

YOU'VE WORKED HARD. YOU'VE GAINED MEMBERS.

Retaining those members may lead to more sales, more referrals, and ultimately, to your growth and success.

When you give members personal service and attention—when you remind them of all their Today's Options® benefits, they're more likely to:

- **Remain Today's Options members.**
- Ask you about the other products and services you offer.
- Tell family, friends, and neighbors about you, your expertise, and your products.
- Give you more referrals.
- Take your planning and product recommendations to heart.

What we're doing to help you retain Today's Options members.

We've launched a multi-faceted member retention campaign to help build Today's Options member loyalty.

The Communications Plan and Time Line (see attached) shows the steps of our Today's Options retention campaign, when each step will take place, and the talking points that could help you retain members.

Right now...

Take a look at the Member Retention Plan and Time Line for implementing each phase, which continues through Open Enrollment into 2008.

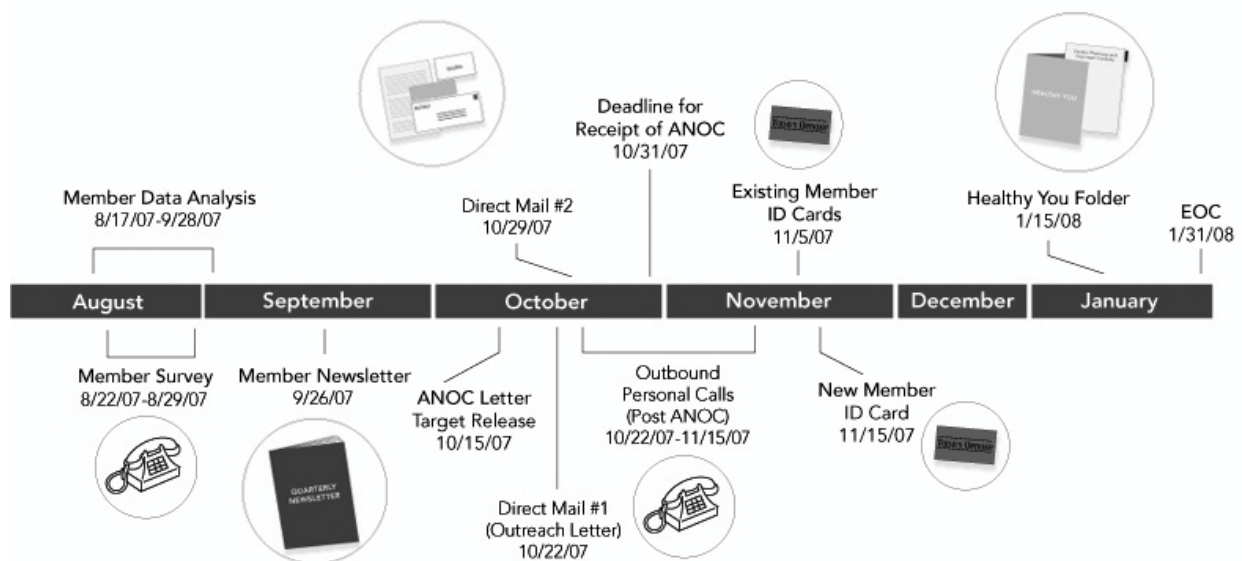
In the coming weeks and months, you will continue to receive regular e-mail updates about the member retention campaign—including tips and suggestions to help you make the most of the campaign.

2008 RETENTION PROGRAM

BUILDING MEMBER LOYALTY:

Take a look at what we're doing and what you can do to retain Today's Options® members.

The **Communications Time Line** shows the steps of our Today's Options retention campaign and when each step will take place.



Our goal is fourfold:

- Remind members about their current plan benefits, including those they may not be using.
- Reassure them that Today's Options continues to be an excellent value compared to other Medicare Advantage and Medicare Advantage Prescription Drug plans.
- Create a positive member experience from the service they receive.
- Strengthen members' loyalty to Today's Options.

STEP #1

MEMBER SURVEY AND MEMBER DATA ANALYSIS

We hired an outside consulting firm to conduct telephone surveys on 800 Today's Options members—400 with MA plans and 400 with MAPD plans. We wanted to know:

- Overall member satisfaction with their plan.
- Their intent to renew for 2008.
- What benefits were most important to members.
- The likelihood of adding drug coverage to their plan (MA members)
- Opportunity for referrals to family members or friends.

Here's what our members said:

Member Satisfaction	94% currently "satisfied" to "very satisfied" – with their plan 92% "satisfied" to "very satisfied" – with their agent
Renewal/Referral	88% intend to renew or add drug coverage (MAPD) in 2008 Annual Out-of-Pocket Limit, More Benefits than Original Medicare 92% would recommend their plan to someone
Purchase Decision	Opportunity to Save Money; Some I Trust (agent), More Benefits than Medicare 73% sought advice from an agent in making their decision
MAPD Option	42% say they would add drug coverage 20% say they have no drug coverage today

WHAT YOU CAN DO!

- Share these key member insights with Today's Options members.
- Reinforce that the annual out-of-pocket limit has remained the same, a benefit members indicated was very important to them.
- Review any opportunities to cross-sell and/or integrate prescription drug coverage (for MA members).
- Ask them if they have a friend or family member that might be interested in learning about Today's Options.

STEP #2

MEMBER NEWSLETTER

The first issue of ***Together***, a quarterly newsletter for Today's Options members, was mailed at the end of September. It's an eye-catching, easy-to-read publication with lifestyle and health information, an "Ask Your Pharmacist" column, a member spotlight and tips on choosing the right doctor and preventing winter illness. The first issue included a bonus gift—a small magnet containing the General Member Services phone numbers.

WHAT YOU CAN DO!

- Call members and ask if they liked the newsletter, and if so, what they liked about it. Is it posted on the refrigerator next to their grandchildren's artwork? Your call will remind them of their Today's Options membership, and it will demonstrate your personal commitment to them. Let them know they will receive the newsletter quarterly and that they can look for the next issue to arrive in early January.

STEP #3

ANNUAL NOTICE OF CHANGE LETTERS

CMS requires Annual Notice of Change letters be sent to all members of Medicare Advantage plans so that they are aware of changes made to their current coverage for the 2008 plan year by the Annual Enrollment Period, **which begins November 15th**.

WHAT YOU CAN DO!

- Contact members to ensure that they have received their Annual Notice of Change Letter—and tell them that it's an important document you want to personally review with them.
- Start by calling members whose monthly premium may be going up as of January 1, 2008; tell them the new amount appears in the ANOC letter they received. Emphasize elements of Today's Options that surveyed members said they liked most.
- Let them know there are **two new Today's Options plans for 2008** that offer comprehensive coverage at a low or no premium. Offer to mail or drop off literature explaining the new plans.

STEP #4 and #5

OUTREACH LETTERS TO CURRENT TODAY'S OPTIONS MEMBERS

CMS does not allow direct mail outreach letters to include specific details about Today's Options, nor does it permit us to personalize them.

Instead, our letters warmly thank our members for "choosing us for flexible, affordable healthcare and prescription drug plans." We let them know they are "an important part of our family," which is why "we work hard to provide [them] with the healthcare and prescription drug coverage [they] deserve."

The member outreach letters close with an invitation to call in case of questions. Members can call the listed toll-free number—established specifically for current members—and one of our fully trained Member Service Representatives will answer their questions.

WHAT YOU CAN DO!

- Download the outreach letters from your agent web site and carry copies with you.
- Be ready to give the toll-free phone number out to any current Today's Options members "on the fence" about keeping their plan.
- Exercise the power of a "thank you." Whenever you're speaking with a member, make it a habit to say "thank you for your business," or "thanks for asking about this program."

STEP #6

OUTBOUND PERSONAL CALLS FOLLOWING THE ANNUAL NOTICE OF CHANGE STATEMENTS

We'll be calling a segment of Today's Options members who will be experiencing a monthly premium increase beginning in 2008.

WHAT YOU CAN DO!

- Now is the time to call members unsure about continuing with Today's Options. Ask if they've made a decision or if you can give them any more information to help them understand why Today's Options may be the right plan for them again in 2008. Remind them of the extra benefits that help maintain their good health, such as Health and Wellness services, Personal Health Assessments, and the Ask a Nurse hotline.
- Remind them that if the higher premium is a concern, there are **two new Today's Options plans for 2008** that offer comprehensive coverage at lower or in some counties a \$0 plan premium. Make sure you share the details if you haven't already done so.
- Summarize the 2008 changes to their plan benefits—and premium, if appropriate. Review if any of their healthcare needs or prescription drug needs have changed as well as other Today's Options plans that are available.
- Mention that our **annual out-of-pocket limit will stay the same for 2008**. Some other plans had higher out-of-pocket limits in 2007, and may be even higher for 2008.
- Try to personally meet with members you aren't able to speak with following the ANOC letters to review their benefit needs for 2008.

STEP #7 and #8

MEMBER IDENTIFICATION CARDS MAILING

Surveys showed members and agents alike preferred member ID cards be mailed earlier. Therefore, new ID cards for current members will be mailed during the first week of December. Members will have their cards in hand, ready to use if necessary, by **January 1, 2008**.

Cards for members who enroll in Today's Options during the Annual Enrollment Period will be mailed promptly after their applications have been processed.

WHAT YOU CAN DO!

- Starting on or about November 15, make a few phone calls each day to current Today's Options members to inform them they will receive their 2008 ID card the first week of December.
- Remind them that they can continue using their current ID card through December 31, 2007. Once they receive their new ID card they can discard their 2007 ID card. The new card is effective January 1, 2008.

STEP #9

"HEALTHY YOU" COMMUNICATION MAILING

Members are encouraged to have all of their Today's Options newsletters, medical bills, co-pay receipts, and other materials together in one convenient place.

The "Healthy You" Communication will make it easy for members to conserve these materials and keep them readily accessible.

WHAT YOU CAN DO!

Call to make sure members have your business card attached to the front of the "Healthy You" folder. Give them a few extra cards and a few copies of your agency brochures to share with their friends and family members.

The call is a good opportunity to:

- Find out if a member has any questions about their Today's Options plan, benefits, or premium payments that you can help them with.
- Talk about the other senior products and services you're able to provide.
- Set an appointment to gather information for a Needs Assessment.
- Encourage members' trust. Talk about the history and financial stability of your company.
- Ask for referrals.

STEP #10

EVIDENCE OF COVERAGE (EOC) AND LIS RIDER DOCUMENTS MAILING

CMS requires that we mail Today's Options Evidence of Coverage and Low Income Subsidy (LIS) Evidence of Coverage riders to all of our members by **January 31, 2008**. The EOC has the final policy language for the 2008 Today's Options plans; mailing it to our members is the final step in this year's member retention campaign.

WHAT YOU CAN DO!

- Call Today's Options members in mid-January to let them know the EOC mailing should be arriving soon.
- Make it a top priority toward the end of January to explain the EOC to members and answer their questions about it—or about any aspect of their Today's Options benefits.

And Finally...

WHAT YOU SHOULD DO!

The final step in any communications campaign is to objectively analyze the end result. Ask yourself:

- What was most effective?
- What was least effective?
- Do you have any suggestions or feedback you'd like to share with us?

Make notes while the campaign is still fresh in your mind then use them to design and implement your own communications plan.