



Who.
What.
Where.
When.
How.

Why.

Why.

Why another 14 pages to read?

Because we know that spending hours on end comparing potentially hundreds of proposal pages ranks somewhere between 19th Century dental surgery and watching paint dry.

So we're hoping you'll look on this as sort of a break.

We also know that it's essential for you to see how each organization plans to address the needs you expressed in your RFP.

So our response addresses those points as completely as possible. In the other document.

We know you're intently focusing on the "whats" and the "hows" of this really important project.

So as part of our blatant attempt to persuade you to work with us, we thought it might be a good idea to spend some time on WHY we think you'll WANT to work with us. Because that's really important, too.

It does involve some more reading.

But you're officially on break as of now.



Coordinating your complex system of products to look seamless through effectively branded marketing materials is a great challenge in itself.

But you want to look at your entire marketing approach. Who are the stakeholders and what are they thinking? Who needs what kind of communication where, and by when? How does it get conceived, developed, produced and distributed? How do you eliminate the pizza parties?

That's really a lot of stuff, and we can help you with it, of course.

But let's be realistic—changing process, graphic design, content, or even brand awareness isn't going to radically impact business results over time.

We see something else here. We see a unique opportunity for you to create a strategy that actually transforms your business:

- ▶ A strategy that's less about creating collateral and more about impacting the perceptions, attitudes and behaviors of all of your stakeholders.
- ▶ A strategy that will create a business alignment and brand so strong that Pat Hemingway Hall and every member who signs up for your plans would say the same thing when asked what BCBSTX stands for. And mean it.
- ▶ Most importantly, a strategy that creates real, measurable value for BCBSTX.

Our detailed proposal (the one you're on break from) explains HOW we plan to develop and implement this strategy.

A Word about Straight Talk—We can't be partners if we can't be honest with each other. You expect us to tell you what we think works best, whether it's something you want to hear or not. We expect you to tell us how we're doing and how we can serve you better. Maybe that goes without saying, but we say it because it's the only way we work.

But these pages contain some unique reasons WHY we think Hewitt is the only firm that can actually do what we're proposing.



It's our nature to
want to look
under the hood.



We've got your number.

Hewitt knows more about BCBSTX, your products, and how those products are perceived by your audiences than anyone.

And we'll bring this unique insight to every decision we make and every action we take as we work with you to determine how to position BCBSTX in the marketplace.

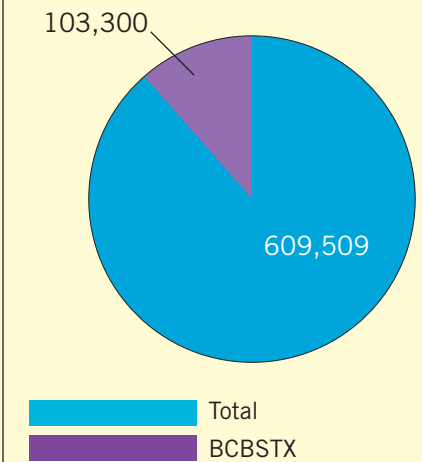
Here's how we know what we know about BCBSTX and the issues you face:

- ▶ We maintain market research from over 1,000 large employers and daily interactions and communication to over 12,000,000 participants in health plans.
- ▶ Every year we invest over \$10,000,000 in detailed health benefit data analysis, surveys, and research.
- ▶ Our exclusive HHVI™ data is the gold standard for health plan benchmarking. We can quantify BCBSTX's variations in market share by employer industry, demographics, product, location, and 400 other quantitative measures.
- ▶ We've supported 50,000,000 health plan selection decisions over the last ten years.
- ▶ We have data on how employees choose based on plans and brands. We know who uses the Internet to enroll, why, when, and how they choose their plans.
- ▶ In most areas we'll already have tangible comparative data to test our assumptions and verify marketing strategies.
- ▶ We've already helped three major carriers design Consumer Choice plans and we're helping 70 large employers to determine their interests in Consumer Choice.

We're not kidding when we say we know you, your business, your products, and your stakeholders.

Just One Example of How We Know You

We have detailed data on 609,509 employees in Texas as of August 8, 2002. BCBSTX has a 16.9% market share in our large employer database for Texas. We are able to analyze over 400 variances in your competitive position with this data.



Because it's our business to know your business.

Many organizations believe that they have a well-articulated and valid business strategy that's reflected in the way their organization works, and that their brand and other external perceptions also accurately reflect that strategy.

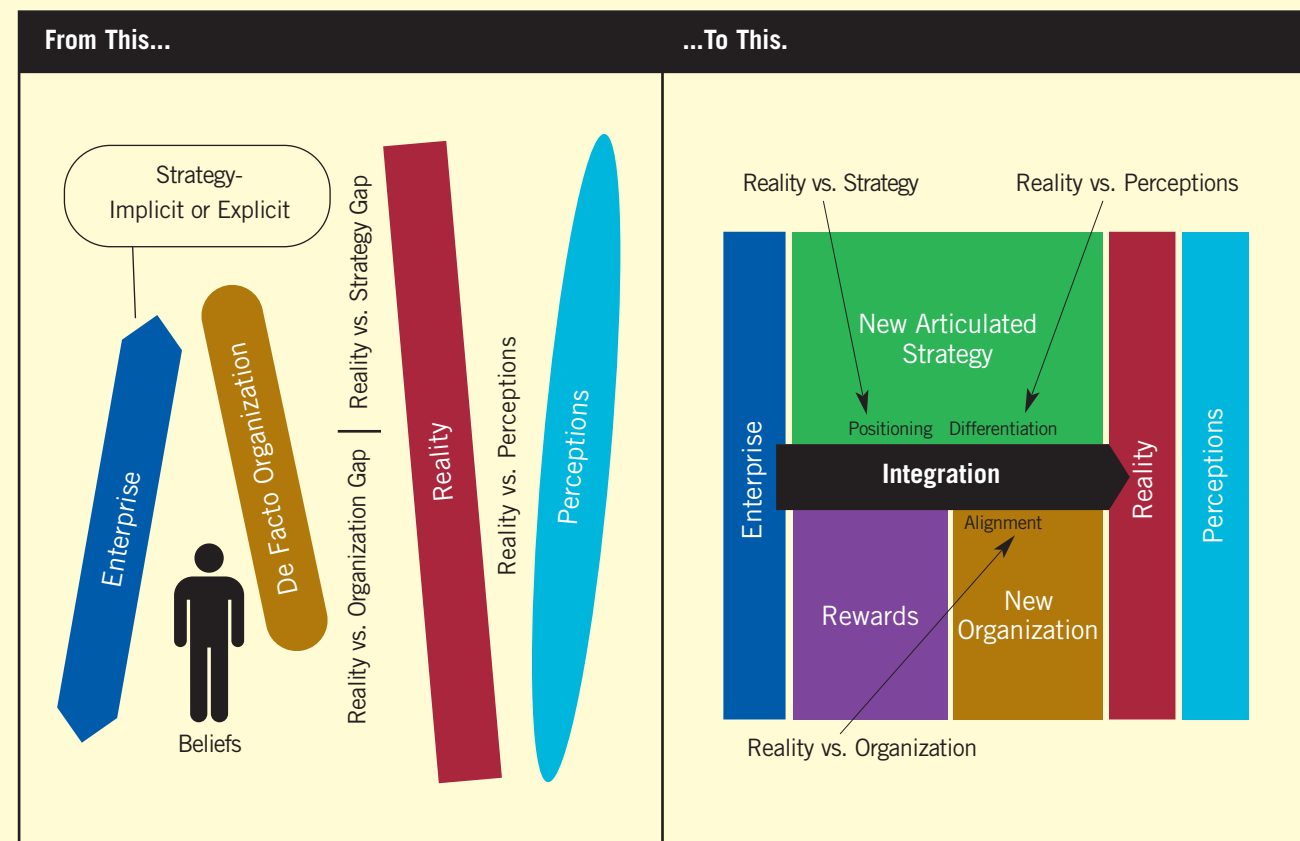
Sometimes...all those things are true. An organization on that end of the spectrum is well positioned to deliberately create, manage, measure and effectively communicate its intangible assets—which create most of a company's future value.

But when all those things aren't true, an organization loses value. Internally, morale and productivity suffer because employees know the external "face" is false. Externally, it allows negative and damaging speculation to pour into a "brand vacuum". That's the other end of the spectrum.

Our Strategy Positioning Group (SPG) has pioneered a unique and structured process that will find BCBSTX's point on that spectrum, and help you move to where you need and want to be. The detailed proposal (the one you're taking the break from, remember?) describes "how" we'll accomplish this.

The "what" will be a marketing communication strategy and brand that accurately reflect the BCBSTX business strategy as well as the reality of who and what your organization really is, rather than a transitory veneer that appears thought up by a marketer.

The results will be growth in membership through brand loyalty, recognition, and strength. And real, measurable value created for BCBSTX long into the future.



We thought you'd think that's important.



They say
perception
 is reality.
 We say sometimes.



267,339 sq. miles.
446,978
employers.
9,463,300
potential members.
30 sales people.

Introducing Hewitt's Sales Force Effectiveness Group.

Your sales force has a lot of Lone Star ground to cover, and the rapidly evolving nature of your business makes their jobs just that much more...exciting.

Our experience leads us to believe that it may not be enough to merely put new collateral in their hands. It probably goes deeper than just needing new tools. We think it's worth taking a look at the way your sales force works, the way they use their tools, the way they're organized, the way they're paid. And then fixing anything that's broken.

We think your sales force is a linchpin in your marketing strategy, and we'll help you strengthen it.

Hewitt's Sales Force Effectiveness (SFE) consultants work exclusively with sales organizations to increase their sales effectiveness. The SFE group's only focus is evaluating, designing, and implementing sales force strategies and programs that motivate effort and deliver improved business results for about 100 sales organizations every year.

We'll ensure that your sales organization is qualified, engaged and structured so that it can effectively and efficiently deliver on BCBSTX's sales strategy. We'll help make sure you have the right people in the right places, with the right tools, trained well and properly motivated to support your sales structure and vision.

We'll look at:

- ▶ Sales organization structure and job role definition
- ▶ Resource allocation decisions
- ▶ Quota allocation models
- ▶ Selection and staffing processes

And perhaps most importantly, we won't just recommend some changes and hope they stick. Change management and sales organization transformation is a key element of our work. We'll help your sales organization navigate the transitions we implement, helping individuals and the organization embrace and support the changes through specialized communication and training.

**Your sales force can't really be everywhere at once.
But we'll make sure your customers feel like it is.**

The best product with the best marketing strategy in the world will fall on its face if you don't do an effective job of communicating features and benefits, changing attitudes and behaviors, inciting action, creating brand recognition. In other words, Advertising 101. Selling.

Selling to current and prospective employers, to brokers. To members at the "second sale", when they enroll, and again when they look up a plan provision. Consumer Choice just multiplies all of this exponentially.

So once we've nailed the marketing communication strategy, once the sales person is no longer around, once we get down to the fundamentals, it comes down to execution. Our communication has got to sell. And to do that, we've got to make sure the basics are covered.

Concept. Content. Design. Packaging. Production. Distribution.

Of course, we'll help you look at how you accomplish all of these. We'll work with our Staffing experts to make your production and procurement processes hum. Together we'll look at the logistical issues you face.

When it comes to the face you show the world, here's why you might want us to help with that, too.

Action rules. We believe that marketing communication is about changing attitudes and behaviors. We succeed if a prospective member not only understands the product we're offering, but changes her perception of BCBSTX as some big insurance company, and then picks up a pen or a mouse and puts the checkmark where we want her to.

The essence of our effort is to get people to feel differently, and then take action on those feelings.

Sixty years of practice. For six decades 350+ marketing professionals in our Communication group have been passionate about reaching people and causing them to take action that makes a difference in their lives. We pride ourselves in communicating complexity with clarity; in getting audiences excited about the latest and greatest plan designs; in marketing even unpopular provisions clearly and carefully.

We specialize in translating Attorneyish and Actuarial into English. Y español, tambien.

Cool counts. We define creativity as always exploring every alternative that will engage each specific audience segment. Anything that our audiences read, watch, or click competes with a million other media-driven distractions for their shortened attention spans. To always fall back on the tried and true is to fall backwards. We extend this philosophy beyond graphic design into our approach to content, delivery, packaging—everything we do.

Creative communication doesn't have to be—or look—expensive to engage the audience.

We'll make creative selling as much a part of your brand as your products and services.

We're not
selling used cars to
your stakeholders.
But we are selling to them.





If you're still reading—
so far,
so good.

Break's almost over.

These pages were meant to capture some of the spirit we'll bring to our relationship. And along with those "whats" and "hows" you'll find in our other document, we hope we've successfully conveyed some of the reasons WHY you should consider letting us help you make this project a success.

Awareness. Domain Expertise. Enthusiasm. Creativity. Commitment. Straight Talk.

We don't presume to know at this point what the answers will be to your issues around marketing BCBSTX successfully. We just wanted you to understand why we think Hewitt is the most qualified to help you discover where you are, and then to take you where you need to be.

In a nutshell, we know what reaches your audience—from member to broker to sales force—because we know the health care market, and we know how to market health care.

Just one more thing.

Helping you identify, create and maintain BCBSTX marketing success is going to take a pretty big chunk of time—for both of us—for the foreseeable future.

And we take that very seriously.

So, you know what? Not only are we guaranteeing we'll be diligent, knowledgeable, insightful, effective, efficient, accurate, creative, and all those other good things; we'll also do everything we can to make this a wonderful experience for all of us. A year from now we'll look back and see that what we've built together is alive and it works and we'll all smile quite broadly.

In this kind of work a finish line is sometimes elusive. But there will be a time for us to feel great about our work together.

We take that very seriously, too.

Break's over. We're ready.



Hewitt

