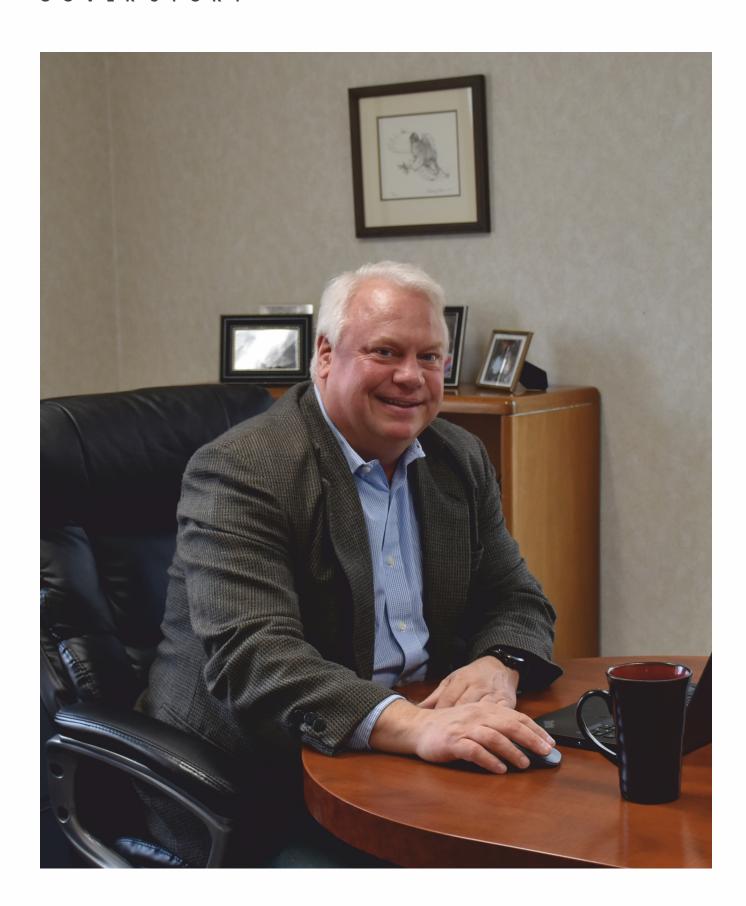
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Developing Industry-Leading Health solutions using PredictiMed Al

CEO,

US HealthCenter Inc.



Healthcare is an ever-evolving process and true evolutionary firms are leading the future. People are investing heavily in the health technologies that are taking healthcare to a whole new level. These technologies have not only helped to digitize the healthcare sector but have also helped to upgrade the level of healthcare services.

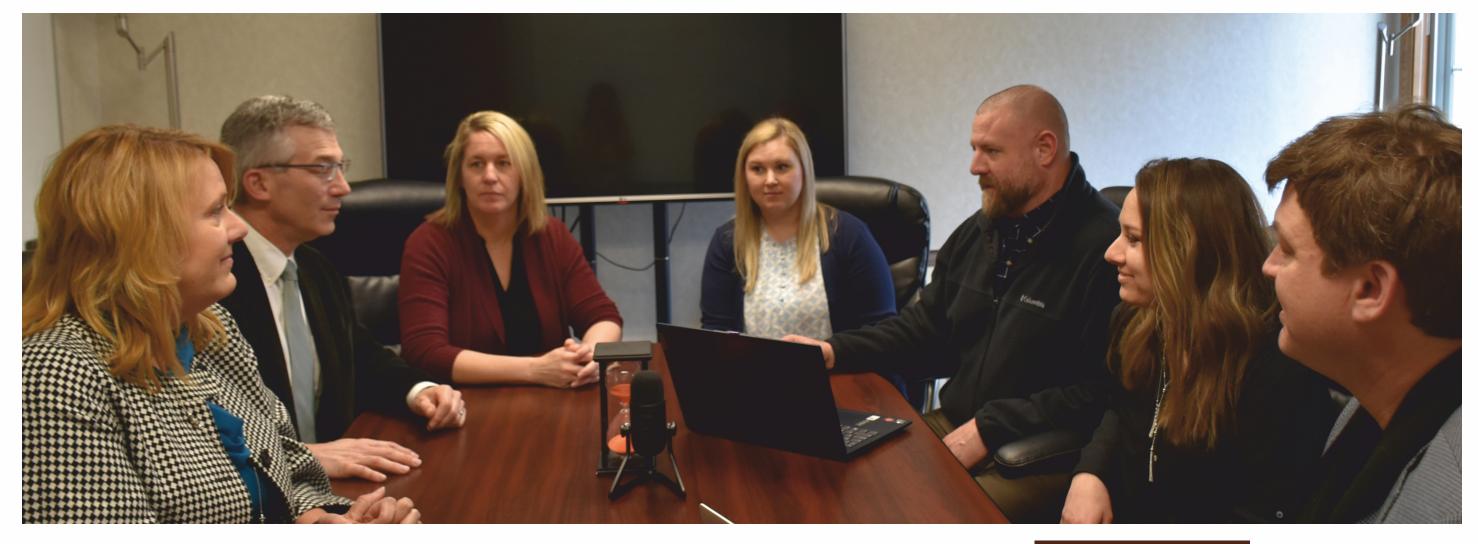
Among all the healthcare services, pre-disease preventive healthcare is one such sector that requires a high follow-up maintenance and proficient analytics.

Featuring for the Cover Story of *The Enterprise World* is Gavin Quinnies, an ambitious leader who is dedicated to developing the industry-leading health solutions.

Gavin Quinnies- Leading the Way-

Gavin Quinnies, the CEO of US HealthCenter Inc., reveals that "as an entrepreneur, to disrupt the industry you need to not only have a great industry knowledge, but also zeal to lead a company to new heights. At such point, a deeprooted understanding of your market is a foremost. Once you have gained that knowledge, you need to choose your resources wisely, so as to give your customers the best services. While keeping this in mind, a team that understands your vision and goal is a must, so as to exploit the capabilities to the best. And then, to take it to new heights, you must listen to your advisors and work impatiently, while also being patient with the entire process."

"We are proud of the fact that since founding the organization as a tech startup with 2 employees nearly 20 years ago. We rarely loose **TEAMates to** greener pastures."



Trained in engineering and management systems, Mr. Quinnies started his career developing artificial intelligence, automated process planning, and intelligent networks in the aerospace industry. Afterward, he served as COO for a metals manufacturing and distribution firm, playing a key role in its successful growth from \$20MM to \$100MM with multi-state operations. During this time, Mr. Quinnies developed industryleading health, safety, IT, quality, and sales and productivity management systems. He implemented his first incentive-based wellness program in 1992 resulting in a 4:1 ROI.

After a successful exit involving a multi-competitor roll up and NYSE IPO, he stayed on as Chief Quality, Safety, and Health Officer for the 2-billion-dollar parent company, managing 100 locations nationwide. Before co-founding US HealthCenter, Mr. Quinnies operated a consulting company for Quality, Safety, Health, and Life Sciences. His largest client was IBM, collaborating to help automate the pharmaceutical industry's new drug approval process.

Shaping the Team- the Gavin Way!

US HealthCenter has had nearly 100% retention and have a very seasoned

TEAM. They have very little management oversight; everyone works in either functional, client-based, or project-based TEAMs which add to flexibility and diversity of work. Gavin believes in a strong work/life balance, realizing that TEAMates have aspirations outside of work, and the company works to facilitate that. US HealthCenter has formal reviews every 6 months with the intention of making sure management is doing everything it can to make the TEAMates' jobs easier.

Gavin believes the immense success of the company is because of the TEAMates.

"Our TEAM is very tenured, and many have been with us since the early stages of the Company."

Everyone enjoys working with each other. All TEAMates are on a variety of teams, either functional or client-specific, or expertise-focused, so there is little need for management oversight; the process manages itself along with the deadlines.

Being the CEO-About USHC-

USHC was founded in 2003 by Mr. Quinnies and Dr. Raymond Gavery, MD. While Mr. Quinnies was pioneering selffunding and onsite healthcare and leveraging early-stage AI IT in the

TEAM: Together Everyone Achieves More

industrial arena, Dr. Gavery was pioneering on-site and near-site clinics and predictive health. Their unique combination of the same principles from different angles made for a highly productive approach. Within a few short months the duo launched one of the first online predictive AI-based health portals in 2003, their Personal Health Dashboard (PHD).

The PHD combines DNA, biometrics, medical and Rx claims, demographics, wearables, lifestyle and payroll data, and Health Risk Assessment in USHC's AI-based personal portal. Dr. Gavery's





"Our evidenced based science and PredictiMed™ AI technology suite, combined with our Wholeistic™ Care navigation activates, educates, guides and incentivizes members to manages and improve health."

algorithms combined with this data creates a predictive model for the member through a technology Mr Quinnes has trademarked as PredictiMedTM AI. In 2015 the Intel GE Validation Institute validated PredictiMedTM AI's ability to identify and lower the pre-disease high-risk level, which may precipitate a higher use of ER and hospital services, in thirteen major disease categories to a lower level where the pre-emptive intervention can be applied and thus reduce the incidence of ER visits and hospitalizations between 80 and 93%.

In 2019 USHC was third party validated at the highest level for Care Navigation, and in 2020 for Population Health management, also at the Gold Level. This year, the company had another industry first, having their financial predictive model third-party validated. This allows for underwriting and risk management, and creates a pathway for early intervention based on risk burden-- the cost of future disease. With over 100,000 active members throughout the US and overseas, and 19 years of experience with nearly 100% employee retention, USHC has built one of the most deep and wide PHM platforms anywhere.

Cutting Through the Complexities-

According to Mr Quinnes: "The concept of disease prevention was new in 2003. Yes, there were pockets of it in areas such as fitness, nutrition and so forth, but it has been an upstream battle. Today predictive medicine is still early, but USHC has over 20 years of experience in the game while others are still trying to change the paradigm."

In 2010, USHC started using their predictive modelling and engagement in the insurance industry, building self-funded and voluntary benefit products with partners. This provided a better

platform to leverage their risk management toolset and combine the engagement systems.

The Products and Services-

The PredictiMed[™] AI health management system comprises of a Personal Health Dashboard[™] (PHD), health coach tracker, corporate health profile, health counts, Sweeper[™] medical and pharmacy claims analytics tool, and content management system.

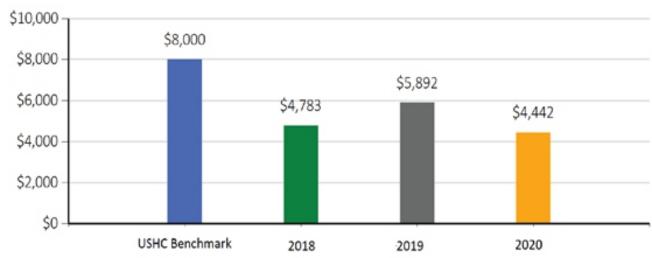
The PHD is a dynamic and comprehensive user portal utilizing a responsive design that provides a seamless, personalized user experience. It incorporates an inclusive health profile and medical history chart with periodic and episodic medical information that can be accessed at anytime and anywhere. Being a safe, encrypted medical site, the PHD has a medical passport with personal, medical, and insurance information, as well as a comprehensive health and wellness management site.

PredictiMedTM AI's Health Coach Tracker tool aids practitioners in overseeing interactions with participants such as setting goals, tracking appointments, collecting data on attained and not attained goals as well as billing the payor for encounters. The tracker is also a datamining tool which uses filters to perform searches of a wide array of categories including participation, demographics, lifestyle categories, disease categories, predisease risk levels biometric test values, health scores and many other parameters. This allows for targeted interventional strategies not available in any other platform. Additionally, the administrative reporting dashboard provides a confidential executive summary report that is based on the analysis of health risks and behaviours. USHC provides not only technology, but also healthcare advocacy services such as prior authorization, large case management, disease management, predisease management, lifestyle management, benefit enrollment, and benefit advocacy. This line of services, what Mr. Quinnies has coined as Wholeistic[™] Coaching, is significantly different than the traditional multispecialist and siloed approach prevalent in the industry today. USHC recognized that this counterproductive approach creates an unhappy user and lowengagement experiences and in response created the WholeisticTM Coaching approach in 2004. USHC was also asked by a leading health science university, University of Wisconsin-Milwaukee, to create a coaching certificate program for senior level students. A 5-credit course was created in 2010, which is now available online. Because of the use of this science. technology and advocacy approach, USHC is the only organization to be validated for Care Navigation by Validation Institute, an independent, objective, third-party organization that focuses on changing healthcare. Care Navigation is a sub-discipline of care coordination that aspires to steer patients to the most appropriate and effective clinical provider. According to Validation Institute, what put PredictiMedTM AI over the edge was the validated analytics leading to preemptive interventions that can reduce the incidence of ER visits and hospitalizations between 80 and 93%.

The Health Counts module on the PHD is an effective incentive tool of the PredictiMedTM AI ecosystem, acting as the key agent for managing engagement and tracking health behaviors. The health counts module enables clients to create campaigns and activities to motivate participants, ultimately ensuring tracking group participation progress.

COVERSTORY

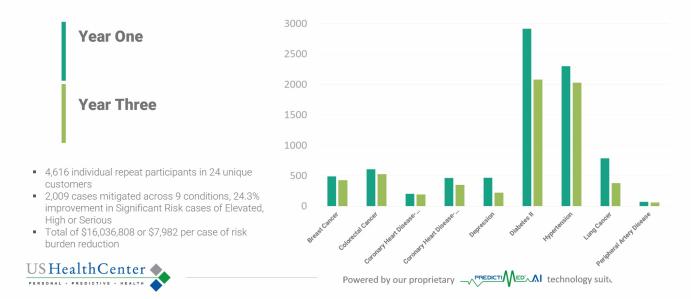
Risk Burden Trend - Direct Medical Costs



This chart illustrates the declining medical costs for the employer.

PREDISEASE MIGRATION STUDY

3-Year Risk Migration Repeat Participants



The chart below shows the success of USHC's population health management by illustrating the reduction of risk over a 3-year period.



Another function of the PredictiMedTM AI ecosystem, The SweeperTM claims analysis tool, manages everything from medical or pharmacy claim events, to evaluating expense and comparing different segments of the population. Whereas, the content management system module further allows for customization of certain content visible to users on their PHD.

From a technology standpoint, US
HealthCenter harnesses a multipronged approach that aids the
predictive model to identify the onset
of a disease before symptoms present
themselves by combining objective and
subjective data. It then uses its
proprietary AI to identify risk burdenpotential and cost-exposure for each
condition, ultimately providing savings
opportunity per each at-risk individual.
With this aggregate reporting,
managers can see where their risk
burden is according to financial

benchmarks. This can help visualize trends to further identify and improve the existing medical conditions for better health outcomes by helping healthcare organizations focus on proactive care management.

Gavin's Views on the Healthcare Industry and its Digitization-

"With the advent of certain AI technologies, the healthcare sector underwent a major transformation towards improving care delivery. However, as the concern of increased flow of patients and the subsequent cost to manage and provide quality care grew, the need for a holistic population health management solution turned out to be the must-have competency for healthcare providers.

This implied that the traditional approach to healthcare was no longer a viable option for effective population

health management. Preventive medicine is rising to the top of the heap, vs better treatment of the already ill. Preventive care and follow-up maintenance required proficient analytics and well-trained, certified health professionals outside direct medical providers.

Additionally, factors like inefficient analytical management tools and low participation led to care management challenges. USHC health coined the phrase "Pre-disease" in the early 2000s as part of our mission to improve people's health and reduce healthcare cost by proving industry leading health management science, technology, and advocacy to prevent and manage disease."