PruHealth
Award-winning health insurance provider uses the Adobe® Flash® Platform to create a unique interactive online service empowering customers to lead healthier, happier lives

A new take on healthcare
For many people, the concept of wellness is relegated to an occasional visit to the doctor at the first sign of illness or for an annual check-up. But with climbing insurance premiums—particularly for employees who make contributions to employer-sponsored plans—and frequent coverage from news outlets about the dangers of an unhealthy lifestyle, more citizens are rethinking their approach to healthy living.

Aiming to reduce the financial impact of rising healthcare costs on its bottom line and the pocketbooks of its customers, PruHealth—the award-winning British health insurance company—is helping its customers take a more proactive role in managing their wellness by providing interactive online resources that reward individuals for establishing health goals and taking steps toward achieving them.

"We've always viewed ourselves as a leader and innovator in the insurance industry," says Paulo dos Santos, CIO at PruHealth. "Encouraging and rewarding our customers with discounted premiums and other services for living a healthier lifestyle would certainly distinguish us from our competitors. We needed to create a unique program to deliver that message. Adobe software and technologies proved to be the most logical choice to achieve that goal."

Working with business applications developer Simon Barber and his team at ThoughtFaqtory, PruHealth adopted the Adobe Flash Platform, including Adobe Flex® Builder®, to create an interactive online, incentive-based curriculum that encourages physical activity, healthy eating, and smoking cessation among the many ways for customers to earn redeemable points and valuable rewards.

Seeing is believing
PruHealth had already established a substantial web presence, using its site to offer secure login pages for customers to review policies, monitor claims, or search new product information. However, the company felt that the site lacked the interactivity necessary to engage members and inspire them to create a personalized wellness program aimed at improving their health. In response, PruHealth set out to create a more compelling customer experience online.

Leveraging the Adobe Flash Platform and Adobe Flex Builder 3, PruHealth delivered its innovative online Vitality Interactive application, a secure online portal to accompany the long-standing Vitality Program. The dynamic portal features a range of interactive wellness tools that enable customers to create their own health and fitness goals and timelines.

"With the Adobe Flash Platform, we created a richly animated site that brings a unique visual perspective to show customers how their daily habits contribute to their overall health and wellness," says Greg Peringuey, development manager for PruHealth Online. The application provides customers with a questionnaire about their current lifestyle choices—exercise habits, calorie intake, and lifestyle choices, among many others. They can watch as rich-media charts and graphs update instantly with their answers to paint a comprehensive picture of lifestyle changes they can make to live healthier, and save money.

Customers can use the information provided in the assessment to choose from a number of subsidized wellness benefits offered by PruHealth, such as gym memberships, pedometers, and heart rate monitors, as well as health screens to actively track their progress and improvements in their health ratings. As customers achieve new levels of health and fitness—labeled as Bronze, Silver, Gold, and Platinum—they're eligible for discounted premiums and other rewards that encourage maintaining a healthy lifestyle.
For employers, the application provides a valuable glimpse into the overall health of their workforce. Integrated with back-end databases, the application built on the Adobe Flash Platform records the results for group customers in a Health and Vitality Summary, giving employers real-time visibility into their employees’ health and wellness; this can be valuable in helping shape corporate initiatives to drive down insurance costs for companies.

Rapid, efficient, and creative communications
PruHealth chose to create Vitality Interactive with the Adobe Flash Platform because of its versatility, easy integration with back-end solutions, leadership in the rich Internet application (RIA) market, and reliable access. In the future, PruHealth is looking to improve integration with back-end systems using Adobe LiveCycle® Data Services ES.

Broadband Internet access is affordable and widely available in the United Kingdom and the company wanted to maximize its customers’ ability to interact with all the rich tools available on the site. Because Vitality Interactive was developed with the Adobe Flash Platform, users need only the free and ubiquitous Adobe Flash Player—already installed on 98% of the world’s Internet-connected computers—to access the engaging content on any computer, from anywhere.

For PruHealth and ThoughtFaqtory developers, the Flex development environment enables rapid modifications to existing code for instant updating of content and seamless delivery across all operating platforms and browsers. “With the Adobe Flash Platform, we can create and deliver new features to Vitality Interactive in a fraction of the time it used to take,” says Peringuey. “The accelerated development helps us save time and money, while continuing to enhance the services we offer to our members.”

With more than 25% of its customers logging into the site weekly—a 300% boost in site traffic compared to the number of visitors coming to the previous site—PruHealth’s customer engagement initiative has been very well received. Vitality Interactive receives more than 11,000 unique visitors per week and attracts more than 5,550 visits to the Vitality Points Plan page, a clear sign of customer engagement and program adoption. For PruHealth, it’s a sign that engaging customers in unique ways can pay off with improved customer satisfaction and reduced costs.

"Healthcare is about more than just providing insurance coverage; it’s about promoting wellness and improving everyone’s quality of life,” says dos Santos. “The Adobe Flash Platform has been instrumental in efficiently reaching customers in ways never before possible, with a message unlike any other. Our Vitality Interactive application is sophisticated, engaging, and gives our members a unique look at what they can do to improve their lives.”

For more information
www.adobe.com/flashplatform/