

Faith-Based Financial Group Simplifies Customer Communication Processes with Cincom Eloquence[®]

Replacing Outdated, Legacy System Delivers Real Value



Everence, a ministry of Mennonite Church USA and other churches, is a member-owned financial services company that offers insurance, asset management, banking and financial planning to help individuals, organizations and congregations integrate finances with faith through a national team of advisors and representatives. Within its insurance division, Everence manages the needs of about 400 churches and more than 600 pastors and other church workers, along with the self-funded health plans of approximately 90 employer groups with 5,900 employees, Medicare supplements for 18,900 people and 10,000 annuity policies.

The number of enrollees and the mixture of their enrollment culminates in the generation of several thousand dynamic-structured and free-form documents each month, retrieving relevant data from a multitude of core applications and databases to produce benefit statements and other communications for its members.

“We produce a variety of certificates and schedules of benefits for both our health and annuity lines of business, along with welcome packets and other correspondence,” stated Brent Hochstetler, who serves as IT Application Services Manager at Everence. The company’s IT department is responsible for the development and fulfillment for most member communications—printed and electronic—through its Customer Communications Management (CCM) solution. These

documents are used to best serve enrollment members, help Everence’s business office staff provide customer support and assistance and create relevant sales and marketing communications to prospective clients.

Average template development time reduced by

25%

Size:

- \$2.57B assets under management
- 49 offices in 15 states, serving 400 churches and more than 600 pastors
- Self-funded health plans for 90 employer groups (5,900 employees)
- Medicare supplements for 18,900 members
- 10,000 annuity policies

Communications:

- 100 letters produced interactively each month
- 2,000 documents produced in batch each month (anticipated to grow to over 15,000 each month in the future)

Impacts:

- Average template development time reduced by 25%
- Consolidated template library by 15%
- Improved personalization and accuracy of content by eliminating manual processes

Integrations:

- Internally developed policy administration and billing system
- Internally developed client management system
- Hyland OnBase

Applications:

- Health Member Services
- Sales
- TPA Services
- Retirement Services

Steve Kaufman, Everence Chief Information Officer, shared, "An important part of the IT department's function is to make sure that information going directly to our members, or to prospective members, is accurate and personalized based on relevant information."

The IT department maintains a client portal called "My Everence", which allows members to view their policy information as well as to download related documents. Additionally, the company's business office compiles numerous electronic and printed documentation for premium notifications, monthly billing, scheduled and customized correspondence, and archival. All of this data has to be assembled into a meaningful format for each recipient.

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— Brent Hochstetler, IT Application Services Manager

The Push to Modernize Their Customer Communications Solution

At the time, Everence was solely operating Oracle's iStream Publisher for most of its document fulfillment. "And we were not running on the latest version of the software, which needed an update," admitted Mr. Kaufman. Supporting the outdated software was not ideal as the IT department had to set up special servers to run older operating systems as well as virtual machines (VM) that used an older version of Microsoft® Word to maintain document stability. "These servers and VMs are in our old domain, so keeping this older technology around means we also have to continue to support the old domain," pointed out Mr. Hochstetler.

The IT team knew that an upgrade to their CCM solution was needed. They were about to begin the development for a new type of document; an important form that the organization was required to build for compliance with the 2010 Affordable Care Act called the Summary of Benefits and Coverage (SBC). The SBC is designed to help consumers compare and select insurance coverage that best meets their needs in a simplified way. Mr. Kaufman, Mr. Hochstetler and the rest of the IT team had already decided not to build this crucial document template in an outdated system.

Oracle announced to its users that support for the solution was going to be phased out, and the IT vendor's plans for discontinuing support complicated plans for Everence's CCM solution upgrade. "While an iStream Publisher update would have been cheaper in the short term, it was throwing more time and money at a solution that we knew was going to go away," explained Mr. Kaufman.

Instead, Everence decided to form a steering committee to outline its many organizational requirements that they would use to find a new document solution for their insurance division. The IT team realized that good solution support was an essential part of the vendor selection process, to ensure minimal disruptions of day-to-day business operations and a continued, seamless level of service for policyholders while the company switched over to the new solution.



Evaluation: Key Requirements for Users and IT

The steering committee came up with many issues for consideration that the new solution would need to address, including factors related to Everence's existing IT infrastructure, business and organizational protocols and the impact to end-users (internal staff and external clients) who are making document requests.

"I'd say the top three factors Everence used to evaluate which vendor solutions would be part of the selection process were (1) an easy-to-use solution, especially in the interactive generation environment, (2) a vendor that offered valuable customer service with a proven track record and (3) some enhanced features over our current solution, such as the ability to include PDF documents at the point of generation," recalled Mr. Hochstetler.

A few of the other factors that were taken into account for solution evaluation included:

- **Template flexibility:** A solution that could produce a variety of documents, some of which are very complicated (Everence's actuaries estimated that some of their document templates contain hundreds of thousands of combinations for its benefits packages).
- **Ability to leverage current processes and technology investments:** Integrates with and complementary to its existing IT processes, infrastructure and publisher-built document templates "... without having to build everything from scratch."

- **Supports marketing protocols:** Meet document standards and styles specified by the company's marketing department.
- **Intuitive and easy-to-use:** A goal of the company is to start developing interactive documents (containing variable data relevant to the recipient). Because this undertaking is new for the organization, they want the process simplified for both the Everence IT staff and its end users.

Additionally, to help ensure ease of use and to speed training times, the IT department decided to only consider CCM solutions that used Microsoft Word as part of the authoring process. That is, a solution that had Microsoft Word embedded into the Author tool rather than using a proprietary interface and format that simply generates Word documents. They wanted to use Word because the staff is already familiar with how the application works, and knowledgeable about its options on formatting and setting up tables. "We felt it would reduce training time," pointed out Mr. Hochstetler.

Also, cost—direct and indirect—for solution implementation and ongoing maintenance was another factor weighed into the process of selecting the right replacement solution. Mr. Kaufman and Mr. Hochstetler noted that Everence's outlined parameters for solution evaluation removed several vendors from consideration, narrowing the field for solution selection.

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Alignment with Everence's Project and Financial Goals

Cincom was included in this advanced round of evaluation, as their team of professionals worked with Everence to put together a detailed cost/benefit analysis that demonstrated how Cincom's Eloquence solution would align well with the financial services company's project goals in a timeline and framework that was cost-efficient. Cincom Eloquence is a CCM software system designed to help businesses optimize their customer communications across structured, on-demand and interactive processes.

The primary goal for Everence in migrating to a new platform was to implement a stable solution that could perform and work, without disruption. They also wanted a solution that allowed their users to interactively generate documents since iStream Publisher only works in a batch environment. Interactive generation matches a customer's variable data with templates and rules logic to produce a more individualized/customized document, such as for an insurance policy or claim letter. A batch environment is for more regular and scheduled notifications such as monthly billing. Cincom's cost/benefit analysis illustrated how Everence could have both a batch and an interactive environment for document generation in a single application, improving their productivity and standardization in document fulfillment.

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— Steve Kaufman, Chief Information Officer

There were several factors that differentiated Cincom's Eloquence from competitive solutions, including the ability to easily build templates and test directly within the embedded Microsoft Word authoring environment. This feature alone helped the IT department to better manage their resources in staffing time and costs and kept development in-house. "This gives us a level of independence in ongoing document creation work," said Mr. Kaufman. "We were concerned that other solutions [without this ability] would require a significant amount of outside consulting services. This would incur higher costs and implied that a solution is not easy to use."



Mr. Hochstetler added, “We consistently heard from Cincom clients about how their team went above and beyond what was needed to help.” Solution support—from implementation and training through accomplishing future goals, such as building more advanced interactive document templates—was an important deciding factor for Everence’s selection of Cincom Eloquence.

“Cincom showed a willingness to learn our business and explained how their Eloquence solution could be easily integrated with our existing infrastructure and applications to yield significant improvements in the speed of template development, testing and approval to generate error-free, personalized document communications,” he continued.

The one-on-one meetings between Everence and Cincom were instrumental in formulating a strategy to meet all of the project goals and parameters outlined by the steering committee at the beginning of the solution search process. “Cincom worked with us on architecting the right solution for our unique needs throughout the process. They made sure the final system worked for us versus having us adapt to their standard offering,” Mr. Kaufman said. “That demonstrated a real partner attitude.”

“The overall costs and benefits, as outlined by their analysis, helped convince us to go ahead and make the purchase, rather than waiting any longer,” he concluded about the decision to select Eloquence for implementation at Everence.

Implementation and Training: Partnering Approach Ensures Success

“The entire four-month implementation process worked very well. Cincom’s project manager was extremely detailed. In fact, our internal project manager said that he was one of the best external project managers he has ever worked with,” shared Mr. Hochstetler. “If we had a problem that came up, the Cincom team would work to find a solution. We were impressed with how they tracked the problems and solutions as part of the overall project. That definitely helped with a smoother implementation and kept our project on time and on budget.”

Everence experienced a seamless integration of the Eloquence solution with its existing IT infrastructure, which included a policy administration system and a document management system (Hyland OnBase). The IT department characterized the systems integration as requiring “little intervention” to maintain the company’s workflow processes necessary for document fulfillment. In some cases, there is no human interaction at all except for physically getting the documents off of the printer, and delivering it to the appropriate staff member.

Back-end training for the IT staff was described as “exceeding my expectations” by Mr. Hochstetler, who noted how much easier the Eloquence solution was to use because the Author tool has a graphical user interface, unlike iStream Publisher, which strictly requires coding to build document templates. “I think that speaks highly to the Eloquence solution’s ease of use.”

Mr. Hochstetler illustrated this point about the solution’s user-friendly setup by describing an incident that occurred during the time of implementation. “One of the steering committee members approached me about the need for a new document template that Everence staff in the business office could use to pick the investment options an employer wants to offer employees. This template would have dozens of options, listing an employer’s choices into what was essentially an enrollment form that could be printed out for employees.”

He trained a colleague in his department in a matter of hours to effectively create this investment selection template—a document type never previously developed by the company—using the Eloquence solution.

“We saw a couple of benefits immediately: First, we trained another person in the author tool, someone who wasn’t even slated for training. I had that individual trained to do what needed to be done in an hour or so, and she was able to deliver the template to the manager who requested it quite quickly. Second, we also created a detailed brochure that would accompany the new document, outlining each fund that was custom to the employer. Rather than receiving a list describing all 40 funds we offer to employers, the employees would only get a listing of the funds selected by their employer. That made for a much less-confusing document in the hands of our customers,” he stated.

Everence’s business office came back to the IT department with some further modifications to the newly developed investment selection form. Since Eloquence is designed to build flexible and dynamic templates, the desired edits were made quickly and easily, and can also take into account a company’s business models. For instance, when Everence adds (or removes) an investment fund to its product offerings for employer groups, the template no longer has to be manually altered: Eloquence pulls all of the required data, including the fund descriptions, from the company’s database to output updated documents.

“That investment selection form would probably not have been created without us implementing the Eloquence solution. Because the tool is easy-to-use, we now have the flexibility to develop options that weren’t available to us in the past,” concluded Mr. Hochstetler.

Cincom Eloquence: Delivering Value across the Organization

Everence used its new Eloquence solution to create the Summary of Benefits and Coverage document, which had been in the planning stage prior to solution selection. “The SBC turned out to be only eight pages long, but was probably the most complicated document we have ever tried to create,” said Mr. Hochstetler. “Our legal department insisted that we match the federal guidelines as close as possible, which included complex tables and many design elements to help simplify it for readers as much as possible.”

Eloquence’s testing tools—contained within the authoring environment—were an invaluable help as the IT staff made numerous modifications and edits during the development of the SBC template. They wanted to see if changing one section of the document brought about an unexpected outcome in another area of the output. The team could create and save several test scenarios and quickly test it without impacting live production to ensure that any modifications that are made are producing intended results throughout the document, in order to meet the company’s standards as well as Federal regulatory requirements.

Everence has noticed several document communication improvements since migrating to the Eloquence solution, including:

- Reducing document generation time by as much as 95%
- Handling more complex and larger document volumes
- Streamlining the template library by 15%
- Improving personalization and accuracy of content
- Easily creating user-friendly PDF documents

In reference to the last bulleted item: Prior to using Eloquence, the IT department had to manually convert PDFs to a Microsoft Word format, which was time-consuming, inefficient and did not necessarily reflect the layout provided by the legal or marketing departments. Now they have the option to insert an external PDF provided by those departments at the point of generation and include it in the final document. Also, if there is a change to the PDF, there is no need to alter the template when using Eloquence. Simply add a new version of the PDF into the appropriate folder that Eloquence is accessing, and the next time that template is used for generating a document, it will use the updated form.

Mr. Hochstetler noted how Eloquence has helped the company produce new documents that are more cost-efficient while also more streamlined for customers. He shared an example: Everence manages a charitable fund that provides grants to churches and their members. Individuals who make donations to this fund receive a series of correspondence from the company. “We used to create those letters every few weeks, and they would essentially serve as receipts for the donors,” he shared. Shortly after implementing Eloquence, they decided to change the process so that the company only generated those letters once a year, containing an itemized list of all of the individual’s donations into the fund within this single letter. Now donors receive a single document in time for tax season, instead of a pile of letters throughout the year. Similarly, Everence benefited from the changeover by reducing costs of staffing, operations and postage related to the volume of correspondence being produced. “We’ve seen significant savings using Eloquence, while also producing simpler, more personalized documents for our customers,” Mr. Hochstetler stated.





Looking Forward

Since implementing Eloquence, the Everence IT team has built new interactive templates and converted existing templates to generate highly customized, streamlined correspondence for its members as well as for marketing initiatives. These Eloquence-built templates also provide a quicker turnaround time for delivery. Some document requests in the older system took until the next business day to fulfill. On average, Everence estimates that Eloquence has reduced template development time by 25% while at the same time improving the personalization of content within document communications.

“The capabilities for administering Eloquence is fairly robust. We have been able to implement all of the requirements we have needed so far, including the ability to generate documents interactively. Eloquence has allowed us to create some documents that we most likely would never have developed in iStream Publisher,” explained Mr. Hochstetler.

Everence has many projects in the works utilizing the Eloquence solution: One initiative involves standardizing all of their document templates to a consistent “look and feel.” The company, formerly named Mennonite Mutual Aid, still uses some templates reflecting a previously utilized design. Stronger branding would assist in marketing campaigns and help current members to more easily identify any correspondence they may receive from the company. Another Everence project calls for the redesign of its premium notice, using Cincom Eloquence, to make the content easier for their customers to understand.

These ongoing projects have, on occasion, involved Cincom support to find the best course approach: “Recently, we were making a change to our domain and therefore needed to make some adjustments to the setup in Eloquence. We thought it would be necessary to have the Cincom team work on some custom code to ensure connectivity. I contacted our representative, and even though it was a last-minute request, their team was willing to help,” explained Mr. Hochstetler. “I was assisted by one of their developers, who reviewed our request and then suggested we try something before he began digging into the code to make adjustments. Well, his recommendation worked, and we didn’t even have to make any programming changes.”

“Cincom truly values their customers. Their staff is always eager to offer a quick response, so we don’t lose time waiting on someone to return our call,” he concluded.

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