

As a result of growing group Plan deficits, The Department of Pensions and Group Insurance of The United Church of Canada spent two years redesigning their plans. Their objectives were to maintain a high level of benefit protection while containing costs and, as much as possible, not shift costs to Plan Members and Church employers. A Statement of Philosophy and Plan Objectives was created on which the new plans were designed. One stated objective is to: *“Motivate Members to become educated consumers so that the Members themselves will keep Plan costs as low as possible. The Department must therefore put a high priority on communicating with Members to educate them about their benefits.”* From this, **Well Aware** was born in 1999.

Audience Characteristics

There are approximately 2,100 employers (church locations) with 4,000 Active (working) Members and 2,000 participating Pensioners in the UCC group. Employers fund the first level of benefits for the Active Plan Members, provide a subsidy for the Pensioners Health and Dental Plan and fund Retiree Life.

All employer benefit costs, and indirectly, Member premium, come from the offerings in the collection plate. Members are highly educated and can be vocal when they feel strongly about an issue. If they have good information as to why a decision is being made, they generally accept and support it.

Stated Goals/Objectives

- ❖ *Immediate:* Minimize adverse reaction to sharp 2000 premium increases.
- ❖ *Longer Term:*
 - Educate Members about group insurance concepts (e.g. provincial cost-shifting, impact of utilization and aging members).
 - Encourage self-care and wellness.
 - Reduce any real or perceived notion of ‘benefit entitlement’.
 - Contain Plan costs, with buy-in for the inevitability of premium increases.

Why does **Well Aware** demonstrate Excellence?

Well Aware content is highly researched and professionally written. The extensive use of graphs and other visual imagery in the **design** is aesthetically pleasing and the writing style is characteristically open, easy to read and comprehend.

Content Objectives

1. Create and promote the *Well Aware* mission.
2. Be honest and up front.
3. Use researched statistical information.
4. Use a light, helpful tone for consumer messages.
5. Produce three 2 page informational issues and one 4-page Utilization Review annually.

Content Development

The *Well Aware* Mission Statement was created for the 1999 inaugural issue. This issue introduced Plan Members to the direct relationship between Plan experience and Plan funding and paved the way for acceptance of the 2000 premium increases. The subsequent quarterly issues specifically addressed segments of the Plan. For example: *Drug Noncompliance: The Silent Back Seat Driver* was based on indisputable research studies. *Straining Our Safety Net* focused on researched facts about depression balancing the topic with positive, actionable “Stress Buster” ideas. *Ghosts and Goblins* tackled dental disease prevention and explained the rationale for maximums and co-payments under the Plans.

Design Objectives

1. Be positive, uplifting and eye catching lure the reader.
2. Have a professional look.
3. Appeal to a fiscally conservative audience.
4. Clear, concise content.
5. Engage the readers to understand the impact of issues raised.

Design Development

To create the look of *Well Aware*, K&A presented The UCC with a number of illustration styles. Overall, the UCC liked cost-effective illustrations and photography that reinforced the text message.

The *Well Aware* nameplate and logo were developed in a number of stages using different color and font combinations with the final version reflecting nature's **colours of wellness**: green for new growth, blue for the sky, yellow for the sun and light. Once the nameplate was finalized, the logo was developed using a variety of spiritual metaphors, such as the **"Tree of Knowledge"** and the **'River of Life'**. A photograph of a well, surrounded by flowers, on the cover of the inaugural issue of *Well Aware*, is used in every issue.

Illustrations and photography used in *Well Aware* are selected for their relationship to the articles or their appeal to their audiences. For example, for the feature, *When it Comes To Driving Health Plan Costs, We're All at the Wheel* in the Winter 1999 edition, a photograph of a road from a driver's vantage point, racing through a forest, was used to suggest the danger of out of control plan costs and the notion that since the Plan Members are at the wheel, they ultimately can exercise some control. In the Summer 2000 issue, an inspiring illustration of an individual savoring nature's beauty was selected to balance the content of *Straining Our Safety Net*, an issue on stress and depression.

Measuring / Evaluating Project Success

The overall initial development cost for *Well Aware* was approximately \$1 per unit for a 4 page issue and \$0.80 for a two page issue, which met the acceptable Department **budget** guidelines. This included editorial planning, research, writing, design layout and preparing the file for press. Generally the UCC edits, writes or co-authors some articles and coordinates printing and distribution to help contain costs. The relationship between K&A and the UCC is based on the Church's needs and resources. For example, *Ghost and Goblins* issue was written, designed and produced entirely by the UCC.

Feedback indicated Members found the first publication clear and concise and reported that they read it from beginning to end. A few were quite vocal about the cost the Church must have incurred to produce the 'expensive glossy publication'. We responded to that limited, but important concern in the second issue, explaining that printing costs is quite cost-effective in large quantities. We also clarified that uncoated paper is often MORE expensive than glossy.

Prior to *Well Aware*, the Department would receive literally hundreds of angry calls about premium rate increases, co-insurance and deductible levels, along with demands for non-covered items. The incidence of angry **calls** is now very infrequent. In fact, many appreciative remarks are received as a result of the new understanding.

During the 2000 plan year, the Active Members' Plan generated a **surplus**, which was used to help eliminate the deficit from previous years. While *Well Aware* cannot take all the credit for this improvement, the UCC feels that it was a contributing factor.

The United Church of Canada, through the Department of Pensions and Group Insurance, is committed to encouraging its Plan Members to becoming *Well Aware* by providing them with open, caring and candid information.