



Improving Customer Communications by Proper Personalization

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Commercial Account Manager for CEE

HP Exstream

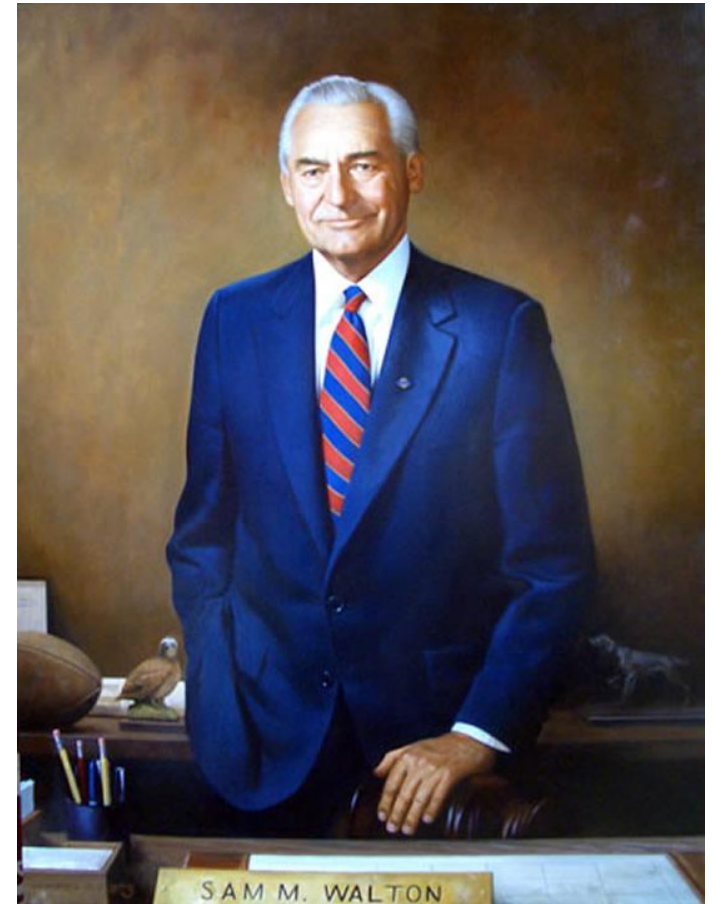
March 13, 2015



The Customer is the most important.

„There is just one boss. The customer. And he can fire everybody in the company from the chairman on down, simply by spending his money somewhere else.”

Sam Walton



It used to be simple



Today's customer experience

All transactions are cross channel and device



Gartner CIO Agenda 2015 insights

Shift to **digital** in technology investment priorities

Investment priority	2014	Shift	2015
BI/analytics	41%	↑	50%
Infrastructure and data center	31%	↑	37%
Cloud	27%	↑	32%
ERP	26%	↑	34%
Mobile	24%	↑	36%
Digitalization/digital marketing	17%	↓	11%
Security	13%	↓	11%
Networking, voice and data comms	12%		12%
Customer relationship/experience	11%	↓	8%
Industry-specific applications	9%	↑	10%
Legacy modernization	7%		7%
Enterprise applications	6%	↓	2%



Source: Flipping to Digital Leadership: Gartner Executive Programs Insights from the 2015 Gartner CIO Agenda Report, Gartner, 2014.

Top 3 CIO technology priorities

1. Analytics and business intelligence
2. Mobile technologies
3. Cloud computing



Source: 2013 Gartner CIO Agenda Report

HP Autonomy solutions family, powered by IDOL

Information management and governance

Data protection

Server data protection
Virtual server data protection
Remote & branch office data protection
Endpoint device data protection

Information archiving

Compliance
Storage optimization
Database archiving
Policy management
Supervision

eDiscovery

Litigation readiness
Policy management
Legal hold

Enterprise content mgmt

Policy-driven info mgmt
Legal content mgmt
Business process mgmt
Document mgmt
Records mgmt
Workflow automation
Legacy clean up

Information optimization

HP Exstream

Customer communication management

Aurasma

Augmented reality

Marketing optimization

Digital experience mgmt
Web optimization
Search engine marketing
Marketing analytics
Contact center mgmt
Rich media mgmt

Unified info and analytics

Voice of the customer
Video surveillance
Big data analytics
Enterprise search
Knowledge mgmt
Content access & extraction

Software
Cloud

IDOL the OS for human information

Hybrid
OEM

Big data

Cloud

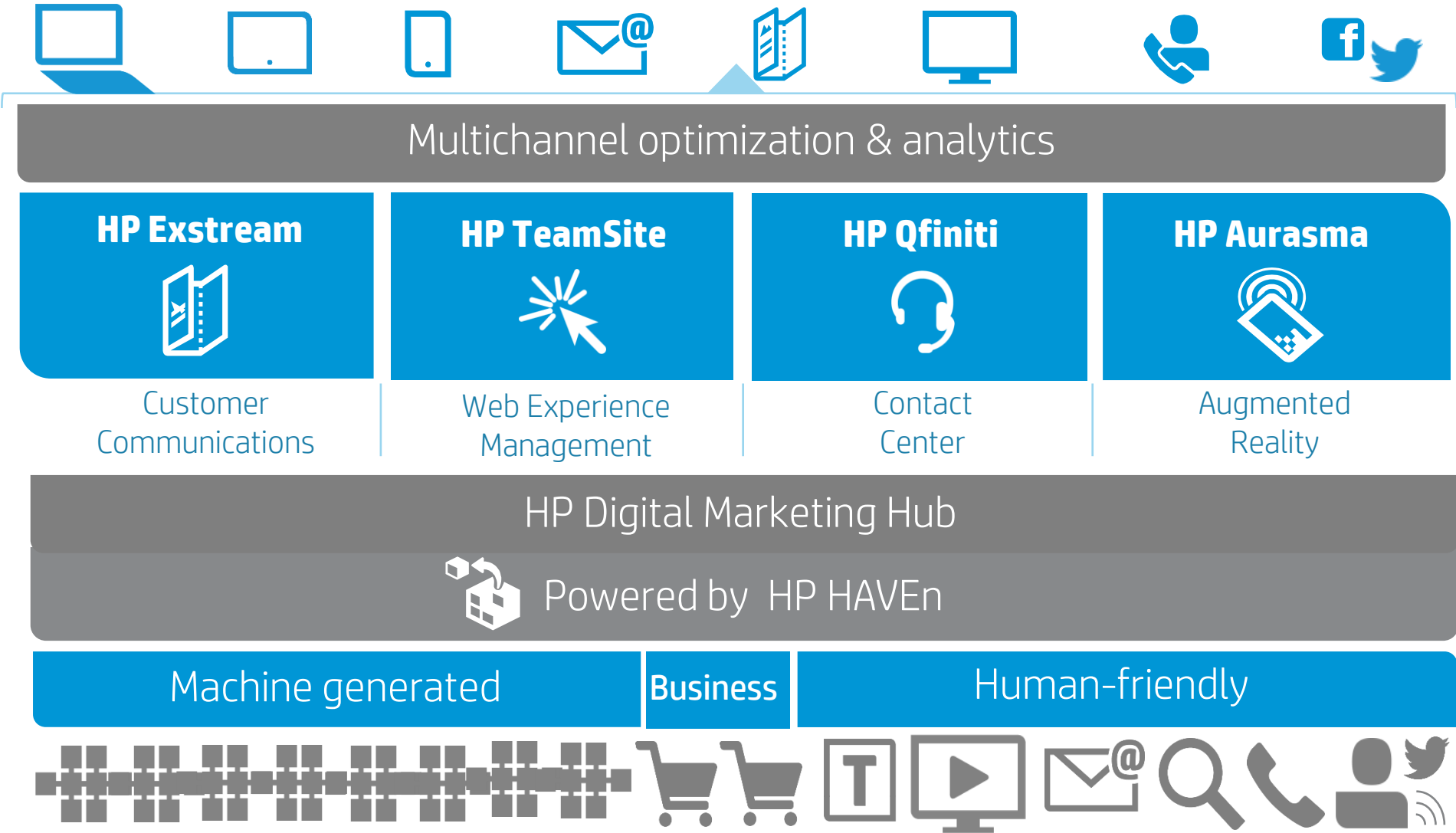
Mobility

Security



HP's customer engagement portfolio

Deliver superior experiences, drive higher conversions, increase loyalty



What is HP Exstream?



HP Exstream is a **multichannel customer communications management (CCM) solution** designed to improve the customer experience and make customer interactions more profitable.



Increase profitability

(Drive top-line growth, lower TCO)



Improve the customer experience



Mitigate risk

[3 min overview video](#)

Communications for every step of the customer life cycle

Grow

- Targeted offers and promotions
- TransPromo messages
- Loyalty programs

Service

- Statements
- Bills and invoices
- Notices and renewals
- Personalized newsletters

Attract

- Marketing campaigns
- Targeted direct mail
- Quotes and proposals

Acquire

- Welcome kits and ID cards
- Enrollments
- Account openings
- Policies and contracts



Communication imperatives

- Provide customers with **timely, accurate communications**
 - **Fresh**, relevant content
 - **Personalized** messages and offers
- Maintain **compliance** and **control** for legal and regulatory purposes
- Deliver **consistent, optimized** multichannel customer experience

... All while controlling costs



Communication challenges

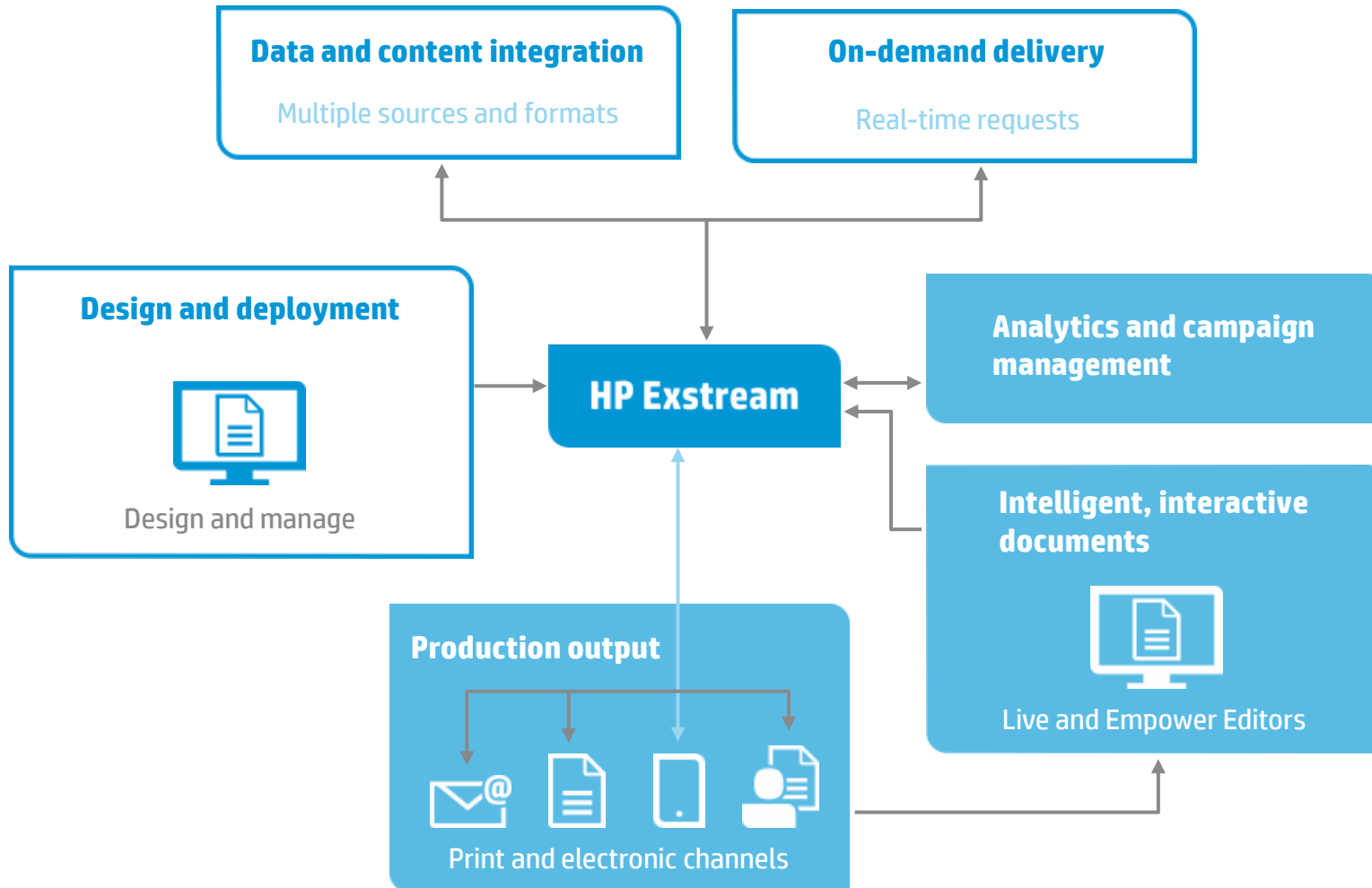
- Multiple **disconnected** point solutions
- **Inefficient workflows** for creating and editing business content
- **Long change cycle** times to make even simple changes
- **Bottlenecks** caused by overburdened resources

... All lead to ineffective communications and missed opportunities



HP Exstream architecture

Object-oriented architecture based on open standards



HP Exstream portfolio

Data input flexibility

Enterprise content

Autonomy
ECM / WCM

ECM
repositories

Business
systems

CRM

Cloud apps



Performance

HP Exstream

- Structured
- On-demand
- Interactive



Output processing

Delivery channel



Print and
mail



Email



Mobile



Social



Web



Personalized
video



Customer
interaction

Workflow and process automation

Analytics / Insight / Targeting

Before

MEMBER NAME AND ADDRESS		PATIENT INFORMATION		HUMANA. <i>Guidance when you need it most</i>
JOHN DOE 123 ANY STREET ANYWHERE, USA 12345-6789		NAME: DOE, JOHN MEMBER ID: 12345678989 10 CLAIM NO: 12345678WE80000 DOCUMENT ID: 123456789101213 PATIENT ACCT: RELATIONSHIP: BIRTH DATE: 01 - 01 - 1951		
GROUP ID 123456	PRODUCT LINE PPU			
GROUP NAME		ANY QUESTIONS - PLEASE CONTACT		
DUPAGE MEDICAL GROUP, LTD		HUMANA CLAIMS OFFICE P.O. BOX 14610 LEXINGTON, KY 40512-4610 OR CALL 1-866-427-7478 OR VISIT:WWW.HUMANA.COM		
SERVICING PROVIDER				
DIRK DOODLE				
BENEFITS PAID TO				
DIRK DOODLE				

***** SERVICE CODES/DESCRIPTIONS *****
99215 PV Physician Visits

***** REMARK CODES/DESCRIPTIONS *****
600 A participating provider discount was applied to this service. Charges were paid in accordance with the ChoiceCare network contracted rate.

***** BENEFIT INFORMATION *****	LIMIT	USED	REMAINING
ACCUMULATIONS TOWARD POLICY MAXIMUMS FOR 01/01/2009 TO 12/31/2009			
Individual In Network Deductible	\$1,500.00	\$193.62	\$1,306.38
Family In Network Deductible	\$3,000.00	\$193.62	\$2,806.38

***** SPECIAL MESSAGES *****
Get your EOB faster! Sign up for electronic EOBs in MyCommunications Preferences on MyHumana, your password-protected, personal home page on www.humana.com.

What's my copayment? Is this covered? Has my claim been paid? Look it up anytime on MyHumana, your password-protected, personal home page on www.humana.com.

Get tips on using your plan and saving money on health care. Sign up for newsletters in MyCommunications Preferences on MyHumana, your password-protected, personal home page on www.humana.com.

Did you know you have access to a 24-hour, seven-day-a-week nurse advice line? HumanaFirst guides you to health care information and resources you need to select the most appropriate level of care. To use this service, call 1-800-622-9529.

0111111240340



Form No. E22700H 01/05

MEMBER NAME AND ADDRESS		PATIENT INFORMATION		HUMANA. <i>Guidance when you need it most</i>
JOHN DOE 123 ANY STREET ANYWHERE, USA 12345-6789		NAME: DOE, JOHN MEMBER ID: 12345678989 10 CLAIM NO: 12345678WE80000 DOCUMENT ID: 123456789101213 PATIENT ACCT: RELATIONSHIP: BIRTH DATE: 01 - 01 - 1951		
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SERVICING PROVIDER				
DIRK DOODLE				
BENEFITS PAID TO				
DIRK DOODLE				

0000340
HUMANA CLAIMS OFFICE
P.O. BOX 14610
LEXINGTON, KY 40512-4610
GROUP # 123456
DUPAGE MEDICAL GROUP, LTD
HUMANA INSURANCE COMPANY

EXPLANATION OF BENEFITS - THIS IS NOT A BILL				
MEMBER NAME AND ADDRESS		PATIENT INFORMATION		HUMANA. <i>Guidance when you need it most</i>
JOHN DOE 123 ANY STREET ANYWHERE, USA 12345-6789		NAME: DOE, JOHN MEMBER ID: 12345678989 10 CLAIM NO: 12345678WE80000 DOCUMENT ID: 123456789101213 PATIENT ACCT: RELATIONSHIP: BIRTH DATE: 01 - 01 - 1951		
GROUP ID 123456	PRODUCT LINE PPU			PAGE 1 OF 2 DATE 02-26-09
GROUP NAME		ANY QUESTIONS - PLEASE CONTACT		
DUPAGE MEDICAL GROUP, LTD		HUMANA CLAIMS OFFICE P.O. BOX 14610 LEXINGTON, KY 40512-4610 OR CALL 1-866-427-7478 OR VISIT:WWW.HUMANA.COM		
SERVICING PROVIDER				
DIRK DOODLE				
BENEFITS PAID TO				
DIRK DOODLE				


CLAIM SUMMARY INFORMATION							
CHARGE	- EXCLUDED AMOUNT	- PROVIDER DISCOUNT	= ALLOWED AMOUNT	- DEDUCTIBLE	- COPAY	- COINSURANCE	= BENEFIT AMOUNT
\$100.00	\$0.00	\$10.00	\$90.00	\$90.00	\$0.00	\$0.00	\$0.00
OTHER INSURANCE CARRIER PAID >		\$0.00	EST. MEMBER RESPONSIBILITY >		\$90.00	AMOUNT PAID BY HUMANA >	\$0.00
HELP STOP INSURANCE FRAUD. IF YOU KNOW OR SUSPECT ILLEGAL ACTIVITY REGARDING YOUR INSURANCE CLAIMS, CALL 800-614-4126.							

CLAIM DETAIL INFORMATION											
DATE OF SERVICE FROM	DATE OF SERVICE TO	SERVICE CODE	CHARGE	EXCLUDED AMOUNT	REMARK CODES	PROVIDER DISCOUNT	ALLOWED AMOUNT	DEDUCTIBLE	COPAY	COINSURANCE	BENEFIT AMOUNT
02/01/09	02/01/09	99215	100.00	00.00	600	10.00	90.00	90.00	00	00	00

GN-EOB-001 Form No. E22400P Rev 07/08



After with HP Exstream



HUMANA.
Guidance when you need it most

SmartSummary RxSM

Your personal prescription benefits statement

Member name: **Jane Sample**
 Member ID: H99999999
 Plan name: Humana Gold Plus HMO
 H1951-013

Statement period: March 1-31, 2007

Where you are in your plan (as of Mar 31, 2007)







Stage 1	You pay 100% of costs	
Stage 2	You pay 25%	Plan pays 75%
Stage 3	You pay 100% of costs	
Stage 4	You pay 5%	Plan pays 95%

➔ You are here. You have **\$947.66** left in prescription costs this stage.

What's inside

How your plan works for you..... 2
 Your prescription claims..... 3
 What's new in health care..... 5
 Changes to Humana's formulary..... 6
 Your Rx Record..... 13
 Medicare wants you to know..... 16

Look for these markers

-  Savings alerts
-  Health alerts
-  Prescription coverage changes
-  Online resources
-  Phone resources
-  How your plan works

Contact us

Benefit questions
 visit www.humana.com
 or call 1-866-255-7451

Hours of operation
 Monday to Friday 8 a.m.- 8 p.m., Saturday
 8 a.m.- 3 p.m.

Alternate format
 TTY 1-800-833-3301
 (speech and hearing impaired)


Numbers to watch

	This month	This year
Total prescription costs	\$430.91	\$1,452.34
What you paid	\$107.74	\$561.86

Information in this statement is current as of March 31, 2007.

0618200708130000001
 JANE SAMPLE
 500 W MAIN ST
 LOUISVILLE KY 40202-0000

© 2007 Humana Inc., Patent Pending



HUMANA.
Guidance when you need it most


SmartSummary RxSM

Your personal prescription benefits statement
 Jane Sample
 page 2 of 16

How your plan works for you

This information is current as of March 31, 2007. For more detailed information about your prescription drug coverage, please review your Evidence of Coverage or your benefits summary you received during enrollment.

Stage	Annual deductible - Begins at \$0 in total prescription costs	
1	You pay: 100% The plan pays: 0%	

Stage	Initial coverage - Begins when total prescription costs reach \$265	Your 2007 Spending this year:									
2	You pay: 25% The plan pays: 75%	<div style="display: flex; align-items: center;">  <table style="font-size: small;"> <tr> <td>What you paid</td> <td style="text-align: right;">\$561.86</td> </tr> <tr> <td>What plan paid</td> <td style="text-align: right;">\$890.48</td> </tr> <tr> <td>Plan discounts</td> <td style="text-align: right;">\$419.47</td> </tr> <tr> <td colspan="2" style="border-top: 1px solid black;">Average retail price</td> <td style="text-align: right;">\$1,871.81</td> </tr> </table> </div>	What you paid	\$561.86	What plan paid	\$890.48	Plan discounts	\$419.47	Average retail price		\$1,871.81
What you paid	\$561.86										
What plan paid	\$890.48										
Plan discounts	\$419.47										
Average retail price		\$1,871.81									

➔ You are here. You'll move to Stage 3 when total prescription costs reach \$2,400. To date your total costs are \$1,452.34, leaving \$947.66 more in costs this stage.

Stage	Coverage gap - Begins when total prescription costs reach \$2,400	Likelihood of reaching Coverage Gap:
3	You pay: 100% The plan pays: 0%	If your current use of medications continues unchanged throughout the year, it is likely that you will enter this stage before the end of this plan year. Your average prescription costs to date are \$484.11 per month.

Stage	Catastrophic coverage - Begins when what you've paid reaches \$3,850 and continues to Dec. 31st	
4	You pay: 5% or Preferred Generic drugs \$2.15 minimum All other drugs \$5.35 minimum The plan pays: 95%	

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 C0006_GH22132RR [01/07]



Proven solutions

Mitigate risk with a solution trusted by over 850 enterprise customers worldwide

Financial



Telco/utilities



Insurance



Services/public/other



Summary

It's not **IF** you can do it, but **HOW** you do it that counts

Increase profitability

- Increase profits by cross selling products and services
- Drive down costs by as much as 80%, including spending in the following areas:
 - Conversion
 - Development
 - Testing
 - Processing costs
 - Postage and paper

Mitigate risk

Proven solution with 700+ enterprise customers worldwide based on open standards

Improve customer experience

- Drive consumer behavior
- Deliver communications to preferred delivery channel





Do not wait until you lose your customers...

Hvala lepa

Q&A

