



Wellness for Life - Defining The Negative Impact of Financial Stress on Health

FleishmanHillard and Aviva USA, Jan 1, 2013

Summary: 2013 Silver Anvil Award of Excellence Winner — Marketing Consumer Services — Financial Services

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Marketing consumer services includes programs designed to introduce new services or promote existing services to a consumer audience.

Full Text: **PROGRAM SUMMARY**

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RESEARCH

In the last five years, retirement savings of Americans have been dramatically impacted by the financial crisis, with secondary research showing lack of retirement funds as Americans' biggest financial worry.

As part of its efforts to learn more about the relationship between health and finances, Aviva USA – in partnership with Mayo Clinic – conducted an Omnibus survey of more than 2,000 U.S. adults to measure consumers' perceptions of their overall health and wellness, and the relationship between health and financial behaviors. Through the study, Aviva USA found that most Americans are not comfortable with their financial situation, lack understanding of financial products, do not feel prepared for retirement, and rarely discuss finances.

Survey findings included:

- Two out of three men report feeling stressed and their financial situation is the primary contributing factor.
- Two out of three American women are uncomfortable with their financial situation.

Additional findings reinforced the need to ensure people felt comfortable working with a financial advisor to prepare for retirement.

PLANNING

Aviva USA recognized the natural tie between health and life insurance when it first introduced its Wellness for Life feature in 2007. The rider, available at an additional cost of \$100 on a life insurance policy, offers customers the opportunity to lower their premiums over the long-term by simply committing to regular check-ups with a physician and maintaining their weight.

Based on its research, Aviva USA set out to reach men and women of all races and socioeconomic backgrounds since research suggests that financial stress affects all groups, but is particularly acute for those in or nearing retirement.

Objectives:

- During a concentrated five-month campaign, and a PR budget of less than \$70,000, generate national awareness around financial stress and wellbeing through more than 50 million unique media impressions in mainstream, trade and social media.
- Increase sales of Aviva USA's Wellness for Life rider by highlighting Aviva USA's commitment to providing resources that encourage financial preparedness.

Strategies:

- Educate and engage target audiences and consumers about Aviva USA's unique Wellness for Life product that rewards policyholders for maintaining a healthy lifestyle.
- Create national awareness about financial empowerment as a tool to reduce stress and provide support to encourage conversation around financial topics.
- Establish a hub where agents and policyholders can access health and wellness information and financial education resources to help them maintain a healthy lifestyle.

EXECUTION

To position Aviva USA as a leader in financial wellness, the company leveraged its partnership with Mayo Clinic and the results of its co-branded *Wellness for Life Survey*. An integrated media strategy was developed to reach diverse audiences through multiple channels, including insurance trades, consumer outlets, broadcast media and social media. This strategy was complimented by a national television advertising campaign. To bring the survey results to life in the media, the team used a two-pronged spokesperson strategy, and divided survey results into three phrases in order to extend the lifespan of the story and make results relevant to national media news hooks, including Mother's Day and Father's Day.

Media Outreach

Comprehensive traditional media outreach and social media engagement helped further extend the campaign's reach – with press releases, videos and infographics produced to illustrate survey findings and explain the rider program.

- *Consumer Outreach:* The campaign targeted natural news storylines tied to health and wellness, as well as Mother's Day and Father's Day, and positioned Dr. Hagen as an expert to address the issue of financial preparedness and reducing stress.
- *Insurance Trades:* Top trade media were engaged to reach Aviva USA's key market segments, specifically agents, highlighting the financial aspects of stress reduction, positioning Aviva USA CMO, Chris Jones as the spokesperson.
- *Broadcast Media:* A satellite media tour with Dr. Hagen from Mayo Clinic headquarters extended the reach of the campaign to local and syndicated broadcast outlets across the U.S.
- *Social Media Engagement:* Aviva USA and Mayo Clinic used results of the Wellness for Life survey to engage with their audiences on Twitter and Facebook. The consumer-oriented nature of the survey also led Aviva USA to create a Wellness for Life Pinterest page – one of the first Pinterest pages to launch for an international insurance

company.

Wellness for Life Microsite & Social Media Integration

Knowing online communications would play an essential role in the campaign, Aviva USA launched a microsite to host all materials related to the survey and the Wellness for Life product, and used its existing Facebook and Twitter presence to promote survey results through posts, videos and infographics. Not only did the Wellness for Life website serve as an informative place to learn more about financial preparedness, it served as a catalyst for a financial services professional to start a conversation about health and the Wellness for Life product with a prospective client.

EVALUATION

The results from the survey campaign done in conjunction with the Wellness for Life product refresh outreach showed that people were listening and talking about the connection between finances and health. It also impacted Wellness for Life product sales.

Highlights include:

- A total of **51 news stories** resulted in more than **80 million** original media impressions:
 - Feature stories in The Huffington Post, Fox News, Shape Magazine, Time Healthland, and the New York Post, as well as key insurance trades, LifeHealthPro, Financial Advisor Magazine and Insurance & Financial Advisor.
 - 27 television and radio interviews, generating more than 14 million broadcast impressions.
 - National segment on *Fox News Sunday Housecall* on July 8, 2012.
 - Local television segments in 13 markets around the country, featuring Dr. Hagen.
 - 12 radio segments across the U.S., along with feature stories on nationally syndicated radio programs *Mom Talk Radio* and *Coach Pete's Financial Safari*.
- More than **2 million social media impressions** from Facebook, Twitter and Pinterest.
- A total of **391 page views** for www.avivausa.com/survey
- The paid and earned media campaigns contributed to a **10 percent increase** in Wellness for Life sales during 2012.

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