MetLife Customer Experience

Customer Insight Findings and Recommendations

Overview

This presentation covers the customer insight initiative which has will inform the workstreams of Project Phoenix.

The purpose of today is to share with you what we've done, our findings and recommendations, and engage in a discussion to hear your thoughts, concerns, and what you think this means for the overall project roadmap.

Agenda

- Overview
- Research Approach
- Findings and Opportunities
  - Current Project Phoenix Workstreams
  - Online Experience
  - Holistic Experience
- Workshop Exercise with Journey Maps

Project Phoenix

What: By seeing MetLife through our customers' eyes and reducing the effort they have to expend to interact with us, MetLife will create a competitive advantage as targeted customers come to us, stay with us, and buy more from us.

How: Through the online channel and the seamless interplay between all related service channels


Online
Experience
Holistic
Experience
Educational
materials
Relationship with
representative
Information they
get in the mail
Customer
Service
experience
Experience
with brand

Research Approach

Overview

The UX team set out to uncover opportunities and provide recommendations related to improving the holistic experience of MetLife's customers.

Project Objectives:

- Understand the customer experience across all MetLife touchpoints
- Uncover triggers for user engagement
- Reveal customer expectations and critical needs
- Define any educational needs
- Understand the cross-channel experience
- Uncover appropriate opportunities for cross-selling
- Understand employer needs and objectives

Discovery Workshop

The discovery workshop took place in MetLife's Bridgewater office on September 25th, 2012 and involved members of MetLife eBusiness and MetLife IT teams.

During the discovery workshop we discussed:

- Business Goals
- Project Objectives
- Participant Metrics
- Research Approach

Existing Research Review

Our team leveraged the data and reports MetLife previously collected and identified areas to probe on during our research activities.

Raw Data

- Opinion Lab Tracking (verbatims)
- Net Promoter Scores (zeros)

Other Resources

- Project Phoenix Overview
- Phoenix User Centered Design Research Strategy
- Americas Customer Journey Maps
- Forrester Reports including State of the Customer Experience
- Voice of the Customer: eBusiness Operations Research

Customer Interviews

We conducted qualitative research in order to reach an more holistic understanding of customers current experience, expectations, needs, and desires surrounding their relationship with MetLife.

We spoke with **14 customers**

- Held retail, group or both types of MetLife accounts
- Held a variety of policies and products
- Covered a range of ages, income levels, comfort levels with insurance and investments, and frequency of interacting with their accounts
- We also spoke to 1 potential MetLife customer (had MetLife available through their employer)

Customer Interviews

Quantitative research

Helps identify what's not working and answer questions like **'how many'** and **'how much'**

- Snapshot of a population- difficult to interpret
- Dependent on large sample sizes
- Good for making business decisions

Qualitative research

Best suited for answering question about **how** or **why** to fix a problem based on patterns of behavior, use cases, unmet needs and user goals

- Focus on empathy
- Trends emerge in small sample sizes
- Good for making design decisions

Wholesaler Interviews

We conducted ten phone interviews with Group, Retail Life, and Retail Annuities wholesalers; the MetLife employees who are most attuned to the needs and expectations of employers, financial advisors, and brokers when it comes to their participants' or clients benefit servicing experience.

Stakeholder Sessions

Two presentations were given to groups of MetLife Subject Matter Experts. These were conducted in order to share high-level findings from the research with product owners and collect feedback in order to gauge if our recommendations conflict with business realities.

Analysis


WHAT'S WORKING
WHAT'S NOT WORKING
WORKING W/ AN AGENT OR COMPANY POLICY MANAGER
EDUCATION/ CHOOSING METLIFE
ENROLL/ SETUP
LOGIN/ ACCESS ACCOUNT
VIEW ACCOUNT
VIEW COVERAGE DETAILS
DIFFICULT TO UNDERSTAND ALL OPTIONS
NO REASON TO LOGIN.
CAN'T VIEW ALL ACCOUNTS TOGETHER
UNREALISTIC QUOTES / OFFERS
HARD TO "PULL THE TRIGGER" ONLINE
UNSURE OF WHERE TO LOG IN
BUNDLING TO SAVE $$
GOING 'BACK' CAUSES ERRORS
UNCOMFORTABLE MAKING CHANGES ONLINE
MOST PEOPLE CALL
effective
MetLife Project Phoenix: Customer Findings
November 2012
Audrey, 27, 35-100k, MetLife Group Dental
Joe, 61, 100k+, MetLife Retail Long

Project Phoenix Workstreams

Login/Registration

“Honestly I usually have to try a couple of times.”

- Maria, Group

“I know there are two ways of doing it. Which to me is sorta confusing- why are there two ways? I never remember where to go for what.”

- Gina, Retail

Login/Registration

We watched multiple customers struggle with logging in or creating an account (in both eService and MyBenefits)

- Most customers Googled MetLife and clicked on a few different sites before finding the appropriate login screen
- Screens load so slowly that users think that they didn't log in correctly.
- Frequently the customer has an account but forgot the login details, or doesn't know the login details because a spouse registered initially.
- ‘Forgot your password?’ functionality doesn’t seem to work. Many users end up calling to reestablish their account details.

Consolidated View of Holdings

I have multiple accounts, that's always been an issue. It's a pain in the neck. I'd love to have everything tied together. Like a matrix with all my policies and a summary of each. I have 5 people in my house; ***I need to keep things simple.***

- Howard, Retail + Group

I want one stop shop – show me everything they know about me.

- Dmitri, Retail

Consolidated View of Holdings

Customers with more than one policy/product want to see all of their accounts in one place; the key benefit being to consolidate multiple logins.

Simplicity is key. Having easy to consume information should trump having all features available at this level.

Customers told us they would like to see things like:

- Policy type, number, and end/renewal date
- Balance and if a payment is due
- Deductible and how long until the deductible is reached
- Notes that let them know ‘You’re up to date’ or ‘You can expect a new card on this date.’
- Percentage rates (when applicable)

Payment Processing

"Online is quick, I don't have to write a check. I don't do everything online, but I like paying things online. It's just easier."

\- Howard, Retail + Group

"Here's my frustration- this is the 21st century. I can do all my banking, home mortgage, everything online, but MetLife still requires a fax of a blank voided check or snail mail. Why?"

\- Anonymous, Retail

Payment Processing

Overall, most customers we spoke with expressed an interest in paying bills online and have come to expect this functionality as a given (and expect a modern process).

Customers would also like the appropriate link to their account prominently displayed on their paper bill.

Change Address

While this didn't come up in our interviews directly with customers, this is the type of simple online functionality that really ‘just needs to work’ (much like paperless options, ability to change contact phone number, etc).

There is also a desire for those with multiple accounts to have the ability to change contact information/preferences once for all their accounts.

Online Experience

Online Experience

Interactions with MetLife (Positive ↑ / Negative ↓)

Understand: Education / Choosing MetLife; Enroll / Set Up; Login / Access Account
Maintain: View Account(s) through HR Support

Education / Choosing MetLife

Positive
- Brand recognition and trust
- My representative helps me
- Calling to get a quote instantly
- Discounts and bundling

Negative
- Difficult to understand all options available
- Unrealistic quotes or offers online
- Demos and sales information doesn't seem current
- I need a real person to help me understand all this
- Can I keep the same dentist?

Enroll / Set Up

Positive
- Working with an agent who takes care of it for me
- I don't mind giving my Social Security #
- It's easy through my employer

Negative
- Hard to 'pull the trigger' online
- I'm not comfortable giving out my Social Security #
- Registration can be cumbersome

Registration issues account for 6.4% of call center volume

Login / Access Account (CURRENT WORKSTREAM)

Positive
- Bookmarking the right site for quick access
- When account is set-up, I can access it

Negative
- Expect to log-in to any product at MetLife.com
- Login screens are slow to load and seem broken
- Error messaging is unclear
- My spouse has the info and I can't get in
- No reason to set up my account online / login
- 'Forgot password?' doesn't always work
- Unsure of where to go log-in; uses Google

'Forgot Password' issues account for 27.1% of call center volume

View Account(s)

Positive
- I can do what I need to do
- MyBenefits homescreen is easy to understand

Negative
- Can't view all acounts together
- Hard to know if everything is up to date
- Ads for Auto/Home come before my stuff
- Not really sure what I bought or why I bought it
- Going back in a process causes errors; I have to start over
- The site doesn't work in my browser

'Access' + URL issues account for 8.5% of call center volume

View Account Details

Positive
- Feels comprehensive; there's a lot there

Negative
- Unsure of what is really covered
- Hard to tell which info is most important
- Want to view all historical transactions
- Language is confusing and hard to understand
- Volume of information is overwhelming
- Not sure how my account has changed
- Information seems inconsistent
- Not enough investment performance detail

Navigating the Site

Negative
- I can't log out from any page
- I can't link my accounts
- The site is slow and cumbersome
- Pop-ups prevent completion of a task
- It looks like I'm having to use several sites
- There are too many options
- No back button- I usually get an error message and have to start over

'Navigation' issues account for 7.3% of call center volume

Make Payments (CURRENT WORKSTREAM)

Positive
- Auto-billpay

Negative
- Mailed statements don't tell me how to pay online
- I worry that payments are received
- Requiring a cancelled check seems antiquated
- Why can't I pay with a credit card?

File a Claim / View Claim Status

Positive
- I always get a check within 10 days
- Can see all my dental claims in one place

Negative
- Can't file all forms online
- Can't view claims; pending or historical
- Can't see details of claim status
- Can't find forms
- Not sure why MetLife covered what they did
- What I thought was covered (and already had done) wasn't

Download Content

Positive
- This is great; I want to go paperless
- I like that I have immediate access to what I need

Negative
- I can't download my statement, forms, or insurance cards

The 9MetWeb call center receives around 240,000 calls per year

Calling Customer Service

Positive
- If I talk to someone, I get personalized info
- I don't have to go through multiple steps
- Issues are immediately resolved

Negative
- Occasional long hold times
- Trying to get a person, then finding out I was calling after hours
- Getting repeatedly transferred
- Having to explain my situation over and over
- Not sure who to call or what number to use

Change / Renew Policy

Positive
- Auto-renew
- My agent offers recommendations for me on a regular basis
- My Financial Advisor can handle any changes
- My agent helps me with this

Negative
- Uncomfortable making changes online
- I don't know enough to change this alone
- Not sure if what I have is the best thing for me
- I wish there was less physical paperwork

Add Policies / Products

Positive
- If I get more things with one company that's less I have to remember
- I'd trust MetLife's recommendations on what else to buy
- Bundling to save

Negative
- Unsure of what else is available
- I want to talk to someone to do this

HR Support

Positive
- I like that my company's intranet keeps all my policies together
- The book they gave me is enough for me to understand my options

Negative
- There's not a lot of time to understand benefits
- My HR rep can't help me solve my issue

Make sure it works

> *If you guys weren't here I would quit – this is frustrating.*

- Zach, Retail

> *I called into the Service Center and they are mailing me the last quarter statement but said it would take a week to 10 days. What is the point of having online access if I can't get what I need myself?*

- Anonymous, Retail

Make sure it works

Your customer's dissatisfaction with their online experience comes not from a lack of functionality offered, but with technical glitches that occur while attempting to use that functionality. This includes:

- Viewing account information or statements
- Downloading and print insurance cards and forms
- Linking accounts
- Changing paperless/mail settings
- View beneficiary information

Overall

- Experience is slow and cumbersome
- Frequent downtime (‘information temporarily unavailable’ error)
- Many users experience browser issues

More detailed coverage information

> *"I think I have an IRA."*

- Regina, Group + Retail

> *"I want to know exactly what they are paying and why. My bill is $700, they pay $500, tell me why they are paying what. Give me a better explanation of the breakdown."*

- Michael, Group

More detailed coverage information

Customers want a more thorough explanation of benefits/coverage and a more detailed breakdown of costs.

- While researching MetLife they want to know exactly what is covered, and the ability to easily compare different offerings
- Customers want a more detailed breakdown of paid costs: how much MetLife covered (or will cover), of what procedures, and why.
- Customers often don't remember what they bought, why, and the value of it, so they call, especially regarding financial products.
- Customers need to know where a claim is in the process and how it got there.

Simplified experience

"*My policies state that I can pay my annual premiums on your eService website. No matter how hard I try, the site is so complicated, I can't seem to navigate my way through it. Why do you offer this service if you don't explain how to use it?*"

- Anonymous, Retail

"*Each time I login I have to get my bearings again.*"

- Gina, Retail

Simplified experience

Customers often find it difficult to find what they are looking for. They believe simple tasks take too many ‘clicks’ to achieve.

- Menus aren’t arranged in a way that makes sense to the user
- Language is often the source of inability to find information
- Difficult navigation results in user frustration and critical content going undiscovered
- Lack of a back button forces users into an awkward navigation path
- Pop-ups are frequent and often prevent completion of a task
- Financial visualizations are busy and jargon-heavy

Holistic Experience

1

Leverage the trust you've built in the MetLife brand to act as an advisor for your customers.

> *“I don’t know what I need to know.”*
>
> \- Joe, Retail

Trusted Advisor

Customers need MetLife to act as an advisor, or at least feel like someone there is an advocate for them. Most people aren't sure of exactly what they need. They pick MetLife because they trust you to help them make that choice.

- Customers call for quotes or guidance because they know their situation to be unique, and they want a solution tailored to them.
- Customers are frustrated when they find out there is something better/more suited to their situation available that they weren't told about.
- Customers want to feel like someone is looking out for them.

2

Customers are actually asking you to provide them with more information. Be proactive.

“Let me know when they cover additional services, when flu shots are available, if any new offices have opened recently in my area, things like that. Or give me recommendations, even if they are for the future, like in six months you might want to consider this.”

\- Rachel, Group

Be Proactive

MetLife can leverage this receptiveness to engagement to sell additional products, increase satisfaction and loyalty and educate your customers.

- Customers want unsolicited advice based on life or market events.
- Customers want to feel informed; that they are being, ‘kept in the loop.’
- Use the information you know about them to help them. For example, remind them when they are due for a teeth cleaning or if a new office opened in their area.
- Customers want to know what else MetLife offers that might be good for/relevant to them.
- They want to know when new products, services, or tools are available to them.

3

Be available for your customers when, where, and how *they* want to interact with you.

“I call when it comes to quotes, because I feel like I get more specific information, but it would be great to get what you need online without having to deal with the phone.”

- Audrey, Group (+ Former Retail)

Multi-channel Experience

Different situations require different resources; the website can not replace other forms of communication with your customers.

- Click to chat is desired; but only if something came up while completing a task online.
- Customers just want to complete simple tasks online, don't overwhelm them with features and functionality.
- Customers should be able to easily find the right customer service number to call accompanied by the hours that resource is available.
- Customers like talking to a representative because they can get guaranteed accurate answers or information quickly.
- Many customers are not comfortable signing up for or changing their information online.

4

Strive to create one unified MetLife experience.

"If you look at the different sites, they are still kind of all separate portals. There are opportunities to make it more consistent from a look and feel perspective. You don't really need to know the difference if you go and log-in, we should recognize who you are and what you want to do."

- Jed, Wholesaler

A Unified Experience

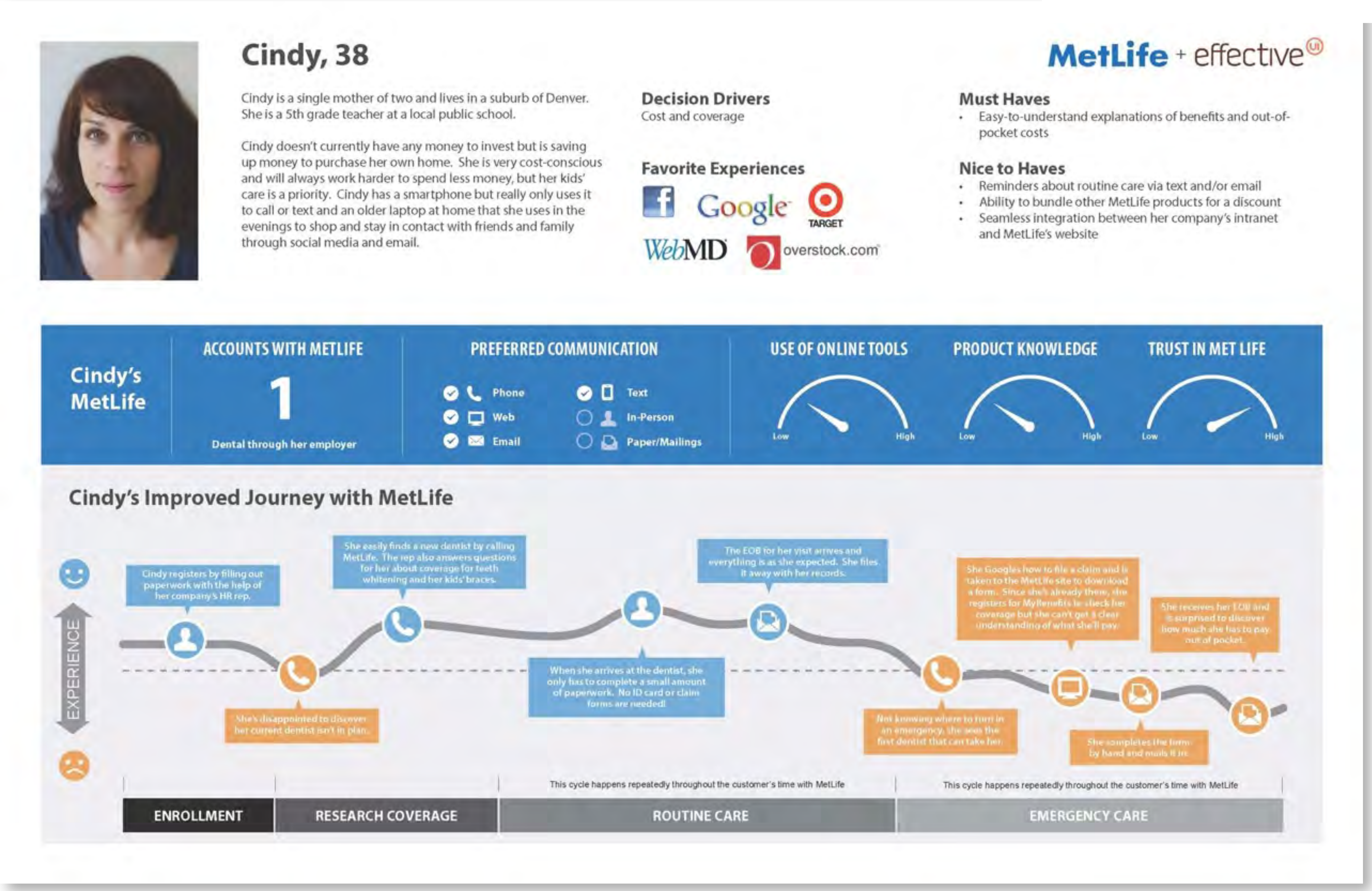
Customers and wholesalers noted a lack of a consistent look and feel across websites

- All MetLife sites should have the same visual style and branding treatments, same terminology/language, and the same fundamental navigation elements.
- The sites should all be interwoven to create a digital connection between customers/employers and the MetLife employees that service them.
- Make sure the information they get on the phone matches the info they see online.
- Streamline the number of websites customers need to access in order to complete a task. Currently there are multiple websites, even once someone is logged in.
- Leverage the account data to create individual customer files. Interactions can become more personalized and streamlined.

Workshop Exercise with Journey Maps

Workshop Rules

- Everyone participates (that means you)
- **Close the laptops, put away the phones**
- Only one person should be talking at a time
- In the interest of time, if we go off topic we will record thoughts and set them aside in a ‘Parking Lot’


Cindy, 38
MetLife + effective
Cindy is a single mother of two and lives in a suburb of Denver. She is a 5th grade teacher at a local public school.
Cindy doesn't currently have any money to invest but is saving up money to purchase her own home. She is very cost-conscious and will always work harder to spend less money, but her kids' care is a priority. Cindy has a smartphone but really only uses it to call or text and an older laptop at home that she uses in the evenings to shop and stay in contact with friends and family through social media and email.
Decision Drivers
Cost and coverage
Favorite Experiences
Google
TARGET
WebMD
overstock.com
Must Haves
• Easy-to-understand explanations of benefits and out-of-pocket costs
Nice to Haves
• Reminders about routine care via text and/or email
• Ability to bundle other MetLife products for a discount
• Seamless integration between her company's intranet and MetLife's website
Cindy's MetLife
ACCOUNTS WITH METLIFE
1
Dental through her employer
PREFERRED COMMUNICATION
Phone
Web
Email
Text
In-Person
Paper/Mailings
USE OF ONLINE TOOLS
PRODUCT KNOWLEDGE
TRUST IN MET LIFE
Low
High
Cindy's Improved Journey with MetLife
EXPERIENCE
Cindy registers by filling out paperwork with the help of her company's HR rep.
She's disappointed to discover her current dentist isn't in plan.
She easily finds a new dentist by calling MetLife. The rep also answers questions for her about coverage for teeth whitening and her kids' braces.
When she arrives at the dentist, she only has to complete a small amount of paperwork. No ID card or claim forms are needed!
The EOB for her visit arrives and everything is as she expected. She files it away with her records.
Not knowing where to turn in an emergency, she sees the first dentist that can take her.
She Googles how to file a claim and is taken to the MetLife site to download a form. Since she's already there, she registers for MyBenefits to check her coverage but she can't get a clear understanding of what she'll pay.
She completes the form by hand and mails it in.
She receives her EOB and is surprised to discover how much she has to pay out of pocket.
This cycle happens repeatedly throughout the customer's time with MetLife
This cycle happens repeatedly throughout the customer's time with MetLife
ENROLLMENT
RESEARCH COVERAGE
ROUTINE CARE
EMERGENCY CARE

Improving Cindy's Journey with MetLife

MetLife + effective

New Features and Functionality

Welcome communication letting Cindy know about web-based tools that she can use.
Why?
- Many of MetLife's customers don't understand the benefits of registering online.
- Communication at the beginning of the relationship lays the groundwork for putting the user in the mindset of self-service.

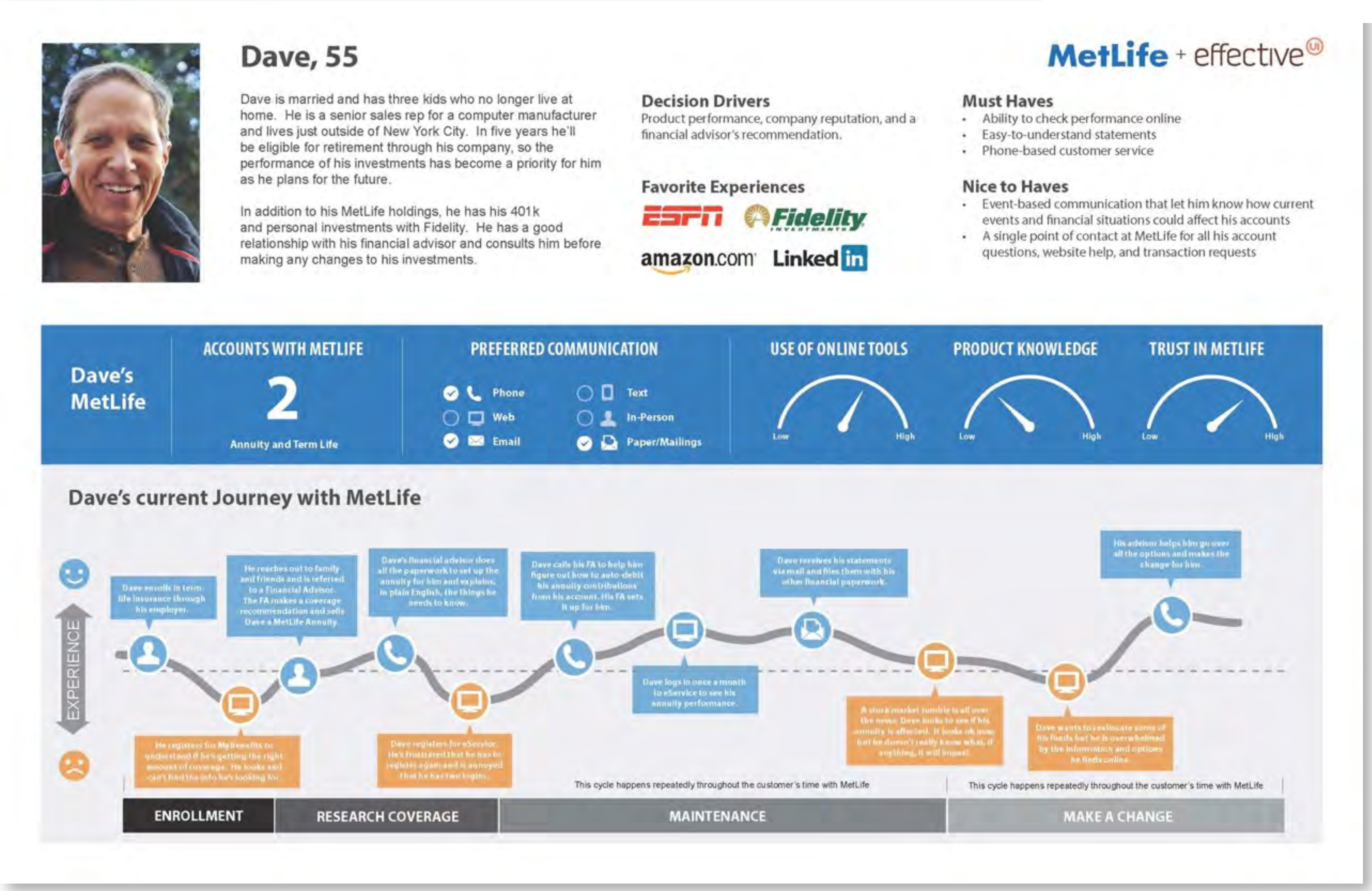
Website/product information is in language that is easy for Cindy to understand and matches the information being provided through other channels.
Why?
- Many customers call customer service instead of self-servicing because a rep will explain things in a way that makes it easy to understand.

Cindy can opt-in to reminders about routine dental care via text or email.
Why?
- Gives the customer the sense that MetLife cares about their well being.
- Adds additional incentive for online registration
- Good preventive care decreases cost of care overall.

A central point of contact for any questions, emergencies or concerns available both online and on the phone.
Why?
- It should be easy for customers to come to MetLife with their questions and concerns instead of going through different channels.
- Coming to MetLife first will lessen the chance of misinformation or later dissatisfaction/surprise.

Cindy can purchase new products and save money through bundling.
Why?
- Gives customers the sense that they are getting a better deal than if they purchase separately.
- Allows customers to consolidate a growing number of accounts.
- Allows customers to consider new products in a context that's meaningful to their life, like a "Starting a Family" bundle.

Cindy's Improved Journey with MetLife


Dave, 55
Dave is married and has three kids who no longer live at home. He is a senior sales rep for a computer manufacturer and lives just outside of New York City. In five years he'll be eligible for retirement through his company, so the performance of his investments has become a priority for him as he plans for the future.
In addition to his MetLife holdings, he has his 401k and personal investments with Fidelity. He has a good relationship with his financial advisor and consults him before making any changes to his investments.
MetLife + effective
Decision Drivers
Product performance, company reputation, and a financial advisor's recommendation.
Favorite Experiences
ESPN
Fidelity
amazon.com
LinkedIn
Must Haves
Ability to check performance online
Easy-to-understand statements
Phone-based customer service
Nice to Haves
Event-based communication that let him know how current events and financial situations could affect his accounts
A single point of contact at MetLife for all his account questions, website help, and transaction requests
Dave's MetLife
ACCOUNTS WITH METLIFE
2
Annuity and Term Life
PREFERRED COMMUNICATION
Phone
Web
Email
Text
In-Person
Paper/Mailings
USE OF ONLINE TOOLS
PRODUCT KNOWLEDGE
TRUST IN METLIFE
Low
High
Dave's current Journey with MetLife
EXPERIENCE
Dave enrolls in term life insurance through his employer.
He registers for MyBenefits to understand if he's getting the right amount of coverage. He looks and can't find the info he's looking for.
He reaches out to family and friends and is referred to a Financial Advisor. The FA makes a coverage recommendation and sells Dave a MetLife Annuity.
Dave's financial advisor does all the paperwork to set up the annuity for him and explains, in plain English, the things he needs to know.
Dave registers for eService. He's frustrated that he has to register again and is annoyed that he has two logins.
Dave calls his FA to help him figure out how to auto-debit his annuity contributions from his account. His FA sets it up for him.
Dave logs in once a month to eService to see his annuity performance.
Dave receives his statements via mail and files them with his other financial paperwork.
A stock market tumble is all over the news. Dave looks to see if his annuity is affected. It looks ok now, but he doesn't really know what, if anything, it will impact.
Dave wants to reallocate some of his funds but he is overwhelmed by the information and options he finds online.
His advisor helps him go over all the options and makes the change for him.
This cycle happens repeatedly throughout the customer's time with MetLife
This cycle happens repeatedly throughout the customer's time with MetLife
ENROLLMENT
RESEARCH COVERAGE
MAINTENANCE
MAKE A CHANGE

Improving Dave's Journey with MetLife

MetLife + effective

New Features and Functionality

Dave has a clear and intuitive interface for digging into the details of his investments.
Why?
- Helps customers acheive a comprehensive understanding of their investments.
- Helps customers easily understand complex concepts like coverage amounts and financial wellness.

Website/product terminology and explanations are in language that is easily understood by Dave and match the information being provided through other channels.
Why?
- Makes it easier for customers to self-serve.
- Reduces the chance that a customer will reach out to a Financial Advisor that may offer a competitor's product.

Dave can use tools online to evaluate his holistic financial state and model future scenarios.
Why?
- Allowing customers to see the "big picture" will give MetLife an opportunity to make smart product suggestions that work for the customer's unique situation.
- Customers can see how changes will impact them without having to speak with someone.

Dave gets communications when there's major financial news letting him know how his products might be impacted.
Why?
- Gives MetLife more opportunities to interact with customers and become a trusted partner.
- Proactively answers questions that customers have difficulty getting answers to today.

Dave is provided additional product suggestions based on the products he has today and the actions that he takes with them.
Why?
- Customers are more likely to buy additional products if they're relevant to their life.