Client Acquisition & Retention Program

A multi-year enterprise investment in transforming our current client onboarding process into an **industry-leading integrated** and **optimized** client experience.



Client Centric



Streamlined



Accelerated Onboarding



Enhanced Efficiency



Exceptional Experience



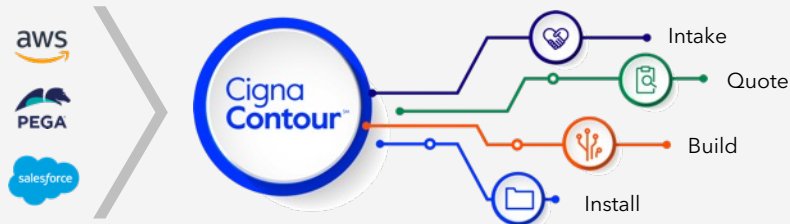
Industry Leadership in Ops Excellence

Modern Technology & Capability

- End to end Workflow Orchestration
- Client Relationship Mgmt.
- Document Generation & eSignatures
- Digital data collect & share
- App authentication & authorization
- Dynamic report & search

Cigna Contour

Elevating Experiences
Driving Efficiencies



Intake

Speed and accuracy maximize opportunities



Quote

Enable efficiency, affordability, and decision making.



Build

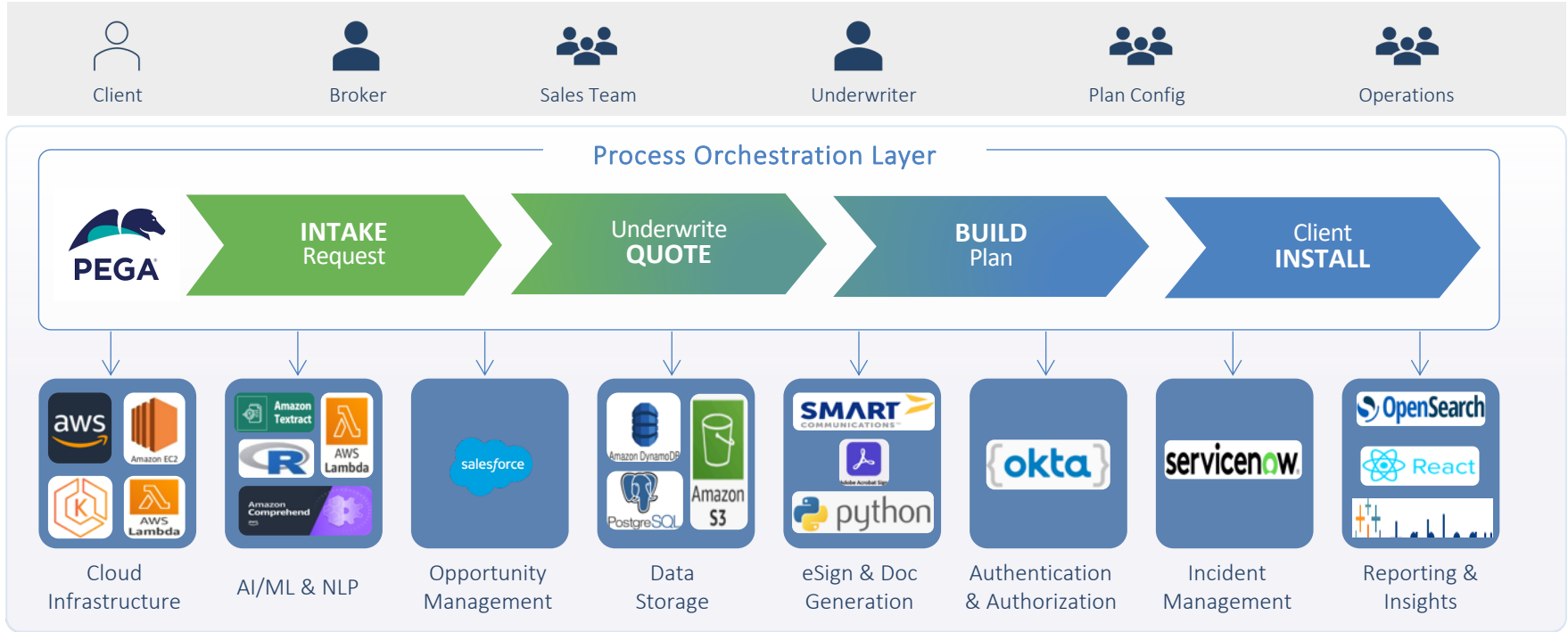
Sales delivery, business growth, and talent opportunities



Install

Quick and effective client onboarding and installation process

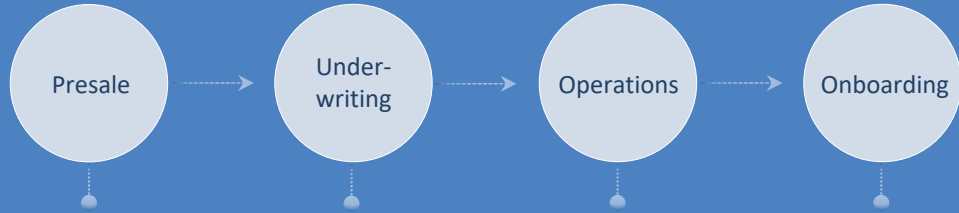
Trifecta Forces for Solutions – Cigna, TCS & Pega



Leverage the **Pega Center out Architecture & Process orchestration capability** to streamline process and integrate diverse systems for multiple stakeholders.

Outstanding Outcomes for Stakeholders

A Seamless End-to-End Journey Experience



Increased
RFP Volumes



Decreased
Decline to Quote



Improved
Broker Satisfaction



Greater
New Business Sales

“We won’t have to go to 100 different places to find everything we need.”

– Implementation Manager

“The Presale Operation has never run better than right now. Turnaround times are phenomenal, quality’s up...we have never been as well positioned for success as we are right now.”

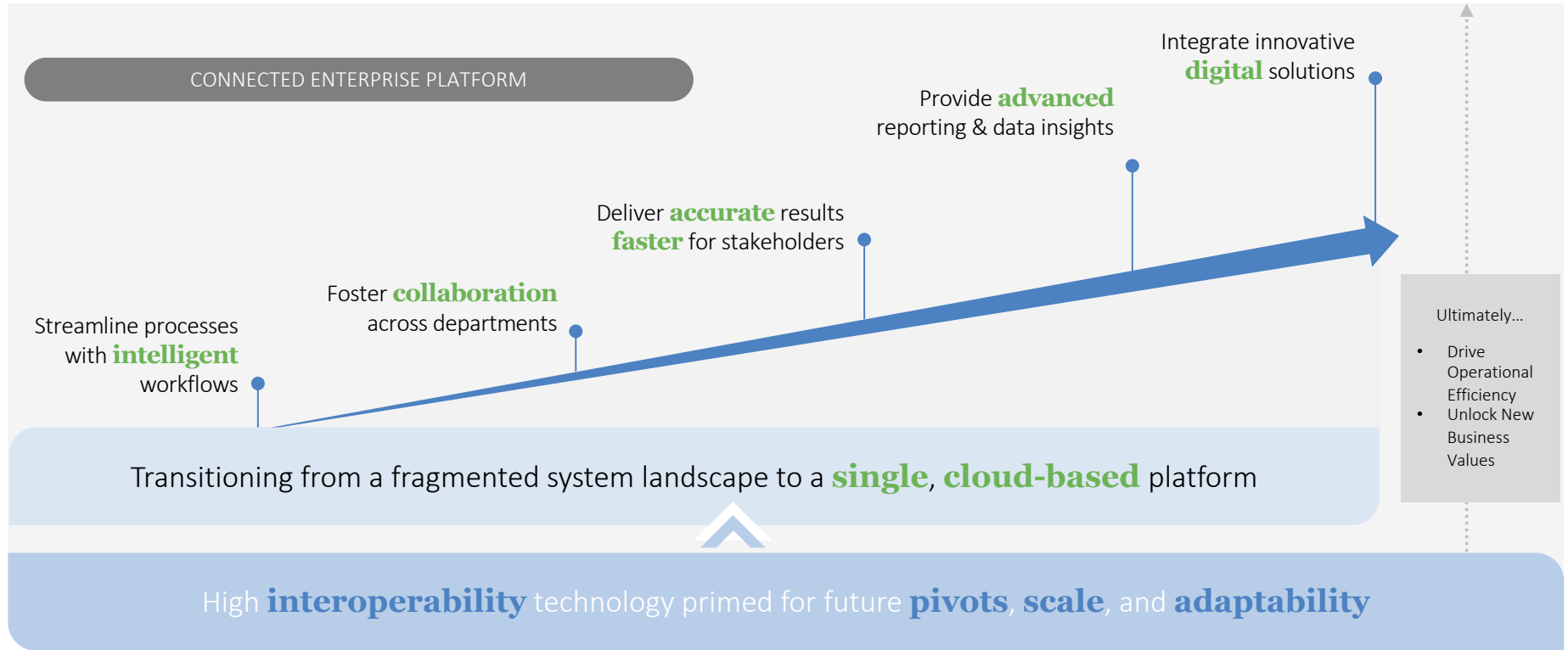
– Presale Management

“I’m surprised by the enhancements...made & how quick things are moving.”

– Risk & Underwriting Advisor

Transformation Outlook

Process Orchestration Layer



Questions?



Thank You!

