Innovation Forum

Business Health Care Group
March 12, 2026

HOLISTA

What State…

…was an early adopter of low-cost, broad-access health insurance in the US (1946)

…built the foundation for today's TRICARE supporting our military families (1950s)

…was a national pioneer creating what became Medicare (WPS 1960s)

…led in development of early HMO models—years before national adoption (1970s)

…pioneered in x-ray and computer technology aka MRI. (Mistretta & Moran (1976)

WISCONSIN

Holista

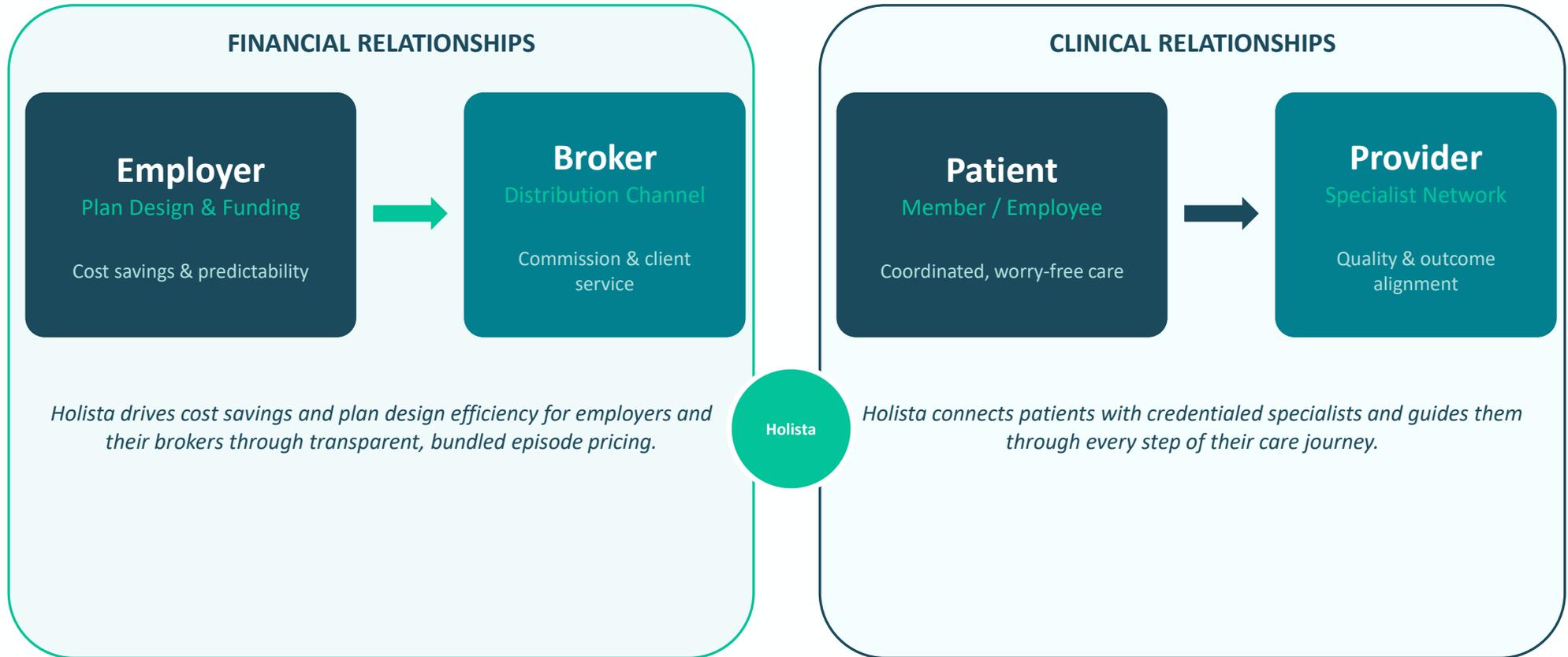HOLISTA

Holista: What and How

We define, construct and administer ANY care event or diagnosis into an episode of care composed of BOTH a best practice care pathway AND bundle payment arrangement.

250,000 covered members have access to a Holista episode of care (WI, NC).
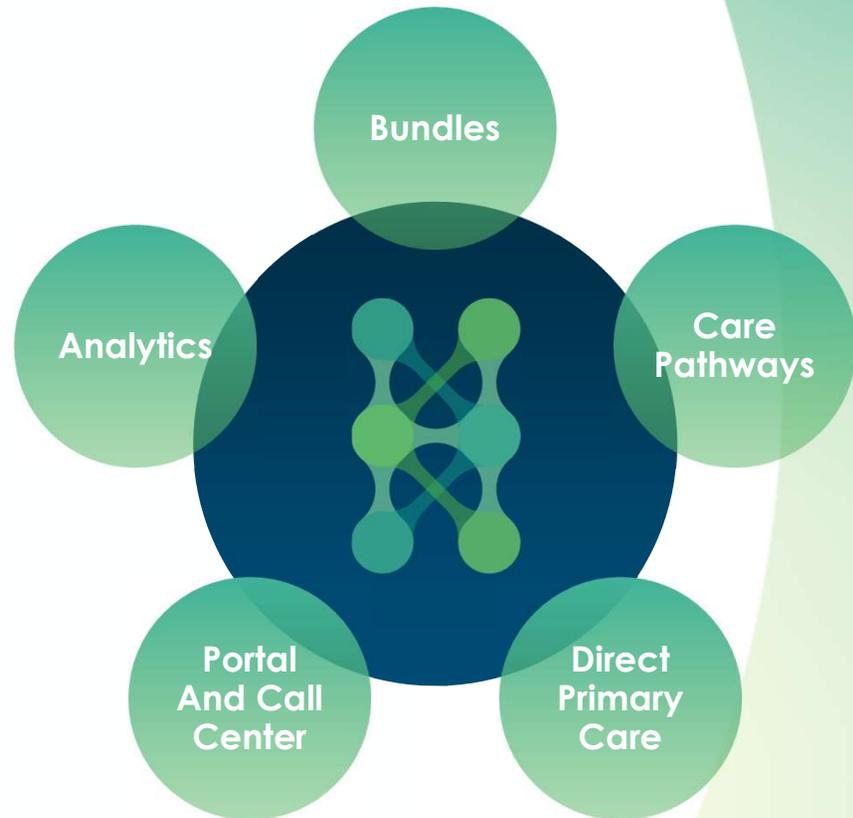
Current offering, including:
• Orthopedic
• Maternity and GYN
• General Surgery
• ENT
• Conservative Musculoskeletal
• Mental Health
• Chronic disease
• In total, over 20 Specialties included

HOLISTA

Key Relationships We Serve

FINANCIAL RELATIONSHIPS

Employer
Plan Design & Funding

Cost savings & predictability

→

Broker
Distribution Channel

Commission & client service

Holista drives cost savings and plan design efficiency for employers and their brokers through transparent, bundled episode pricing.

CLINICAL RELATIONSHIPS

Patient
Member / Employee

Coordinated, worry-free care

→

Provider
Specialist Network

Quality & outcome alignment

Holista connects patients with credentialed specialists and guides them through every step of their care journey.

Holista

HOLISTA

Value for ALL Stakeholders:

Single Point Solution:
Integration and Enhancement

What Makes Holista Innovative

Episodes of Care · Quality · Cost · Warranty · Stop-Loss

HOLISTA

Our unique value proposition

The ONLY **end-to-end technology solution** in the market
for rapid and efficient **value-based program** deployment

PLAN DESIGN — ALIGN INCENTIVES

CONTRACTING — HIGH-PERFORMANCE NETWORK

ENGAGEMENT — SHARED ACCOUNTABILITY

CLINICAL PATHWAY MANAGEMENT — RISK MITIGATION

PAYMENT ADMINISTRATION — SIMPLIFICATION

RESULTS

HOLISTA

Bundle vs. Episode of Care

Bundle

✓ Financial Arrangement

✗ Engages patient in the Clinically Managed Care Pathway monitored in real-time

✗ Rigorously Credentialed High-performing providers in your community

✗ Outstanding patient experience

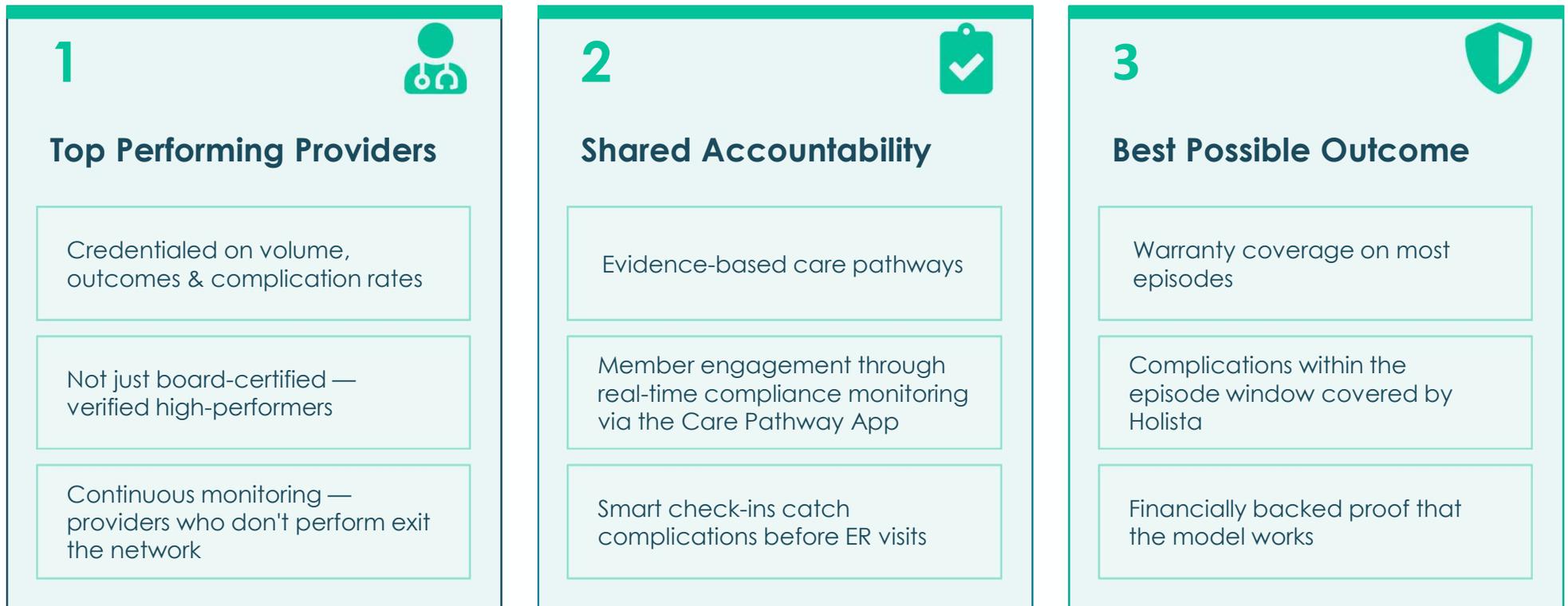✗ Complication Protection/Commercial Warranty

✗ Alignment/Accountability

VS

Episode of Care

✓ Financial Arrangement **with Price Transparency**

✓ Engages patient in the Clinically Managed Care Pathway monitored in real-time

✓ Rigorously Credentialed High-performing providers in your community

✓ Outstanding patient experience

✓ Complication Protection/Commercial Warranty

✓ Alignment/Accountability

HOLISTA

Defining Quality — How Holista Impacts Outcomes

Quality isn't a marketing word. Holista defines and enforces it across three dimensions.

1 Top Performing Providers

- Credentialed on volume, outcomes & complication rates
- Not just board-certified — verified high-performers
- Continuous monitoring — providers who don't perform exit the network

2 Shared Accountability

- Evidence-based care pathways
- Member engagement through real-time compliance monitoring via the Care Pathway App
- Smart check-ins catch complications before ER visits

3 Best Possible Outcome

- Warranty coverage on most episodes
- Complications within the episode window covered by Holista
- Financially backed proof that the model works

The Holista warranty is only possible because all three dimensions are in place.

HOLISTA

A Key Quality Element – The **Patient** Experience

1

Program Enrollment

2

Benefits Navigation Provider Selection

3

Concierge Care Pathway Support

4
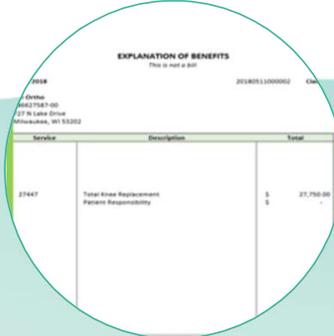
Simplified Billing Demonstrated Savings

Employer Impact

Prospective episodes: predictable cost, savings, and employee satisfaction

Savings and Employee Satisfaction:

- Engaged employees compliant with highly coordinated care for better outcome
- Risk mitigation of down stream costs
- Alignment of incentives: provider, employee, plan
- Missed savings reports
- Warranty

Administration facilitated by Holista:

- Enhanced plan design without disruption
- Seamless integration with base plan TPA
- Single platform for ALL point solutions – no need for "over-architecture" – WE SIMPLIFY!!!

HOLISTA

ACTIONABLE Communication Tools

Employer Missed Opportunities Report EXAMPLE

No Upfront Cost to Access Holista!

Value-based "Easy button"

Employer

Direct Primary Care Partners:
- Closed loop referrals
- Remote visits/Onsite clinics

Employee/Patient Portal:
- Care pathway management
- Patient compliance

Episodes of Care:
- Provider network
- Bundles admin

Warranty

Any other Single Point Solution
(white label)

HOLISTA

RESULTS
Savings (bundle pricing and risk mitigation)
Improved Outcomes (care compliance)
Improved patient experience

INTEGRATION
Data tracking and Enhancement
Reporting and Analytics
Real-time Decision Support

HOLISTA

Thank You

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HOLISTA

March 12, 2026

Twin Health:

A root cause approach
to healing metabolic dysfunction

Agenda

1. The Founder's Story

2. Our solution: Digital Twin + Care Team

3. The member experience

4. Clinical outcomes

5. Why Twin Health

Twin Health's origin story

One in ten people across the world live with diabetes.

Twin Health began when our founder and CEO, Jahangir Mohammed, traveled to India and noticed that several members of his own family had type 2 diabetes. Jahangir decided to test a new hypothesis: *What if AI digital twin technology could help people heal by surfacing the root causes of metabolic disease?*

Employers have spent billions of dollars, but chronic metabolic disease gets worse every year

❌ Employee health is worsening

Obesity • Diabetes • Prediabetes

Hypertension • Dyslipidemia • Kidney disease

Liver disease • Cardiovascular disease • Pancreas Function

>50%
employees affected

❌ Claims costs are rising

Medical cost

Rx Cost

$10,000+
more spend *per employee*

❌ Current solutions aren't working

Traditional care =
Reactive

Digital Health 1.0/2.0 =
One size fits all

New meds like GLP-1s =
Costly and unsustainable
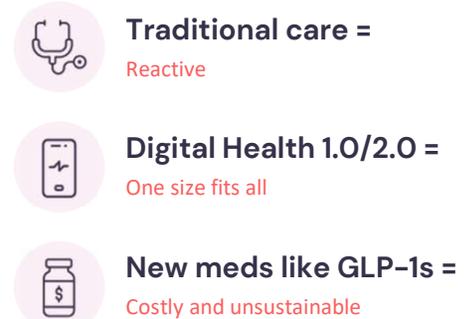
None of these address the **root cause:**
A dysfunctional metabolism

Focusing on *root cause* heals metabolic health

Biology
Metabolism is unique to each person

Behavior
Behavior is unique to each person

- Medications
- Nutrition
- Activity
- Sleep
- Breathing
- Stress
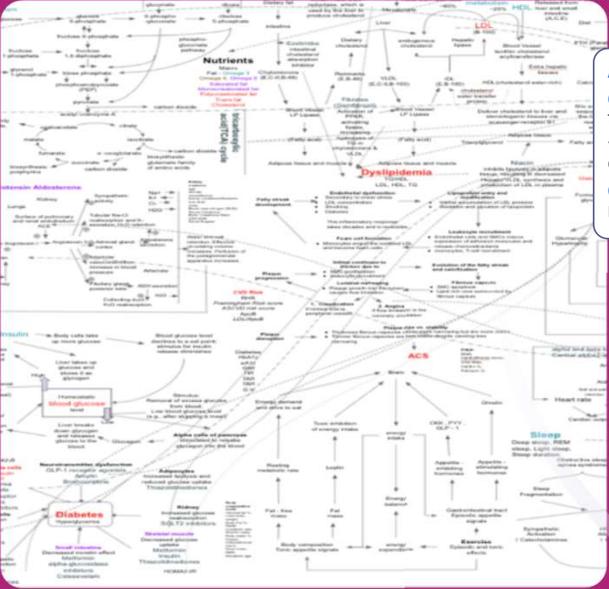
Age 41
Conditions
Type 2 diabetes + cardiovascular disease
Challenges
Irregular sleep

Age 52
Conditions
Prediabetes + cholesterol
Challenges
Sedentary life

Age 60
Conditions
Type 2 diabetes + hypertension
Challenges
Late-night snacking

Age 70
Conditions
Obesity + fatty liver
Challenges
Vision problems

Cause and Effect
is unique to each person

How Twin was built

AI Digital Twin tech paired with clinical care team

Informed by the AI Digital Twin, our compassionate care team guides progress while providers aim to reduce medications safely over time.

PART 1

Patented Whole–Body Digital Twin™ technology → AI Digital Twin

Twin Health is the first company to apply digital twin technology to the human metabolism.

It uses real-time data from smart devices to give personalized suggestions that adapt with you.

PART 3

Proven efficacy through cost savings and clinical outcomes

The results are clear: Twin Health leads to better outcomes and cost savings. In a recent case study with a large U.S. employer, Twin reduced diabetes-related costs by **$9,047** per member in the first year alone.
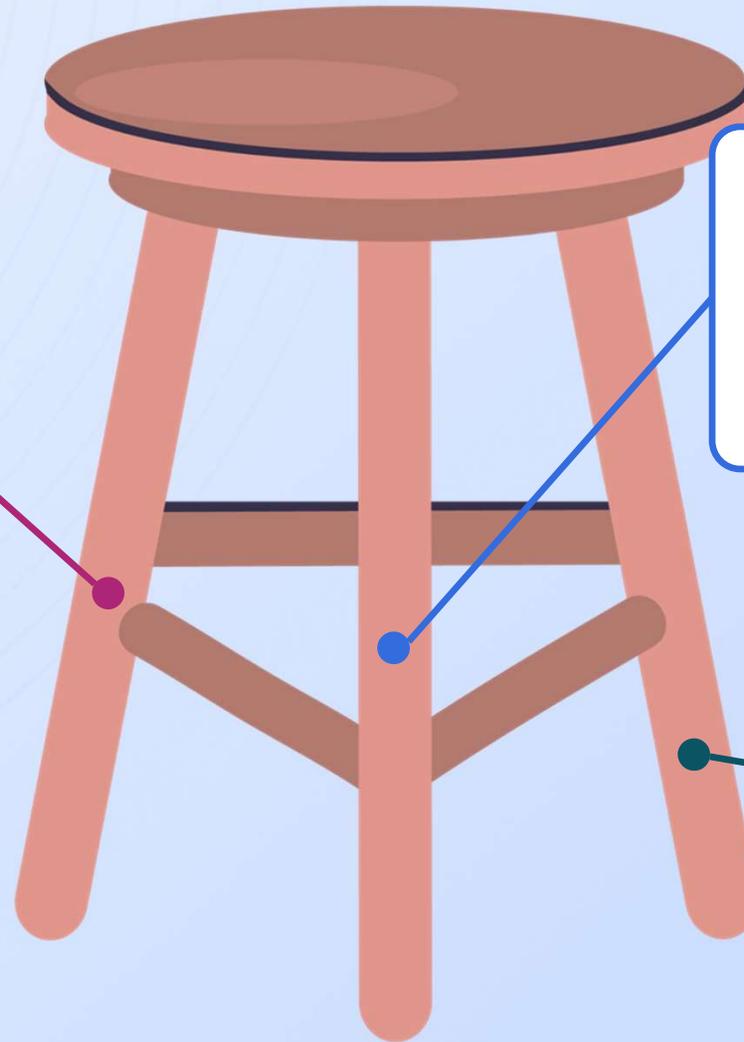
Part 1: The first AI Digital Twin for healing metabolic health

The **future of health is now**: The **AI Digital Twin** is a new way to care for your metabolism.

Daily Guidance

With support that **guides you hour by hour**, you'll see a clear map of how your unique metabolism works. This type of hyper-personalized care **helps you find real freedom** in your health.
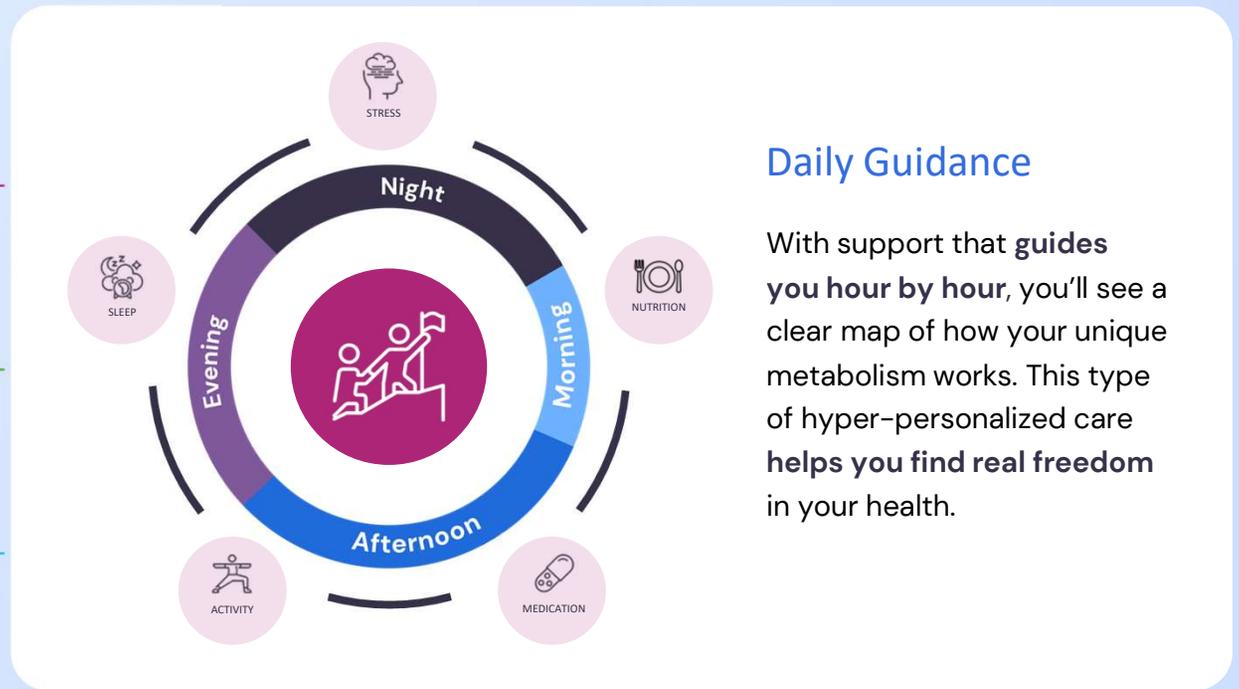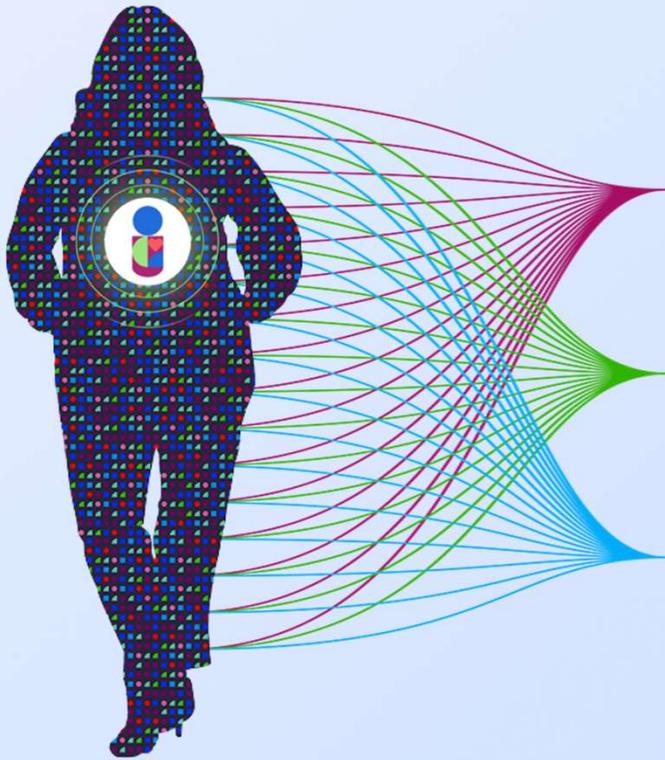
One metabolic health solution addressing root cause

Full Metabolic Health

Type 2 Diabetes

Individuals with an A1c ≥ 6.5 OR A1c ≥ 5.7 with glucose-lowering medication

Goals: reverse diabetes by lowering A1c ≥ 6.5, dropping weight, and eliminating antidiabetic medications

Twin Performance: Average A1c improvement of 2.2 points for members with starting A1c > 8.0

Prediabetes & Healthy Weight

Available to individuals with a **BMI ≥27** and / <u>or</u> an **A1c between 5.7 - 6.4 and no glucose-lowering medication**.

Goals: reverse prediabetes by lowering A1c, lose weight, eliminate obesity GLP-1 medications, sustain results, and prevent progression to T2D

*Partner can choose to lower BMI minimum to as low as 25

Twin Performance: 98% of Prediabetes Members reduce A1c and prevent progression to T2D. 12 lbs of average weight loss across Twin commercial population.

Hypertension: Across participants in all programs, Twin has demonstrated material impact to improving participants' blood pressure (often to the point of clinical normalization)

A human-centered solution

Twin is AI-native, app-based, and guided by a care team

1.

Collects continuous data from sensors, labs, logs, and more

2.

Uses AI to discern and predict cause-and-effect

Scrambled eggs are protein packed and help you stay full. To feel full longer, add fiber — like broccoli, avocado, or mushrooms.

Meal impact

3.

Delivers daily, hyper-individualized guidance

Walking after breakfast reduced your predicted spike

Breakfast: Sept 19, 9:55 PM

Glucose spike **+32** → **+22** mg/dL

Way to go! Walking after meals like this can really flatten your glucose curve. Try this with other meals and let's see what happens.
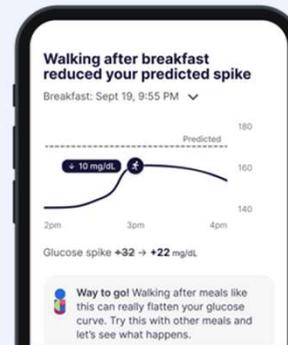
4.

Paired with a dedicated clinical team available when members need them

Part 2: Member Care Team

Support Specialists

Member Enrollment Advisor: *Kelly*

Kelly prepared Member for activation through program education and scheduling initial labs.

Sensor Support Team

This team provides ongoing sensor support directly to each member.

Owen

Primary Care Team

Provider: *Dr. Bree*

Dr. Bree oversees clinical stability and long-term health trends with the primary goal of safely eliminating medications as the member's health improves. Dr. Bree will check in with the member on a regular cadence.

Health Coach: *Mary*

Mary has a coaching background and has regular check-ins on members' personal goals. She helps the member build healthy habits over time

Registered Nurse: *Josh*
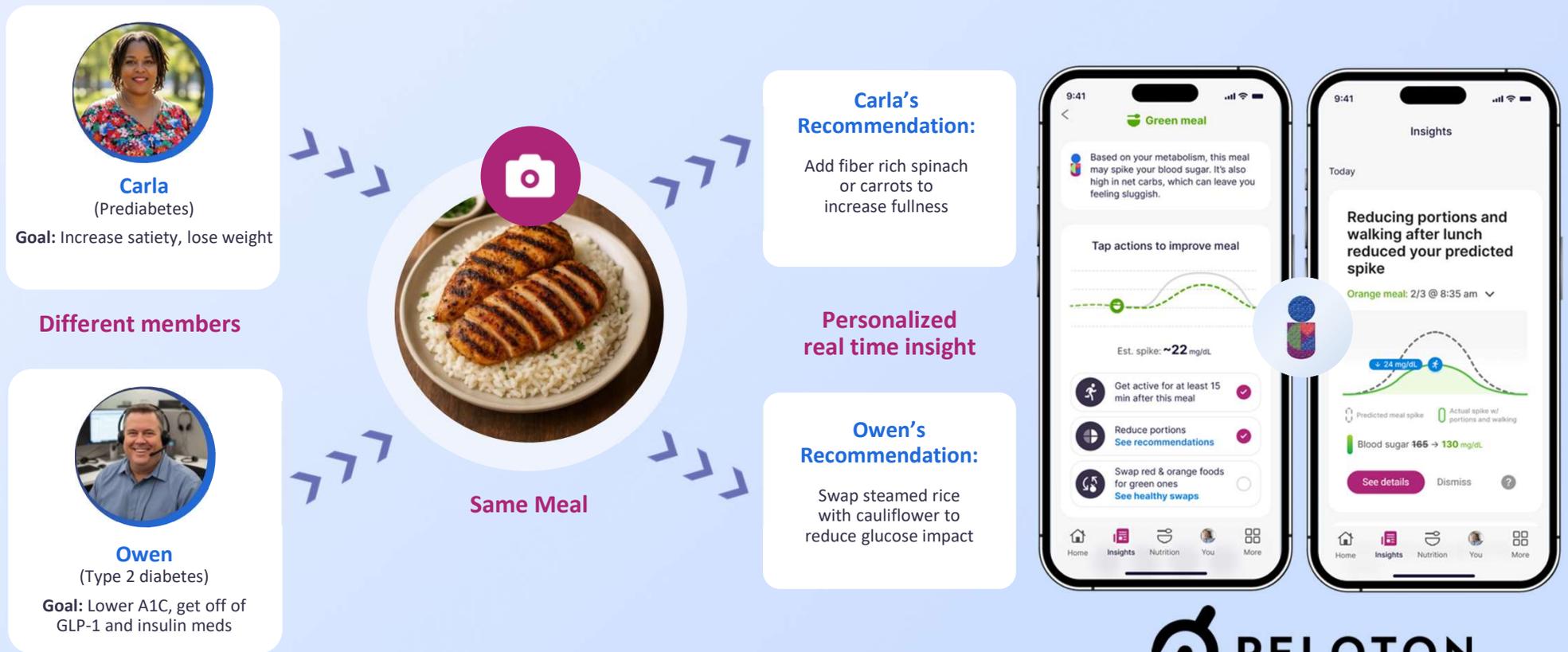
Josh helps the member with questions related to their health symptoms and addresses potential medication changes or adherence issues. Josh will proactively reach out if he sees any health risks

Owen's AI Digital Twin via Twin app

Available anytime, from anywhere. Ask questions about Twin service, personalized nutrition, or log meals. Defers to Care Team for clinical questions.

What hyper-personalized support looks like

Carla
(Prediabetes)
Goal: Increase satiety, lose weight

Different members

Owen
(Type 2 diabetes)
Goal: Lower A1C, get off of GLP-1 and insulin meds

Same Meal

Carla's Recommendation:
Add fiber rich spinach or carrots to increase fullness

Personalized real time insight

Owen's Recommendation:
Swap steamed rice with cauliflower to reduce glucose impact

PELOTON

High Engagement That Actually Lasts

"I am so much better now than I was 60 days ago, and I know I couldn't have done it without Twin Health."

– Twin Member

86%
Members Still
Engaged at 1 Year

88%
Net Promoter Score

91%
Members Engaged >5
Days Per Week

0.7%
Monthly Member Churn
(Excluding loss of coverage)

TikTok 2025 avg: 62% open the app 5 days a week after 1 yr.

Part 3: Randomized Clinical Trial

Cleveland Clinic	Usual Care	Twin Health Group
Lowered A1C below 6.5% without glucose-lowering medications (except metformin)	**2.4%**	**71%**
Average weight loss	⬇**14** lbs	⬇ **27** lbs
GLP-1 Usage	**21%** increase	**85%** reduction

Traditionally, patients see providers every 3–6 months for a few minutes at a time

Twin offers continuous engagement, every hour of every day, to drive behavior change

86%

of members engage* with the Twin app every single day of the week *at 12 months on the Twin program*

Engagement is defined as active participation in the program and following care plans. This includes a combination of regular communication with the Care Team, meal logging, sensor use, and follow-up labs.

"The feedback loop nature and daily progress visibility of the AI-enabled bundled sensors and coaching reinforces participation and ongoing adherence. Algorithms suggest the right food to the right participant at the right time...all designed to help maintain consistent and optimal glycemia."
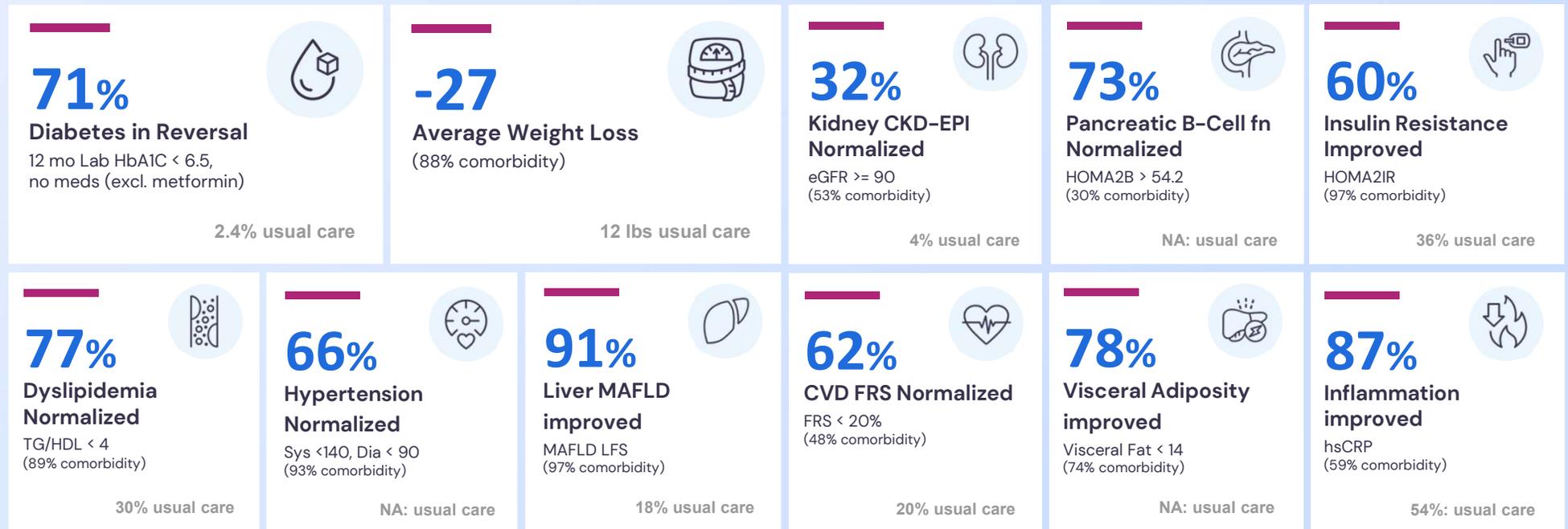
NEJM Catalyst

twin

Cleveland Clinic RCT: AI Digital Twin vs. Usual Care

12-Month Results

100 Intervention patients, 50 controlled patients. 91% of patients completed one year

Link to study protocol on www.clinicaltrials.gov

71%
Diabetes in Reversal
12 mo Lab HbA1C < 6.5,
no meds (excl. metformin)

2.4% usual care

-27
Average Weight Loss
(88% comorbidity)

12 lbs usual care

32%
Kidney CKD–EPI Normalized
eGFR >= 90
(53% comorbidity)

4% usual care

73%
Pancreatic B–Cell fn Normalized
HOMA2B > 54.2
(30% comorbidity)

NA: usual care

60%
Insulin Resistance Improved
HOMA2IR
(97% comorbidity)

36% usual care

77%
Dyslipidemia Normalized
TG/HDL < 4
(89% comorbidity)

30% usual care

66%
Hypertension Normalized
Sys <140, Dia < 90
(93% comorbidity)

NA: usual care

91%
Liver MAFLD improved
MAFLD LFS
(97% comorbidity)

18% usual care

62%
CVD FRS Normalized
FRS < 20%
(48% comorbidity)

20% usual care

78%
Visceral Adiposity improved
Visceral Fat < 14
(74% comorbidity)

NA: usual care

87%
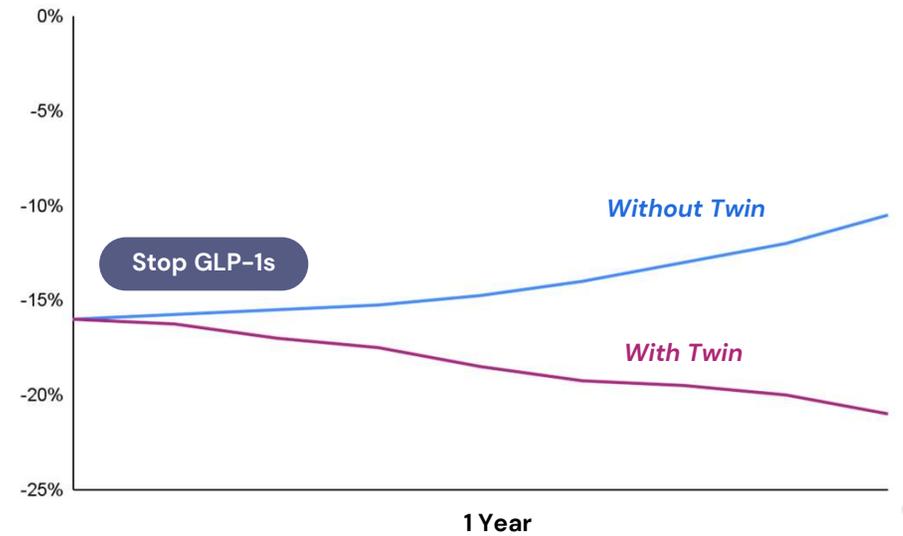**Inflammation improved**
hsCRP
(59% comorbidity)

54%: usual care

Optimizing GLP-1 time and cost investment

Members taking GLP–1s achieve greater weight loss with Twin than those without it

Start Twin

Percent Weight Loss

0%
-5%
-10%
-15%
-20%
-25%

Without Twin

With Twin

1 Year
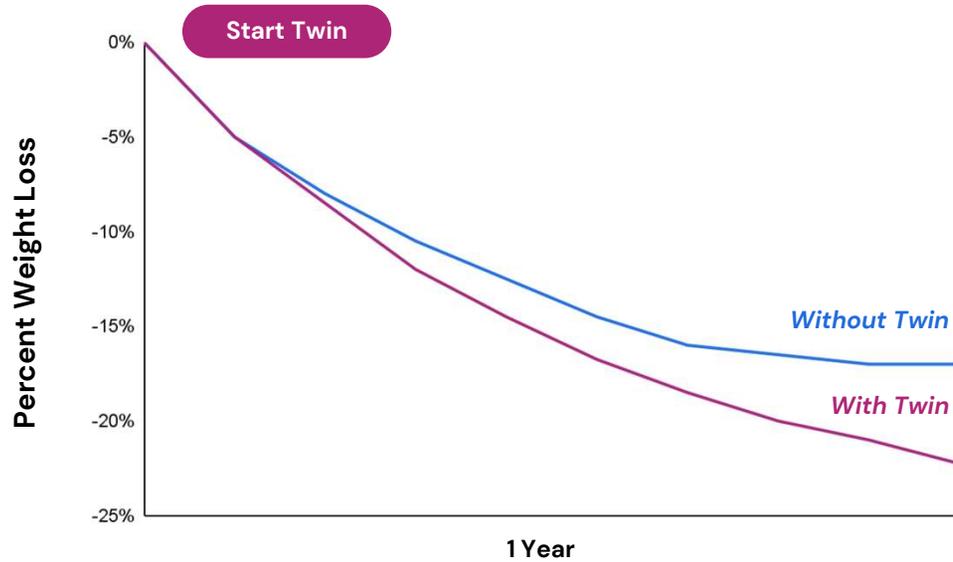
Members who eliminate their GLP–1 while on the Twin program sustain their weight loss

Stop GLP–1s

0%
-5%
-10%
-15%
-20%
-25%

Without Twin

With Twin

1 Year

Trusted by employers and the clinical community

Marquee Partners

Walmart

Bon Secours

KAISER PERMANENTE®

HCSC Health Care Service Corporation™

Blackstone

dayforce   MEDLINE

SIGNATURE AVIATION   TALLGRASS

DE NORA   applegreen

Book of Business

>7MM
Total Covered Lives

8
Health Plan Partners

Validation Signals

Twin Health is **SOC2 Type 2** certified by AICPA and fully compliant with **HIPAA** regulations.

In a first-of-its-kind **Cleveland Clinic randomized controlled trial** published in the **New England Journal of Medicine Catalyst,** adults with type 2 diabetes receiving **AI Digital Twin**-informed care achieved an A1C level below 6.5%, the diagnostic threshold for diabetes, without the use of glucose-lowering medications (except metformin).

Partnership Model

100%
Performance-Based Fee Model

Outcomes
Fees Are only Paid When Outcomes are Achieved

No PMPMs
Fees for Engaged Members Only

Claims Billing
Available for clients who want to explore this path

1.7-2.4x ROI
Depending on Population Complexity and Cost Profile

Performance Milestone Fees

Onboarding & Activation
Fee is earned when Member completes Enrollment and Activation — including lab work, clinical validation, behavioral assessment, and activation of Twin sensors.

A1C Improvement
Fee is earned when Member achieves and sustains targeted A1c reduction milestones based on member starting point.

BMI Reduction
Fee is earned when Member achieves and sustains each 1-point BMI reduction.

High-Cost Medication Elimination
Fee is earned when named high-cost T2D medications are eliminated, not just reduced.

Member Satisfaction
Fee is earned for attaining target 60-day average Twin Satisfaction Rating

Years 2+
Fees are earned when Member sustains A1c reduction and medication elimination — validated and earned semi-annually.

Why Twin Health?

1. Solving for root cause

2. Personalized, precision approach

3. Proven outcomes - only RCT

4. Performance-based pricing

Twin Health offers a free trial for 90 days

Please come to the back for Demo!
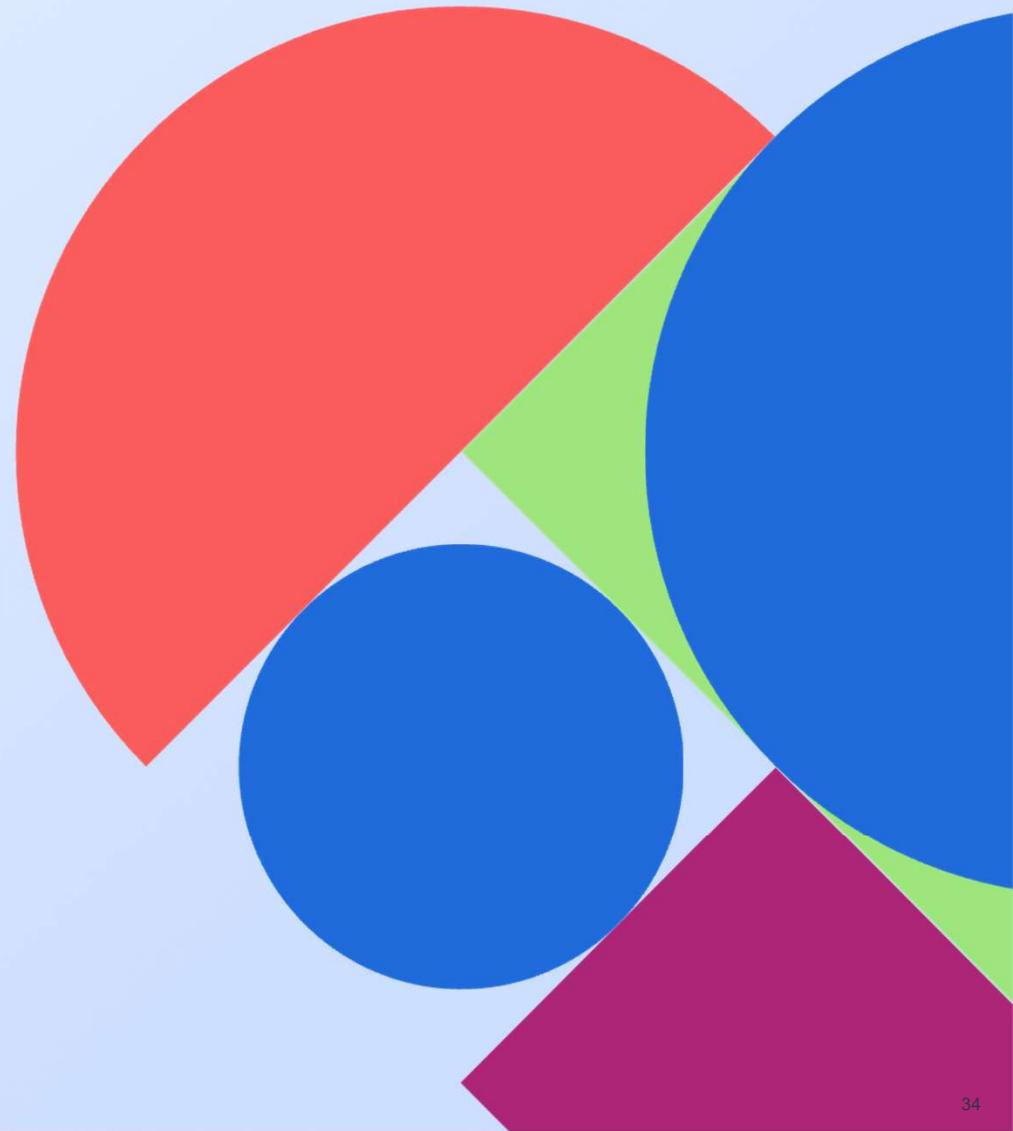
Fijoya™

The AI powered benefits experience

Your Benefits Experience Today

Think about how your employees currently navigate Health and Benefits today?

- Do your employees **know the benefits** that are offered and they're enrolled in?

- **Where do they go** when they have a health or benefit question?

- How confident are you that the **answers they find** are accurate?

- How often does **confusion** turn into HR outreach, missed care, or frustration?

Fijoya's benefits experience

What are we solving for

Fijoya

The Engagement Gap for Employees

Benefits Underutilization
Employees often find healthcare benefits complex and ambiguous, leading to underutilization - wasted resources and missed opportunities.

Employee Decision-Making Challenges
Confusion about coverage, costs, and providers leads employees to make poor healthcare decisions affecting costs and care quality.

HR Administrative Burden
HR teams spend excessive time managing benefit questions and issues, increasing operational costs and reducing focus on strategic initiatives.

Innovative approaches are needed to simplify benefits access, empower employees, and reduce HR workload for better engagement, steerage and utilization.

Fijoya

The solution
A **modular** benefits engagement platform

AI-assistant for all things Health, Benefits, & HR

Benefits communication and Engagement

FIJOYA — now
🔔 **Open Enrollment starts now! Check your benefits**

FIJOYA — now
🔔 **New Pet insurance benefit. Check it out!**

Fijoya Policy-To-Payment™

Fijoya

Employer/Provider Cash Model

Integrating Fijoya's AI to digest contracts and policies with our payment infrastructure creates a smart administration of direct to provider cash payments

- **Automatic eligibility:** Fijoya shall determine based on employer and provider direct contract and member coverage eligibility for the required medical service.

- **Automatic payments substantiation:** Based on contract's criteria, invoice and additional defined requirements, Fijoya shall automatically substantiate the required payment.

- **In app generation of payment card:** if member is eligible and payment is subsisted, Fijoya shall issue a corporate virtual card with the required budget for direct payment to provider.

VALUE ACROSS THE ECOSYSTEM

01 Employers

Preferred pricing - lower healthcare costs
Lower administrative cost
Full control and transparency

02 Employees

Consumer-like experience
No claims or reimbursements
No surprise bills - predictable spends

03 Providers & Partners

Immediate payment
No billing or collections

Fijoya has built this technology to support employees

Fijoya.

Flexibility: Built on modern, API-first architecture to adapt to any workflow or system. Short sprints for additional modules.

AI-Infused at Every Level: From back-end automation to member-facing assistants that provide instant, accurate answers.

Frontend AI Assistant

AI assistant provides employees 24/7 personalized guidance, answering complex HR and benefits questions instantly.

Backend AI Automation

Backend AI automates ingestion and interpretation of plans and policies, enabling rapid configuration and adaptation.

Market-Leading Flexibility

Combination of frontend and backend AI allows quick feature launches, regulatory adaptation, and scalable solutions. **Pilot and Expand.**

Pilot First, Scale Fast

Fijoya

Focused Pilot Launch

Employers can start with small, targeted pilot programs to validate solution impact with minimal risk.

Modular Implementation

Modular design avoids disruptive system replacements, reducing implementation risk and accelerating results.

Rapid Configuration and Iteration

Platform enables quick configuration and iterative improvements based on employee/employer feedback.

Scalable Growth

Successful pilots can be expanded seamlessly to wider populations or additional benefits.

Demo
How it works

Fijoya

Fijoya™

www.fijoya.io

Baruch Levy
Co-Founder & CEO

Baruch@fijoya.io

Timothy Sherman
Sales Director

Tim@fijoya.io

Scan to book a demo:

Deep dive

How it works

Providing your Self-Funded ASO clients more flexibility

Fijoya™

Employer benefits **SPDs** and **policies**

Employee specific health plan information

Employer's negotiated services prices
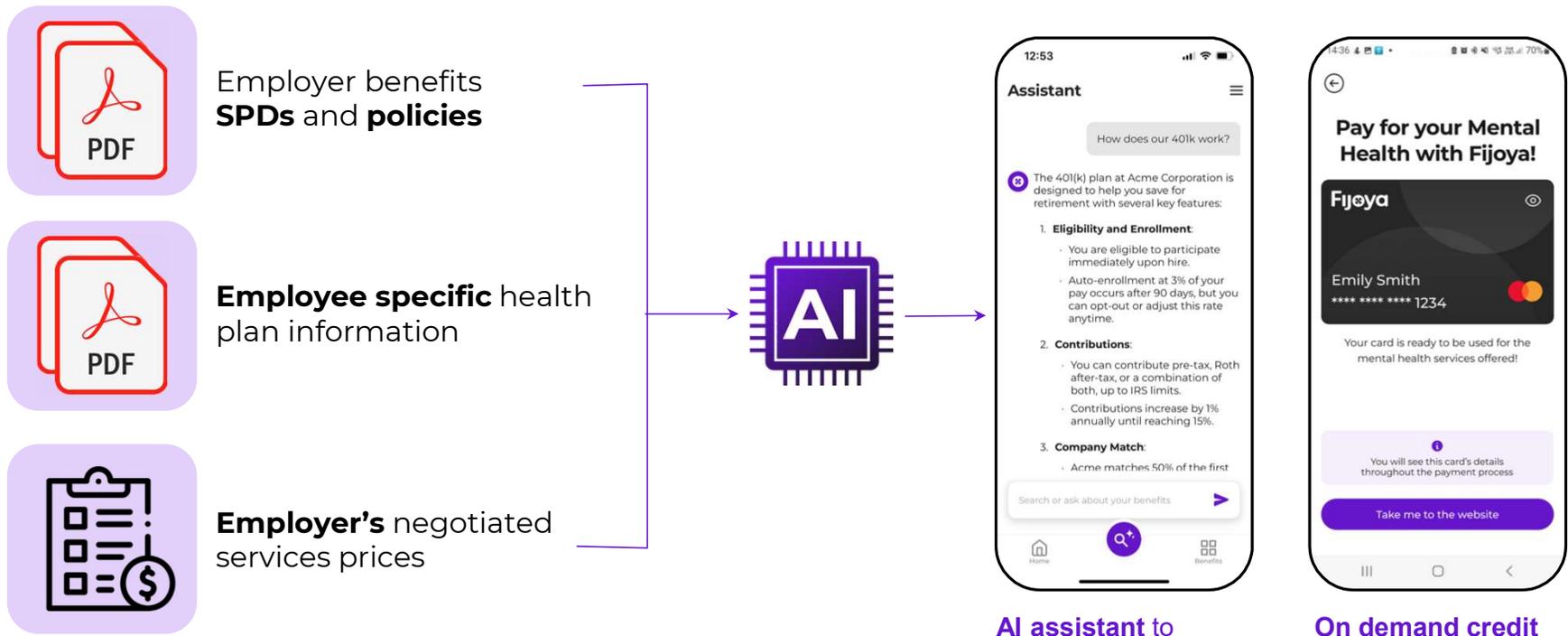
AI assistant to accurately answer all benefits and HR questions and enable **informed decisions**

On demand credit card for a controlled cash-model payments

Fijoya can appear under your brand—fully white-labeled to match your existing employee experience.

Navigate to best services

Fijoya's AI-assistant can

- Encourage employees to **check in-network providers**

- Inform them of **expected costs** for out-of-network providers, and

- **Steer them towards in-network** medical services

- Bring forth custom negotiated providers or procedures

Targeted Messaging: Diabetic Eye Exam example

Sending push notifications to members who need to seek recommended care can have a significant impact on compliance when they are provided simple steps to get the screenings recommended.
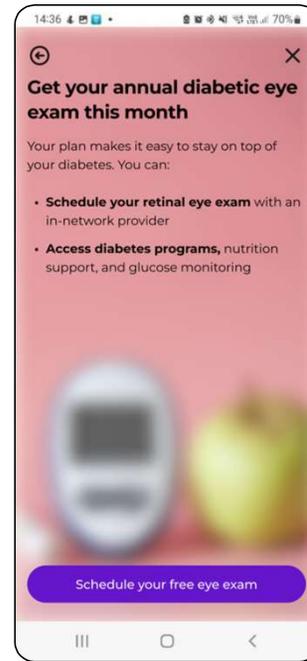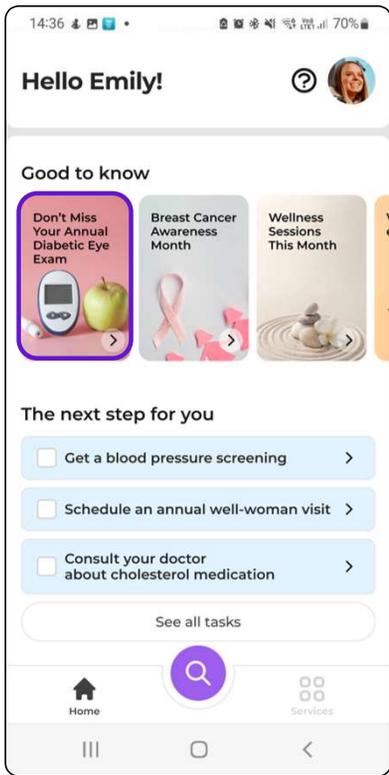
You can add an incentive to messaging
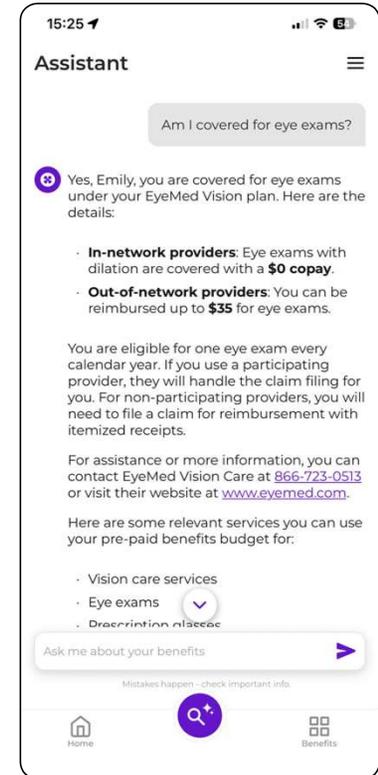
Point solutions steerage

Fijoya's AI-assistant can **encourage employees to utilize benefit providers** that are **already paid for**, or use their **dedicated budget** to do so

For example:

- Telehealth solutions
- Wellness apps
- Product and services that promote a healthy lifestyle and preventive care
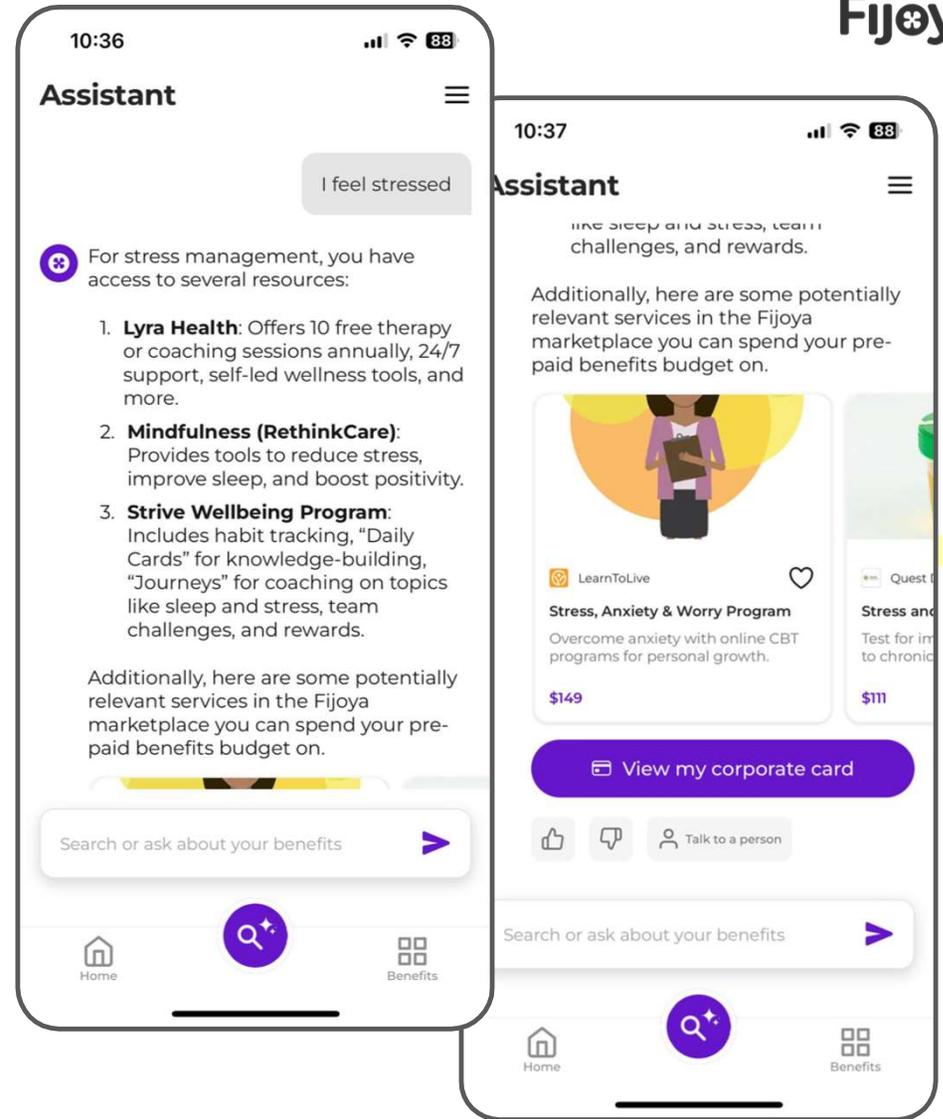
High standards support, reporting and error resolution

Fijoya

In-app conversational assistance

Dedicated support team
available to address any further questions

Average response time **< 3 minutes**

MOBĒ®

Innovative Approach to Whole-Person Condition Management That Drives Savings

2026

The population is a moving target and multi-chronic is accelerating.

We've reached a tipping point—over half the population now has multiple chronic conditions.

Total Population with MCC

2001: 21%
2023: 51%

142% increase

Young Adults with MCC

25% increase

2013   2023
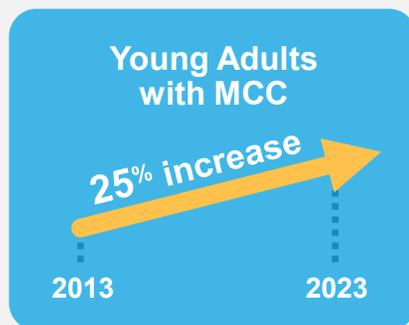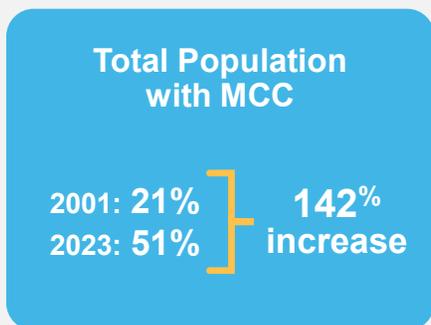
Problems Resulting from This Trend:

Cost Increases

Hard to Engage People

Overwhelmed Employees

Source: CDC.

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Issues specific to the multi-chronic are hard to address.

And result in ineffective utilization, yet not always high cost claimants.

- More frequent ER visits
- More and longer hospital stays
- More specialist providers
- Increased office visits
- Unnecessary medications
- Excess diagnostics

DIABETES

IBS

HYPER-TENSION

MIGRAINES

Weight Gain

Treat Side Effects Not Conditions

Increased Stress

Financial Pressure and SDOH

Sleep Issues

Mental Health Issues

The needs of today's population outpace today's solutions, making it even harder to engage.

Care Management:

With limited budgets, they're forced to focus on high-risk, high-cost individuals.

Providers:

Reimbursement is not aligned with whole-person care and not able to support lifestyle changes.

Programs:

Market is flooded with **over 1,200*** single-focus solutions.

Source: MyShortlister.com

Achieve year-one savings with a cross-condition management solution.

Identify and solve for mid-claimant individuals who are multi-chronic and struggling

Invest heavily to engage with intent as a human not a diagnosis

Next Generation Multi-Chronic Management Program combining Lifestyle and Medication Management

POPULATION

PROGRAM

ENGAGEMENT

POPULATION

PROGRAM

ENGAGEMENT

=

Better Health Outcomes

Reduced Claims Costs

7.5% Average Year-One Client Savings
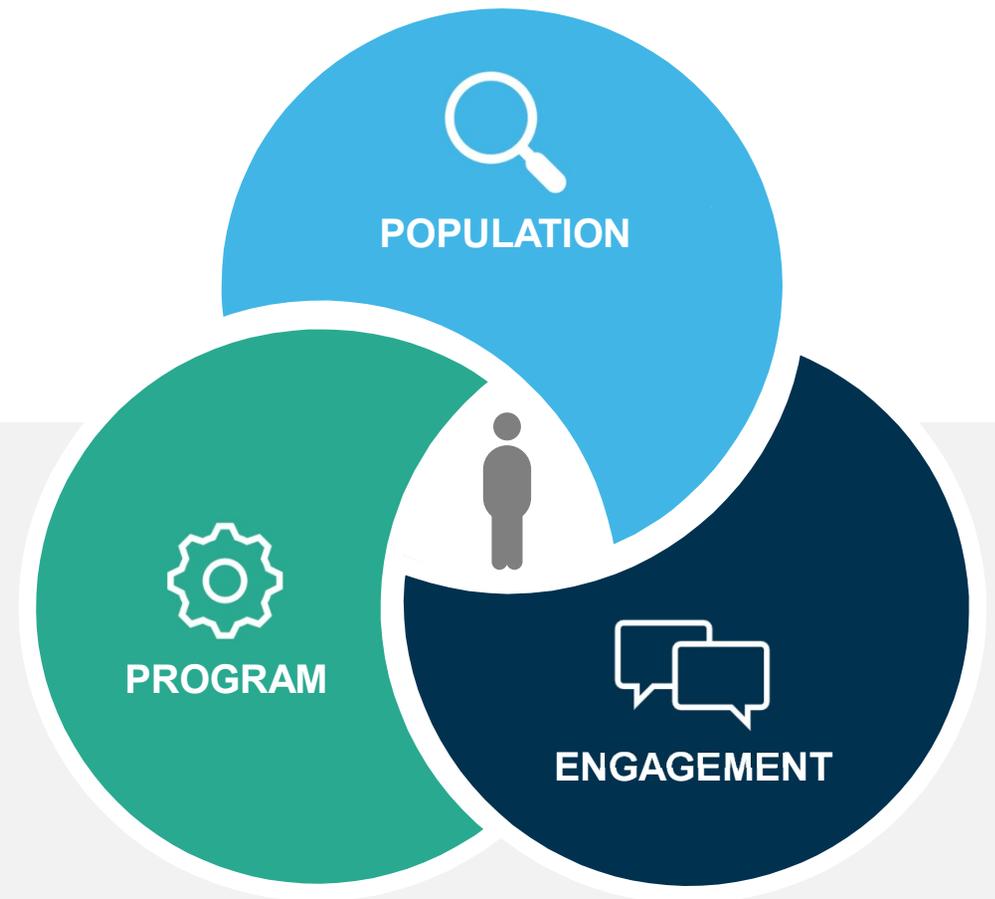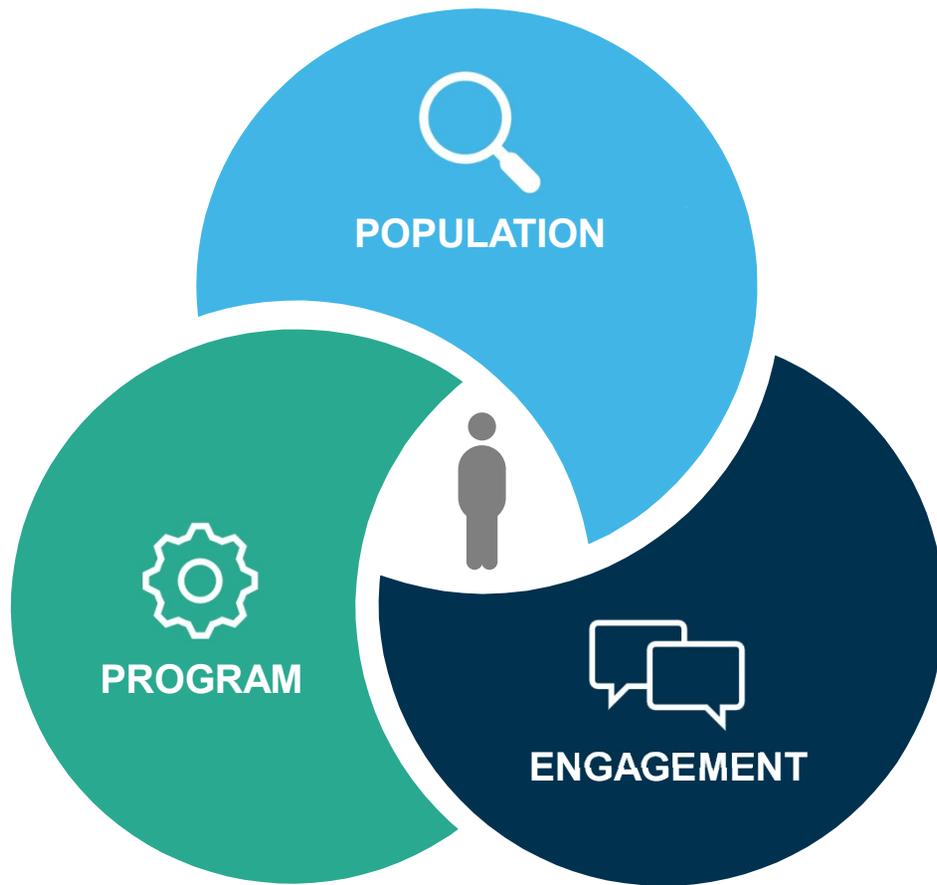
Population Selection Based On Condition Not Enough to Reduce Current Utilization Nor Future Complications

Key characteristics of this critical group:

- 40% of total spend

- $18k average annual spend

- See a provider every 2 weeks

- Average 16 Rx from 9 providers

- 84% have 2+ chronic conditions— 53% have 4 or more

- Low overlap with CM/DM programs

~20% of covered employees & adult dependents
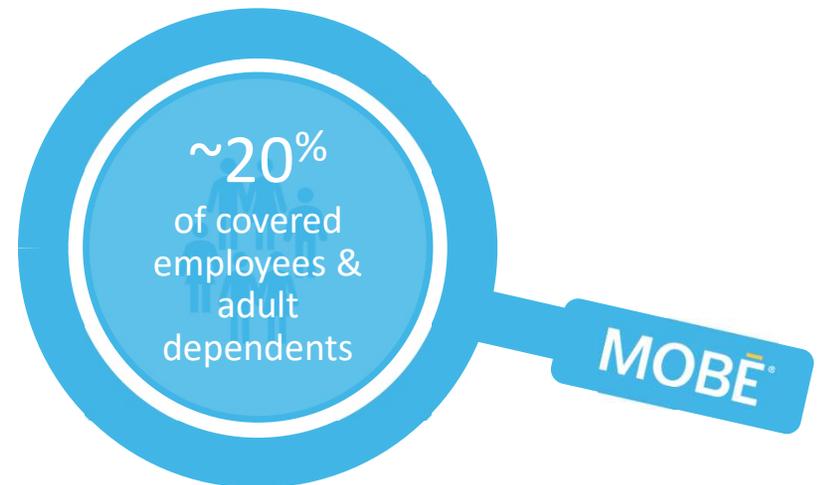
Five ways we get better engagement results.

30%
Year-One Engagement!

IDENTIFIED POPULATION
Primed to participate.

ENGAGEMENT SPECIALISTS
Human to human, 70% success rate.[1]

EFFECTIVE INCENTIVES
Meaningful actions, not vanity metrics.

BREAK-THROUGH TOUCHPOINTS
Tested messaging, optimized cadence.

HIGH-PERFORMING CAMPAIGNS
Compelling content, consistent engagement.
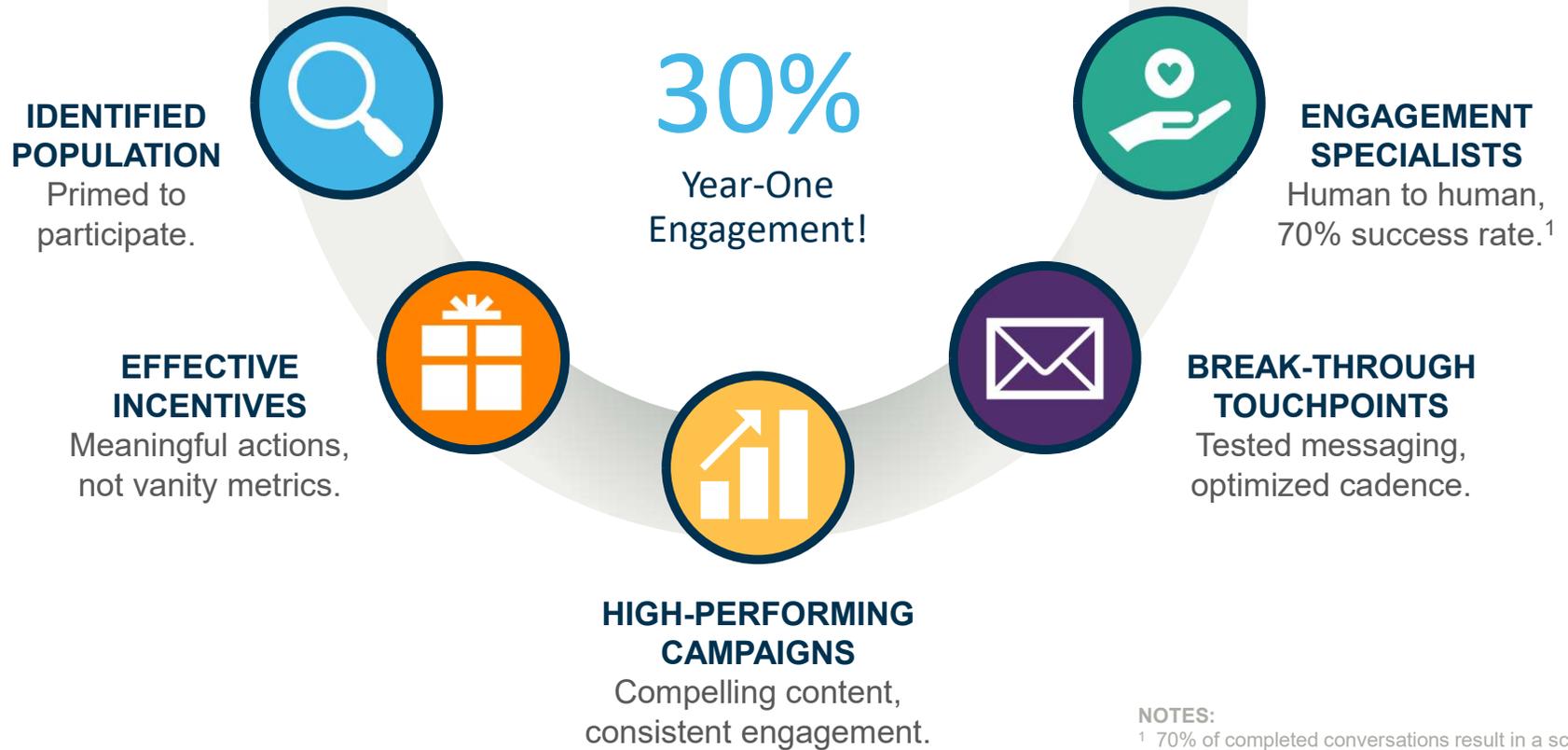
NOTES:
[1] 70% of completed conversations result in a scheduled call.

Bringing the MOBE Experience to Life— the Participant Journey

Complete baseline metrics, surveys

Have conversations with their Guide

GUIDE

Map action plan: vision, goals

PharmD

Have conversation(s) with their Pharmacist

Work on health behavior change, med optimization

Get guidance around barriers and setbacks

Assess progress: periodic metrics, surveys

Log into app

Schedule with a Guide

Use app to chat, track, view educational content, med summaries

Re-engage their Guide or Pharmacist

AWARE & INTERESTED | **ENGAGED** | **ACTIVELY WORKING WITH THEIR MOBE GUIDE AND PHARMACIST** | **SUSTAINING HEALTHY CHANGES**

Receive ongoing outreach campaigns

Get direct mail, email, phone call

Receive incentive offer

ES

Talk with an Engagement Specialist

Taper call frequency

Interact with health content via email

Attend virtual coaching events

Join MOBE Community Facebook group

Touch base with their Guide or Pharmacist

MOBE Pharmacists Offer Unbiased Clinical Assessment and Med Recommendations

MOBE Pharmacists optimize use of prescription and over-the-counter meds, herbals, and supplements).

- Offer *comprehensive medication therapy management*

- Focus on side effects, safety, dosage, access, cost, indication, alternatives, adherence, timing

- Provide agnostic recommendations, allowing participants to work through their preferred providers and formulary lists

- All licensed doctor of pharmacy and certified in pain management

94% 94% of people receive at least one change recommendation.

95% Providers accept 95% of MOBE Pharmacist recommendations.

The gift of time:

An initial conversation with a MOBE Pharmacist **averages 45–60** minutes.

A relationship is built through follow-up discussions.

Whole-person care is coordinated with MOBE Guide and providers.

Angela's Results with MOBE

PCOS   TYPE II DIABETES   HEADACHES   OVER-WEIGHT
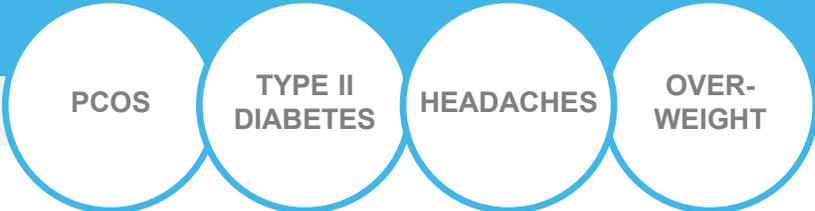
FRAGMENTED APPROACH:

- 4+ different providers
- 1-year delay in Type II diabetes diagnosis
- GLP1 sent her to ER
- 5+ different diabetes meds
- 10+ pounds gained

WHOLE-PERSON APPROACH:

- Reduced A1C to 5.8 (8.3 prior year)
- Optimized meds for diabetes and PCOS; eliminated 2 diabetes meds and reduced the need for insulin
- Diminished chronic headaches
- Lowered cholesterol and improved kidney function
- Lost 22 lbs.

Where MOBE fits – making the complex, relevant.

CONNECT TO PROVIDERS

Medication optimization and alignment.

CONNECT TO COMPLEMENTARY ECO-SYSTEM SERVICES

Promotion and referral to accelerate engagement.

Provider

MOBE Pharmacists make recommendations to participants' providers

PharmD

GUIDE

Benefit Education

Telehealth

Specialty Solutions (e.g., EAP, cancer care, fertility, point solutions)

MEDICATION GUIDANCE + LIFESTYLE SUPPORT

We Guarantee There Is No Financial Risk to You

We only make money if we improve the health of your people and create savings for you.

Fees based on number of eligible lives.

100% of fees at risk across the following measures:

Claims-Cost Savings (35%)

Participant Engagement (35%)

Lifestyle Metrics (30%)
Self-Perception of Health
Weight | Activity | Sleep

2k+ adult participants

Performance Guarantees

fees based on group size and performance against PGs

Whole-Person Condition Management That Drives Savings

7.5%
average year-one client savings

Go beyond single conditions.

Drive healthier outcomes.

Treat the whole person.

POPULATION

PROGRAM

ENGAGEMENT
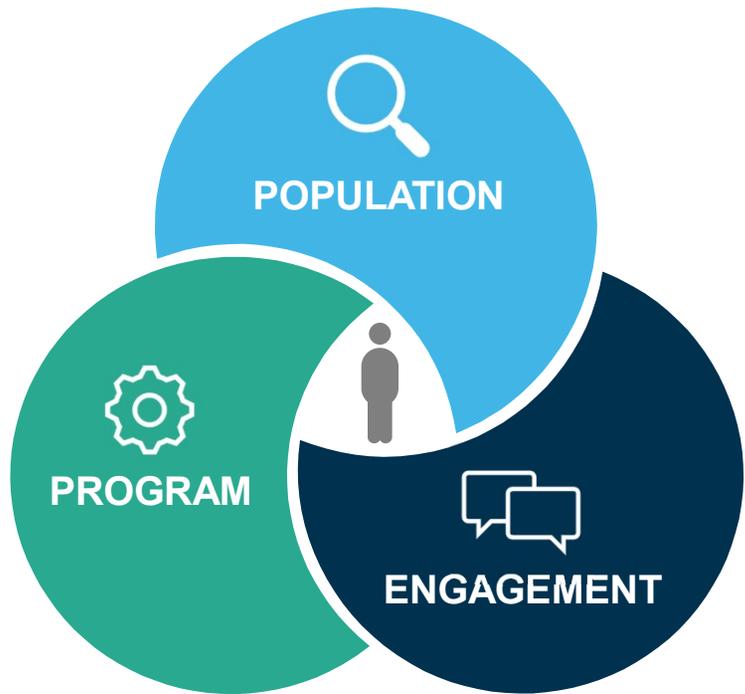
Reduce utilization and deliver improved health outcomes.

- Real hard-dollar savings
- Inpatient, outpatient, ER, and professional services
- 100% fees-at-risk

Jake Schauer

Regional Manager, Employer Sales

Jake.Schauer@mobeforlife.com
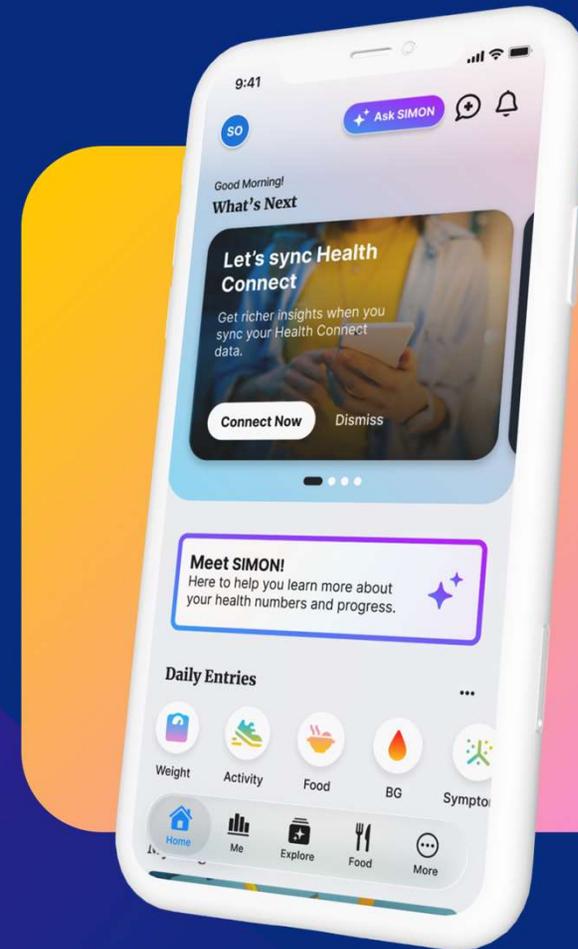
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Vice President – Employer and
Consultant Channel
262-389-8507
kbrunner@welldocinc.com

- Who is Welldoc

- Cardiometabolic Platform

- Demo of Features

- Engagement and Retention

- Outcomes

- Q & A

welldoc® CVS Healthspire™

welldoc®

11
510 (k) FDA-Clearances
in Diabetes

100
Clinical publications

400+
Connected devices and
data sources

CMS
Health Tech Ecosystem Partner

55
Patents

2005
Year Welldoc was
founded

Marquee Clients & Partners

Recognition & Awards

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Welldoc

Cardiometabolic health tech leader

Mission

Empowering better cardiometabolic health through AI-powered, personalized digital tech.

Vision

To be the leading advanced AI digital technology partner across the healthcare industry.

Digital Health App | **Care Team Portal** | **Data Intelligence**
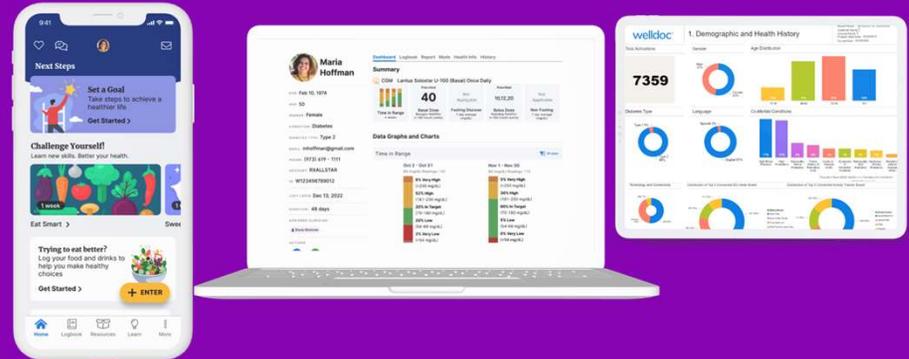
AI-driven cardiometabolic single digital platform

- Type 1 and 2 diabetes (with insulin management)
- Heart failure
- Diabetes in pregnancy
- Sleep apnea
- CKD
- Weight and GLP-1 management
- Hypertension
- Prediabetes
- Mental wellbeing support
- MASH

3rd Party Health Data Connection to 400+ Devices & Data Sources
- Members Are Not Obligated to Purchase New Devices
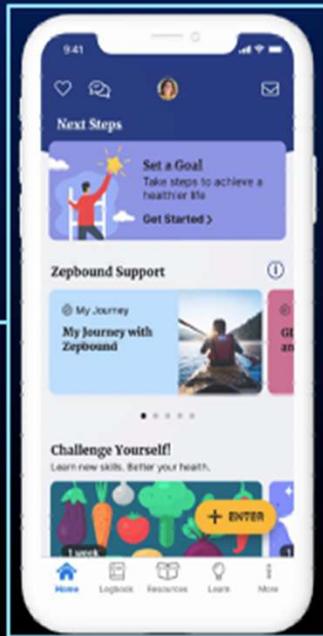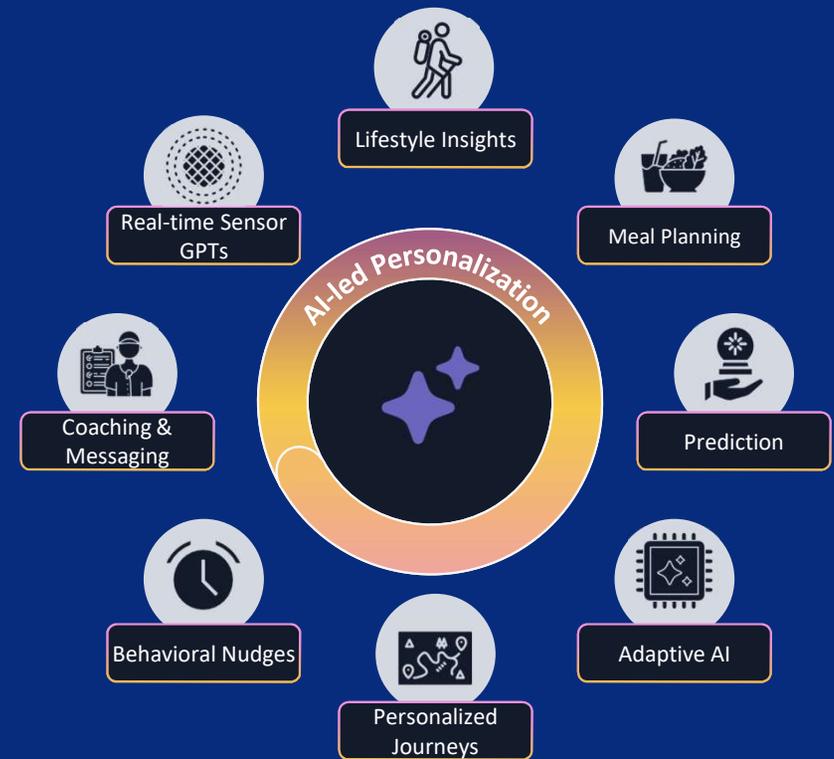
Personalized Digital Coaching
Data-driven feedback meets members where they are for improved health outcomes.

Supports the six dimensions of health:

- ✓ Medications
- ✓ Symptoms
- ✓ Individual Generated Health and Lab Data
- ✓ Activity and Sleep
- ✓ Psycho-Social
- ✓ Food

Acute

9:41

Back

YOUR BG IS LOW

50
mg/dL

Treat with 30 g carbs and recheck your BG in 15 minutes. If you need immediate medical help, call 9-1-1.

30-15 Tip

30 grams fast-acting carbs → 15 minutes: Recheck

Ongoing guidance

9:41

Almost there! ✕

Anjali, you're so close: just 3 pounds to go!

Take a moment to think about what's led to your success and how to keep up the momentum.

It can be tempting to slide back into old habits when you're trending toward your goals. Remember that logging food is a key habit to losing weight. Track your food to learn more about what works so well for you.

Learn more:

Pattern recognition

9:41

Back   **Blood Glucose**

Before Breakfast   After Breakfast
145   **310**
mg/dL   mg/dL

- Your before breakfast BG was a little high, and your after breakfast BG went up even higher.
- When your before breakfast BG is a little high, try to eat more lean protein and vegetables, and less carbs.
- It will help keep your after meal BGs from climbing even higher.

Educational

9:41

¡Excelente trabajo- Continúa así!

Excelente trabajo monitoreando tu glucemia, Jose.

Una glucemia de 210 es alta para un valor en ayunas

- ¿Comiste o bebiste algo antes de controlarte?
- ¿Tenías las manos limpias antes de pinchar tu dedo?
- Si no estás seguro de qué causó este valor alto, puede ser que tu hígado produjo demasiada glucosa durante la noche.

Habla con tu proveedor si estos valores altos continúan.

Healthcare-ready AI in action
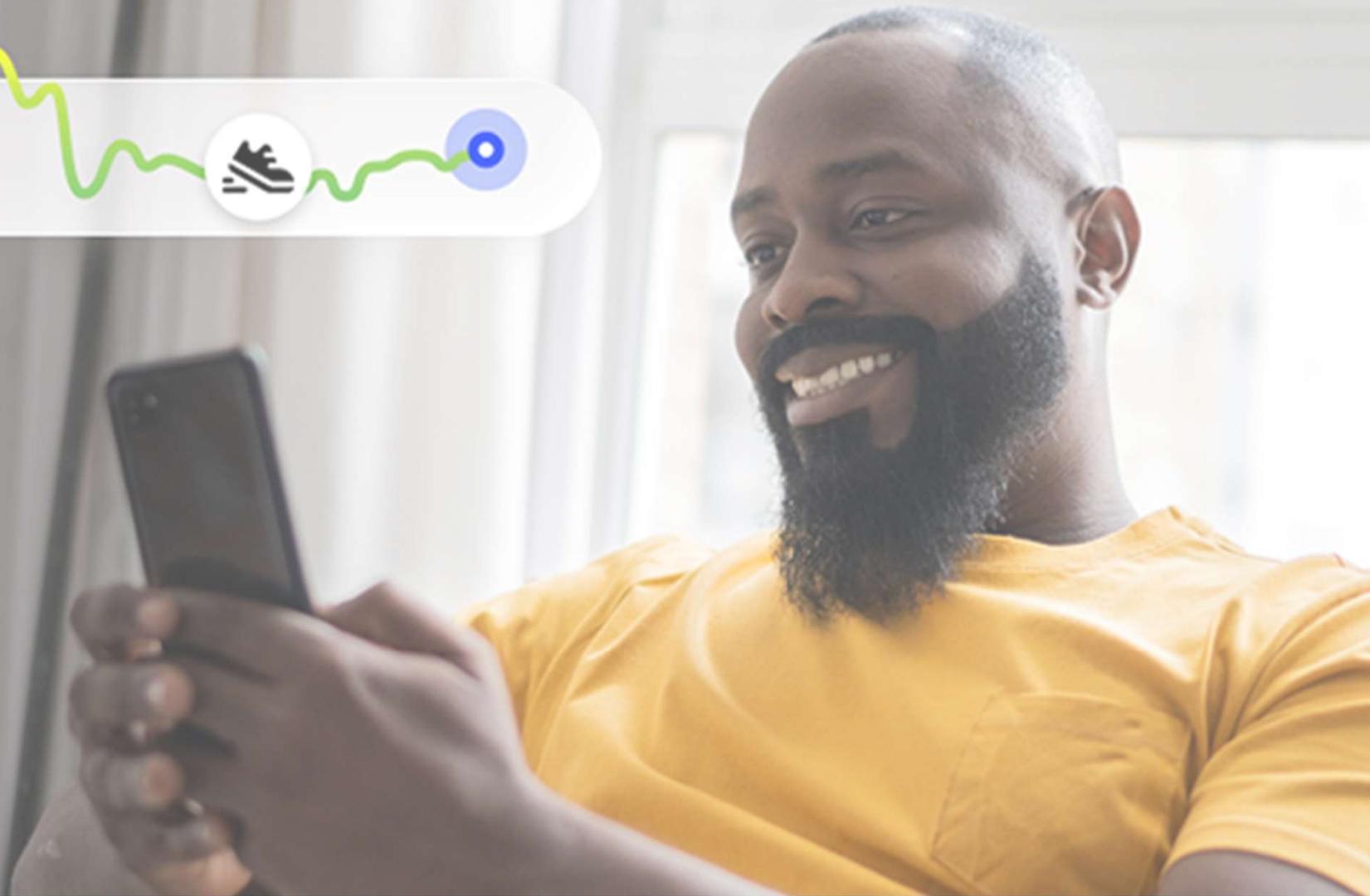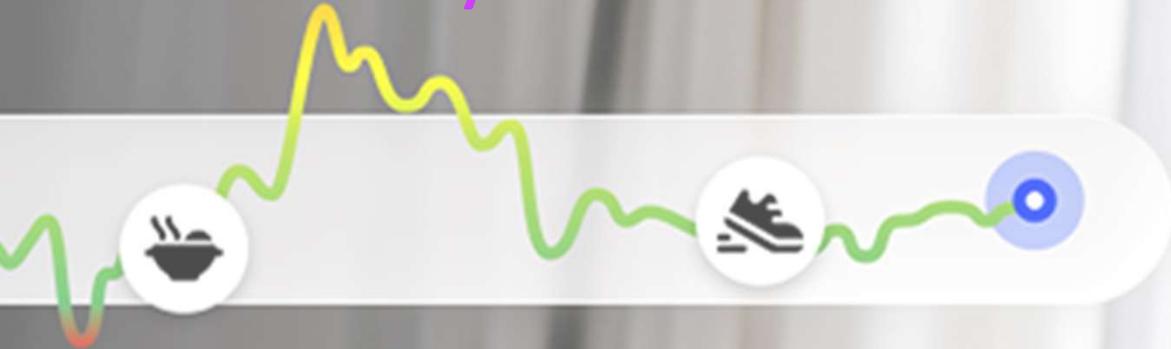
Personalization embedded across experience

Personalized Nutrition Targets
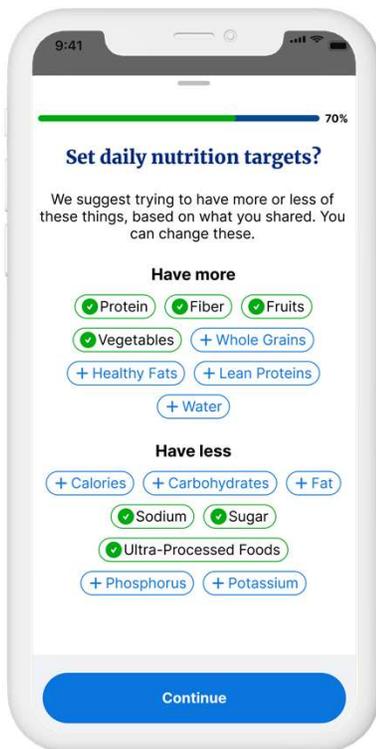
Personalized Recipes
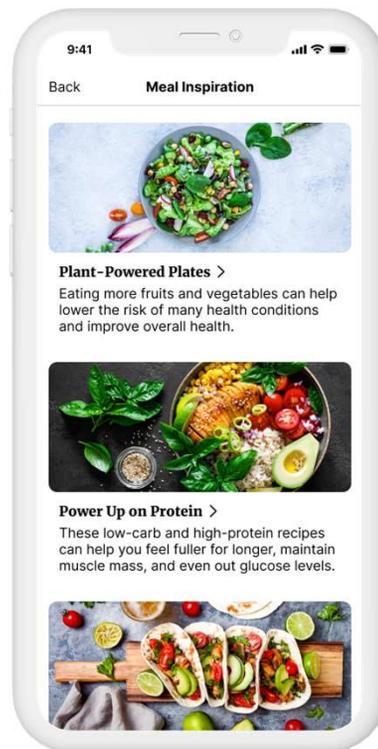
Curated Exercise Programs

Games

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![Welldoc logo]
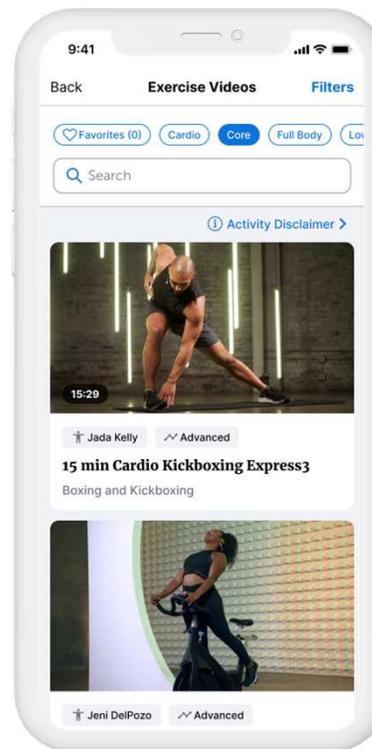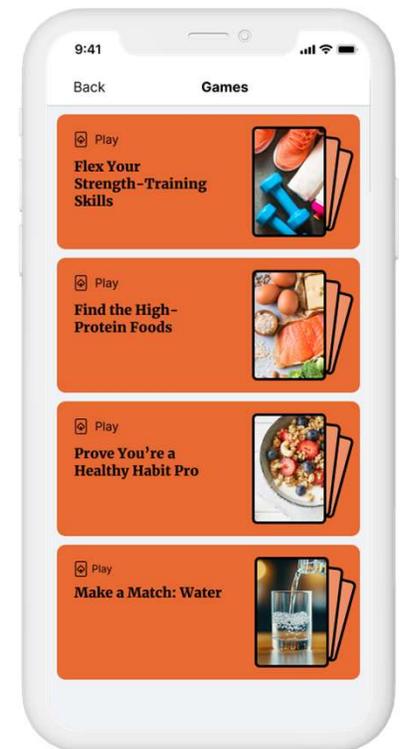
Meal planning made easy

Welldoc's AI Meal Plan generator instantly creates a personalized, multi-day meal plan (up to seven days). This feature removes the burden of daily planning, ensuring members have nutritionally balanced meals ready in advance, helping them reach their health goals.

Meal plan questions:

- Which meals do you want to plan?
- For how many days?
- What day should it start?
- What else would you like?
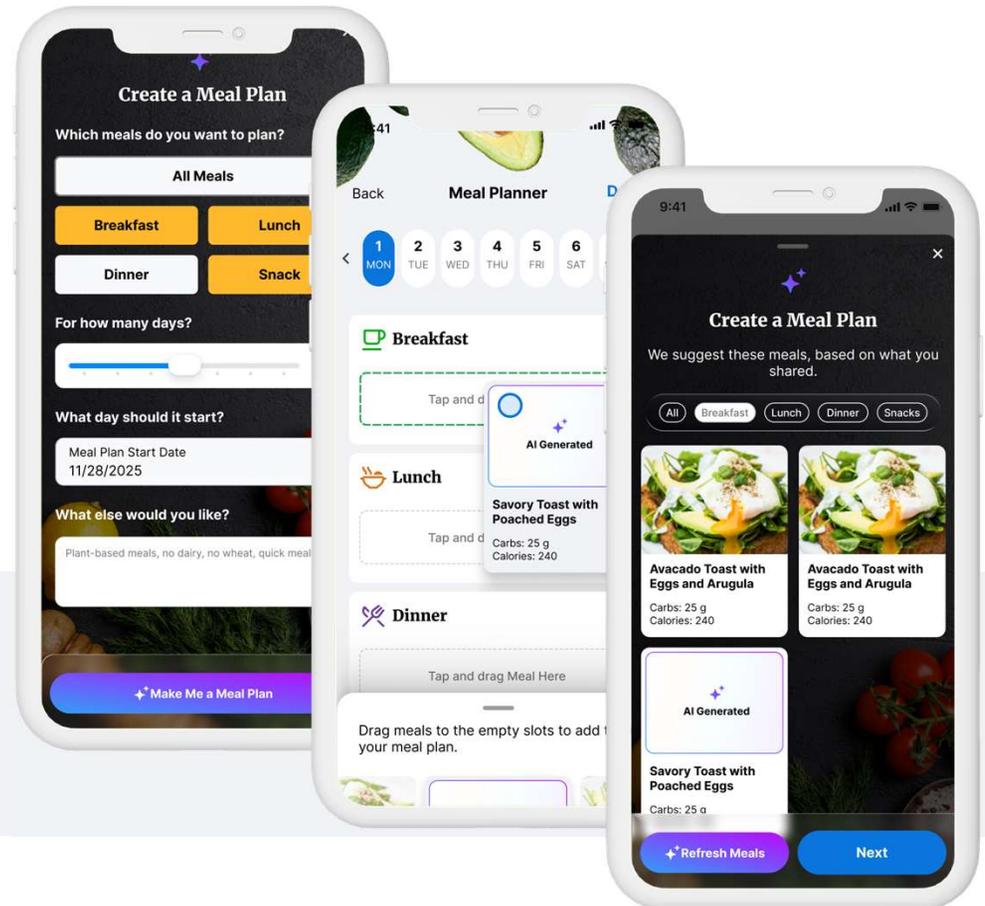
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Welldoc Community

The community feature provides a supportive space for members to connect and interact with each other. This sense of community fosters accountability, encourages healthy behavior change, and provides a valuable source of information and inspiration, ultimately leading to better health outcomes and a more engaging member experience.
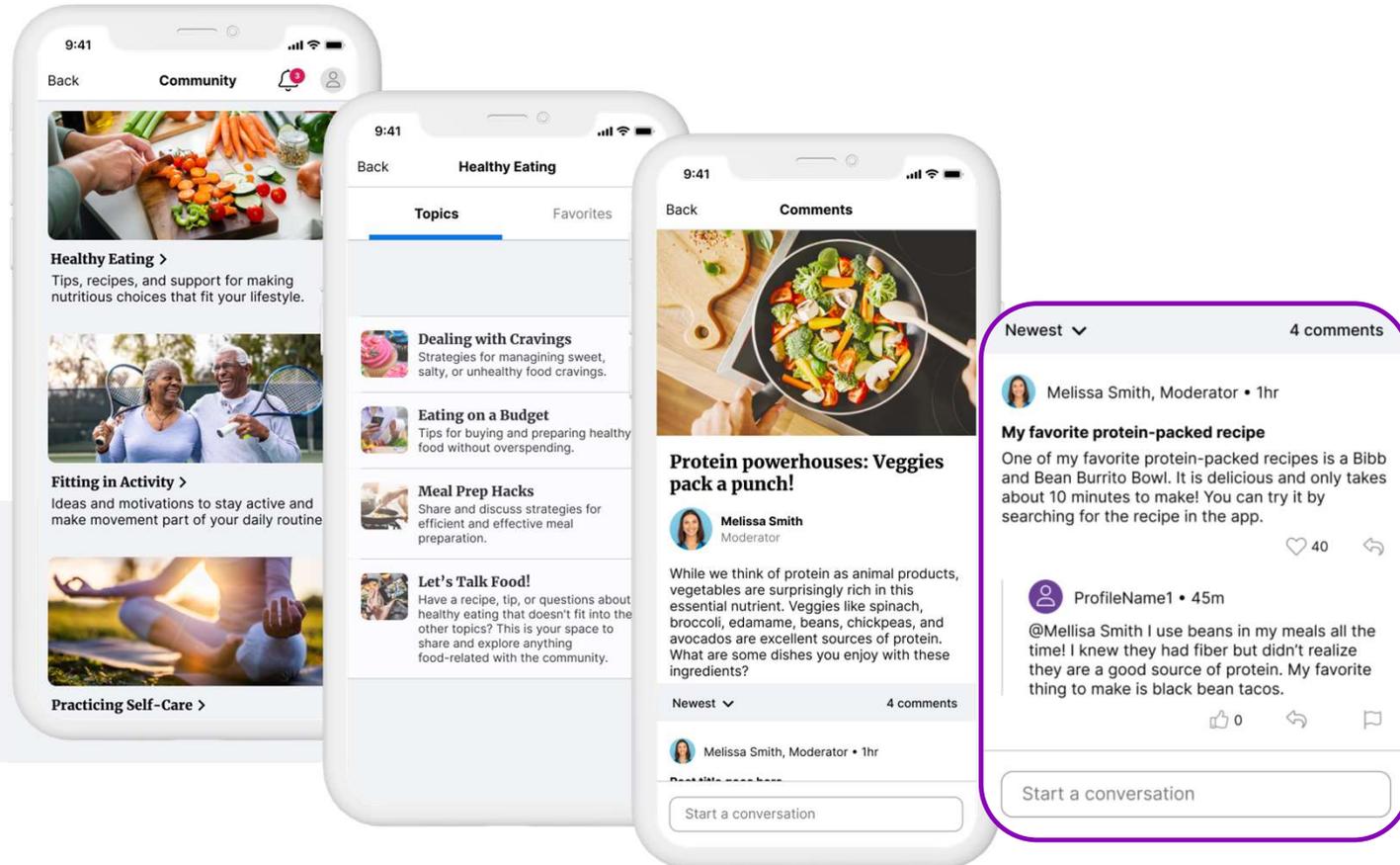
Meet Simon!

Welldoc's Personal AI Assistant:

- Navigating the App
- Personalized insights
- Conversational guidance based on a user's own data and trends
- Continuous evolution of capabilities will be part of each release
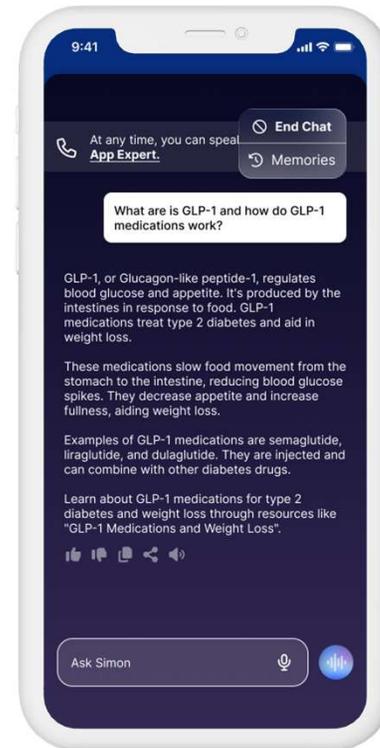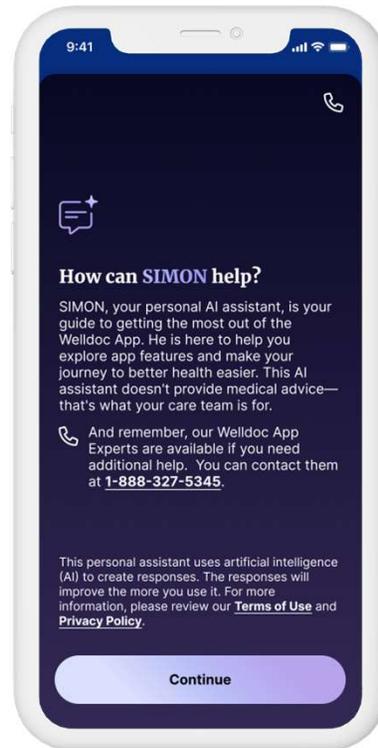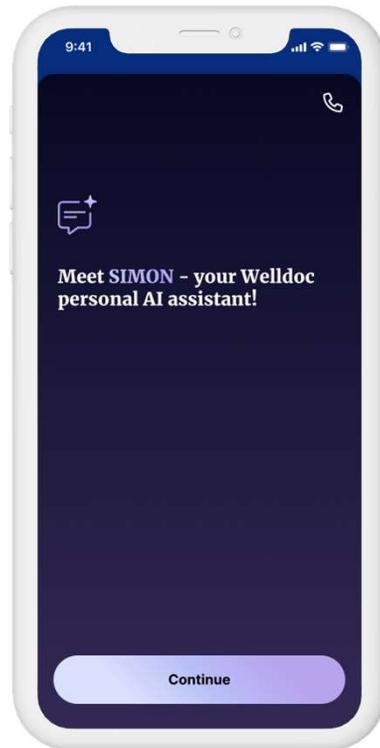
Weight management journey

This 8-week weight management journey supports members managing their weight or on a weight loss medication by providing progressive learning and guidance to help set a foundation for the sustainable lifestyle and behavioral changes necessary to achieve their weight loss goals.

Weight themes include:

1. Weight Loss Your Way
2. What Should I Eat?
3. It's Time to Get Active
4. Mental Well-Being Matters

5. The Power in Protein
6. Staying Strong
7. Sleeping for Health
8. Go the Distance

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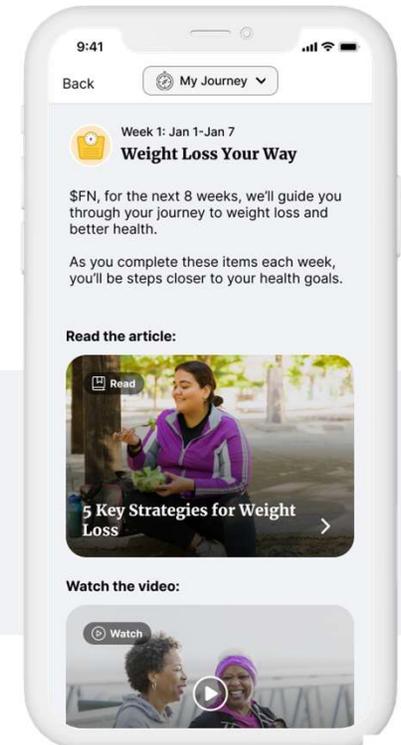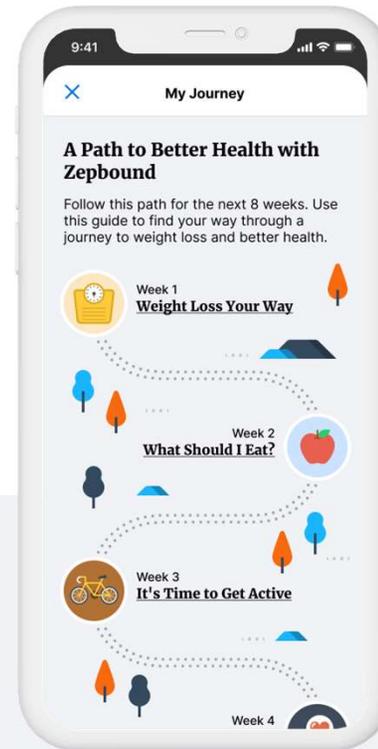
Body mapping technology
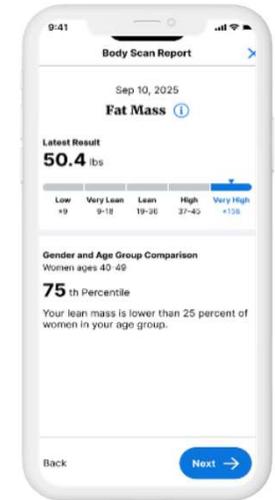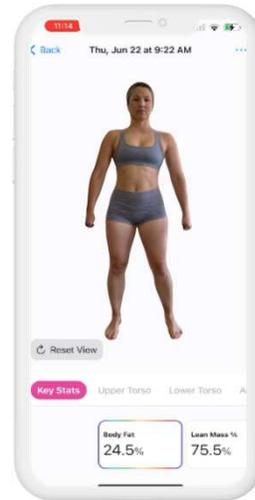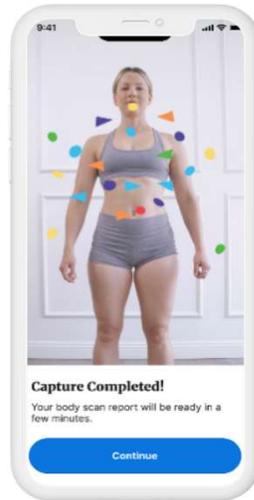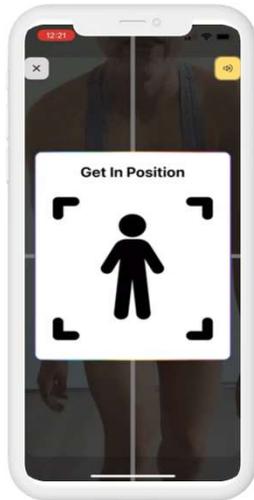
Body scan reporting

Reporting allows members to see their progress and better understand what affects their health and adjust as needed.

Prism Labs' methodology achieved significantly lower accuracy error metrics - mean absolute error (MAE) ranging from 3.4% to 4.5%*
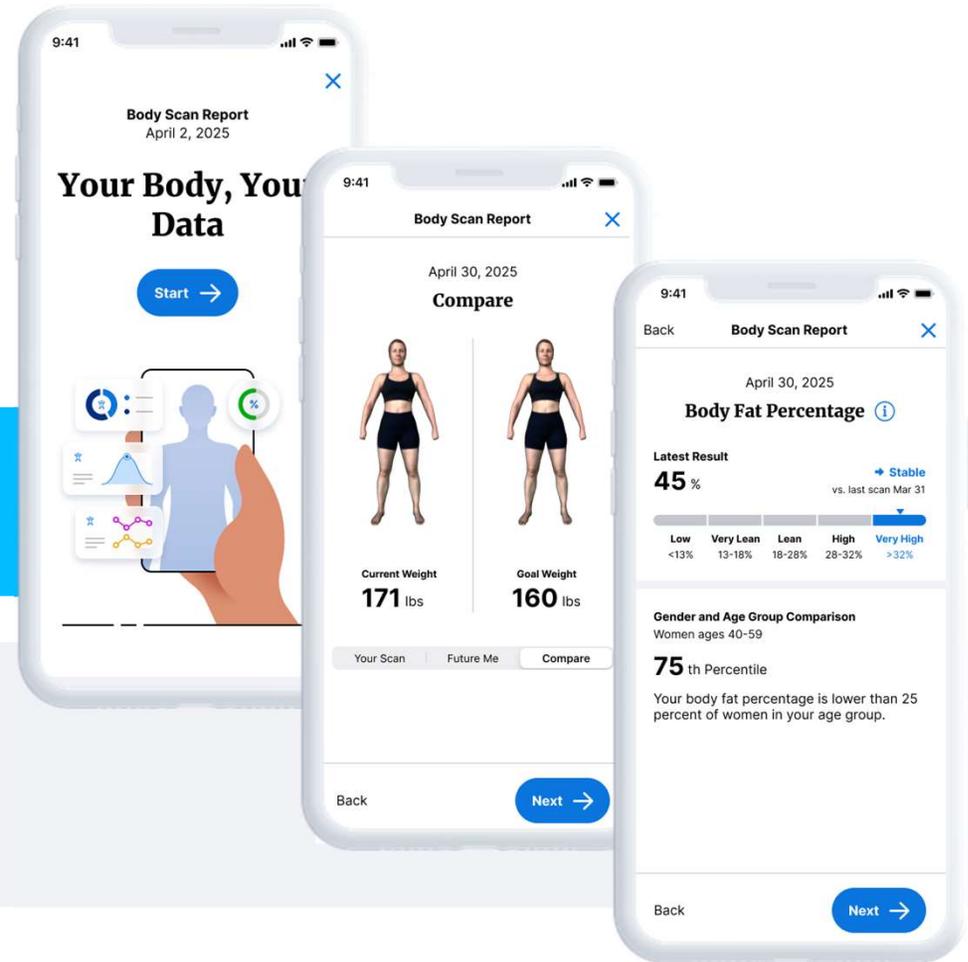
Reporting details include:

- Current/Future/Compare
- Body Fat Percentage
- Lean Mass
- Fat Mass

- Waist Circumference
- Waist-to-Hip Ratio
- Calorie Needs
- Body Measurements

*https://www.prismlabs.tech/blog/new-validation-study-confirms-prism-labs-technological-superiority-in-mobile-body-composition-analysis

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Weekly Report

The personalized Weekly Report enables members to learn and act based on their own health data. They can see their progress via easy-to-read graphs, trends, and patterns driven by whole-person health.
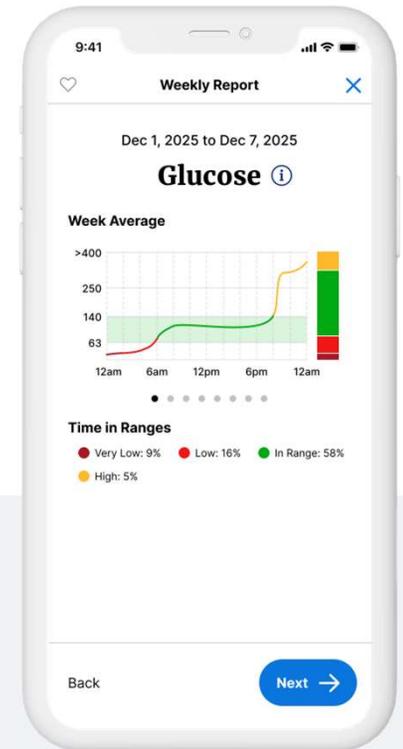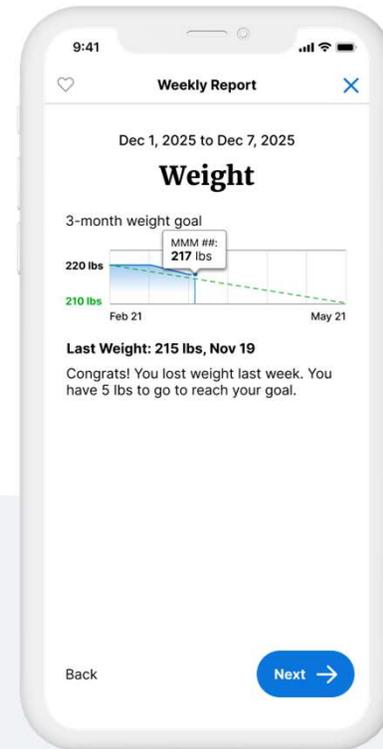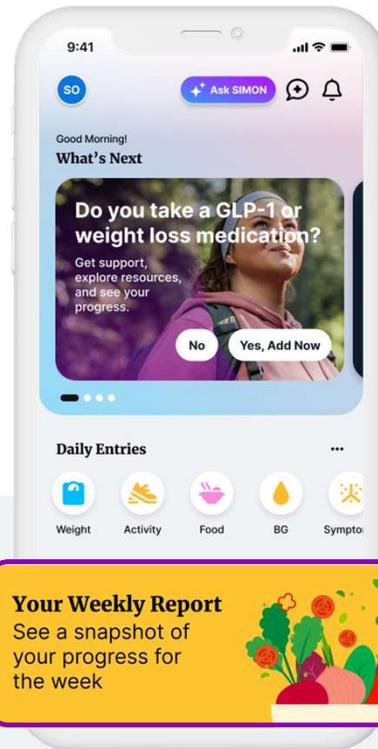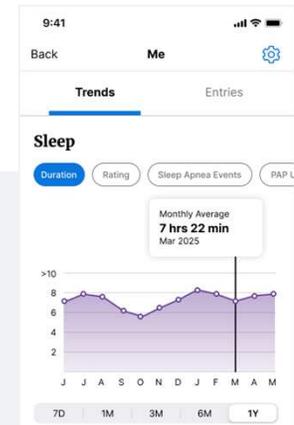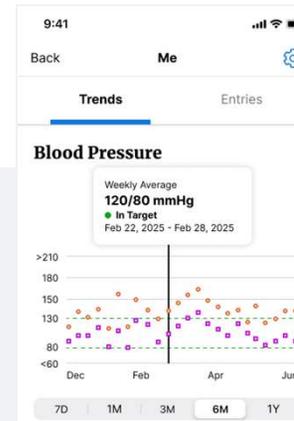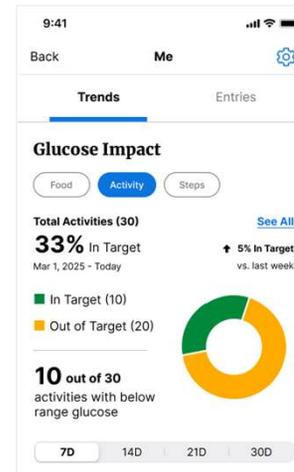
Weekly Report includes:

- Weight
- Food
- Activity
- Sleep
- Medications
- Glucose
- Blood pressure
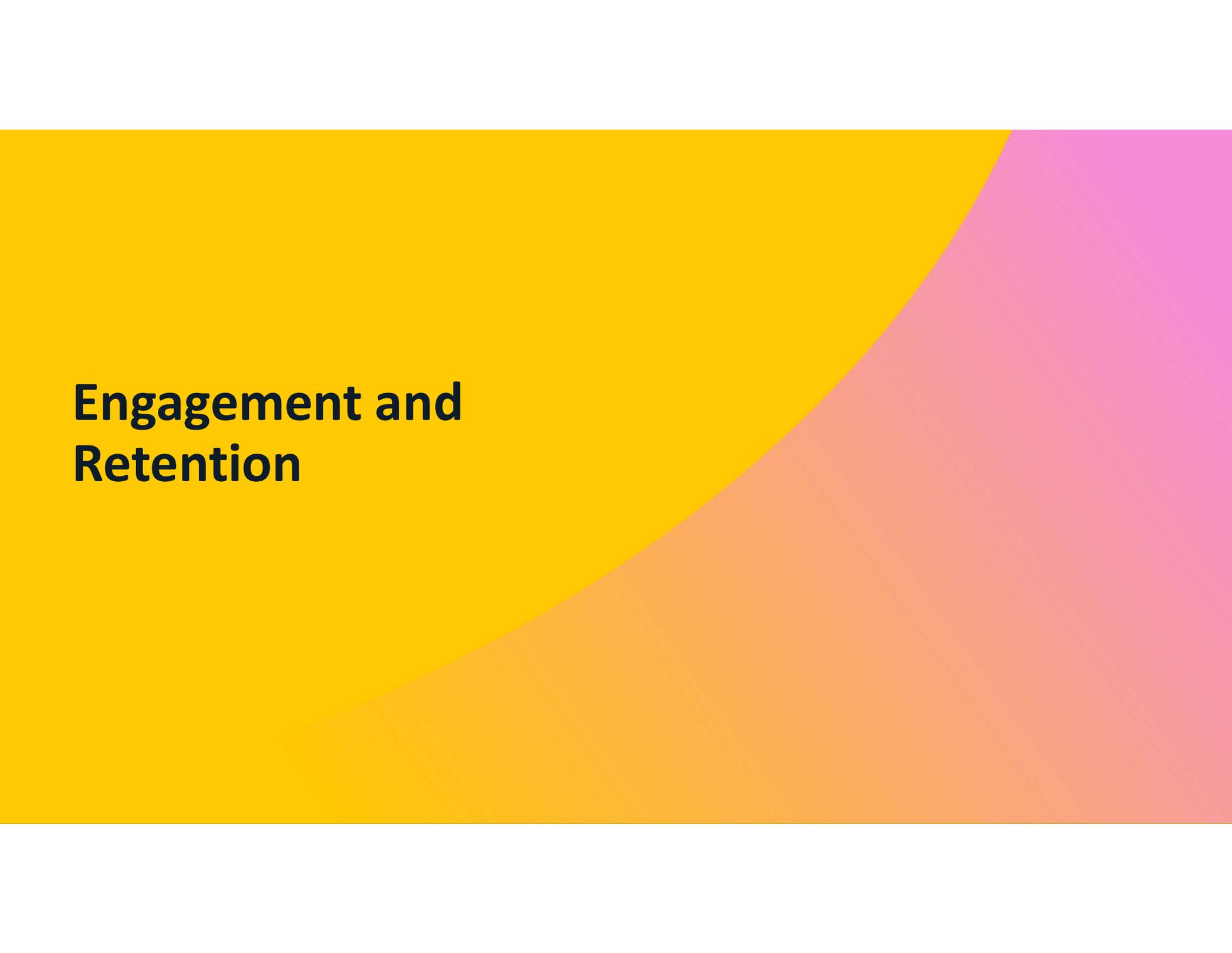- Symptoms

Trend reporting – can easily share with doctor

Our advanced AI analyzes member-generated data to deliver personalized insights, helping them see their progress, learn about their health through trends, and act based on their own health data.
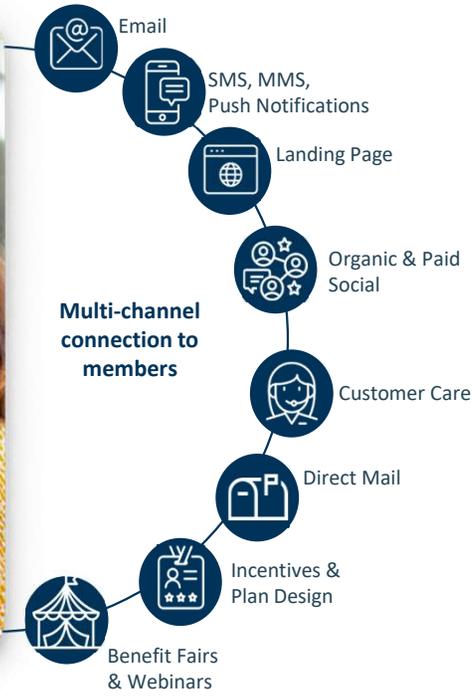
Trend reports include:

- Blood glucose
- Blood glucose impact
- Weight
- Blood pressure

- Sleep duration and rating
- Activity
- Steps

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Engagement and Retention

Multi-channel Engagement & Retention Communication Strategy

Multi-channel connection to members

- Email
- SMS, MMS, Push Notifications
- Landing Page
- Organic & Paid Social
- Customer Care
- Direct Mail
- Incentives & Plan Design
- Benefit Fairs & Webinars

Goals

Awareness	Enrollment	Engagement
• Drive awareness and build excitement for new program offering • Highlight program benefits • Remove barriers to enroll	• Outline clear steps to activate • Offer Customer Care support • Provide clear next steps to get started and onboard successfully	• Help onboard in the first 90 days • Drive engagement with personalized prompts • Sustain motivation & behaviors • Celebrate milestones

Programs

➤ Enrollment Marketing Plan
➤ Engagement Plan
➤ Customer Care Support

1. Personalized to member, based on program, needs & preferences
2. Clear, concise communication aligned to simple objectives
3. Encouraging action via multiple touchpoints across channels
4. Adaptive, based on data insights & learnings
5. Data-driven optimization

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Welldoc Member Multi-Channel Communication Approach

Launch an integrated, multi-channel, multi-language program to register and engage members with the right message at the right time.
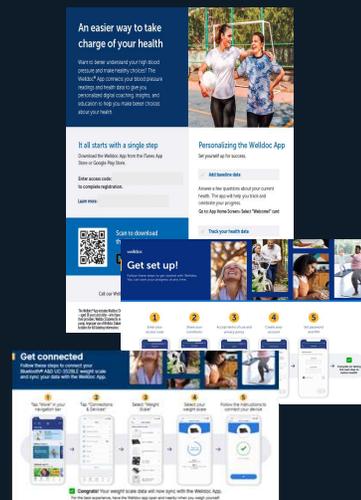
Landing Page
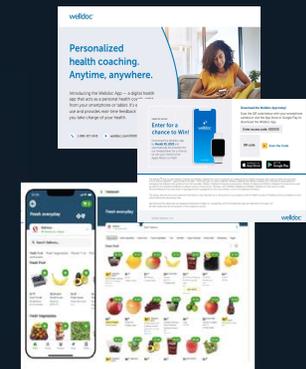
Email & SMS

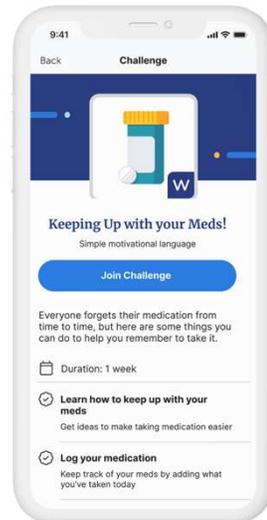**Posters & Flyers**

Guides & Inserts

Direct Mail

Incentives & Partnerships

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Engagement & Retention Results

Engagement & Persistence
Health Impact

30
per month | average engagements per Month
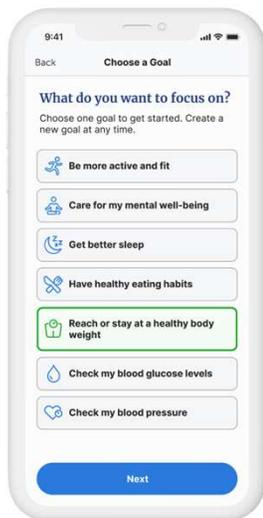
Daily Habit Benchmark

20% | Daily Active Users / Monthly Active users

Program Persistence

14 | Average number of months individuals stayed enrolled in Welldoc Platform

Goals & Challenges

8X | Patients who added a goal increases engagement 8x from baseline.
- 59% enter Weight Goals
- 32% enter BP Goals

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Outcomes

Delivering you better health and financial outcomes

Diabetes outcomes	Weight outcomes	Cardiometabolic outcomes
Health Impact	**Health Impact**	**Health Impact**

Diabetes outcomes

1.9% points — A1C Improvement[1]

≥2% points — A1C reduction with CGM in 60% of patients with an A1C >9[2]

32% TIR — Time in Range (TIR) increase Welldoc + Dexcom G6 CGM system[3]

$3048 - $3252 — Cost saving per person with Diabetes[7]

Weight outcomes

8.4% weight loss — Member average at 6 months regardless of starting BMI[3]

10.6% weight loss — Of members with >30 BMI not on a GLP-1 at 6 months[5]

25.4% shifted BMI — Of members with >30 BMI not on a GLP-1 at 6 months[5]

$1,527 — Estimated cost savings per person due to weight loss without GLP-1 at 6 months[8]

Cardiometabolic outcomes

7-12 mmHg — Blood pressure reduction[4]

$270 $330 — Cost savings per person with hypertension[7]

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Q&A

Thank you for attending today's discussion! We would be delighted to partner with you to redefine cardiometabolic health for your members.

Please contact me to learn more and schedule your deep dive session today.

kbrunner@welldocinc.com

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