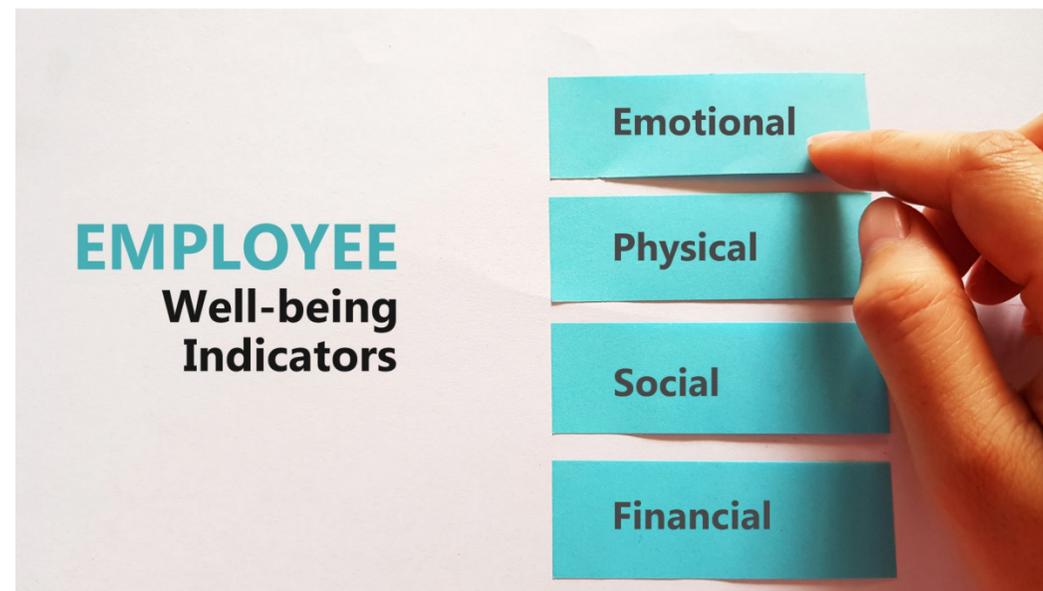


Wellness that Works



Employees are less engaged, less motivated and less informed about their health than ever before

Employees

73.6%

Percent of adults aged 20 and over are overweight and obese



Employers

Chronic diseases and related lifestyle risks are the leading drivers of health care spend for employers

The high costs of unhealthy behavior...

2/3

**OF AMERICANS ARE
SEDENTARY,
OVERWEIGHT OR
OBESE.**

\$160B

**IS THE ESTIMATED
AMOUNT EMPLOYERS
SPEND ANNUALLY ON
MODIFIABLE HEALTH
RISKS.**

7/10

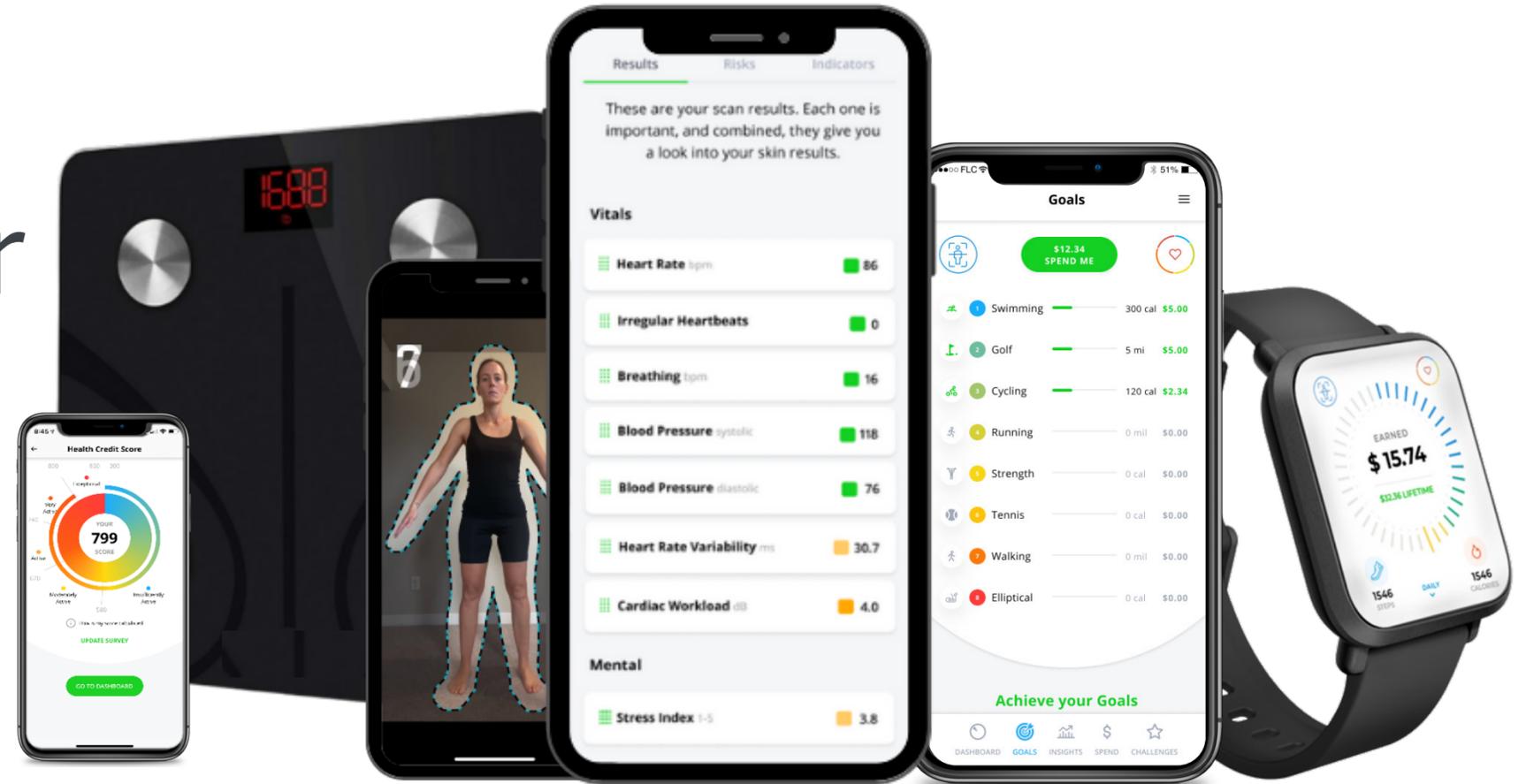
**EMPLOYERS SAY POOR HEALTH
HABITS ARE ONE OF THEIR
TOP CHALLENGES IN
CONTROLLING HEALTH
COVERAGE COSTS.**

World Health Organization, Fact Sheet: Obesity and Overweight; updated June 2016.

'Donnell, M. P., Schultz, A. B., and Yen, L. (2015). The UM-HMRC Study. Journal of Occupational and Environmental Medicine, 57(12), 1284-1290,.

Soeren, M., Lui, H., et. al. (2013). Workplace Wellness Programs Study: Final Report (Rep.). Santa Monica, CA: Rand Corporation.

Connected devices are becoming more popular with employees and employers



OF EMPLOYERS USE OR ARE CONSIDERING INCREASING THEIR USE OF WEARABLES.



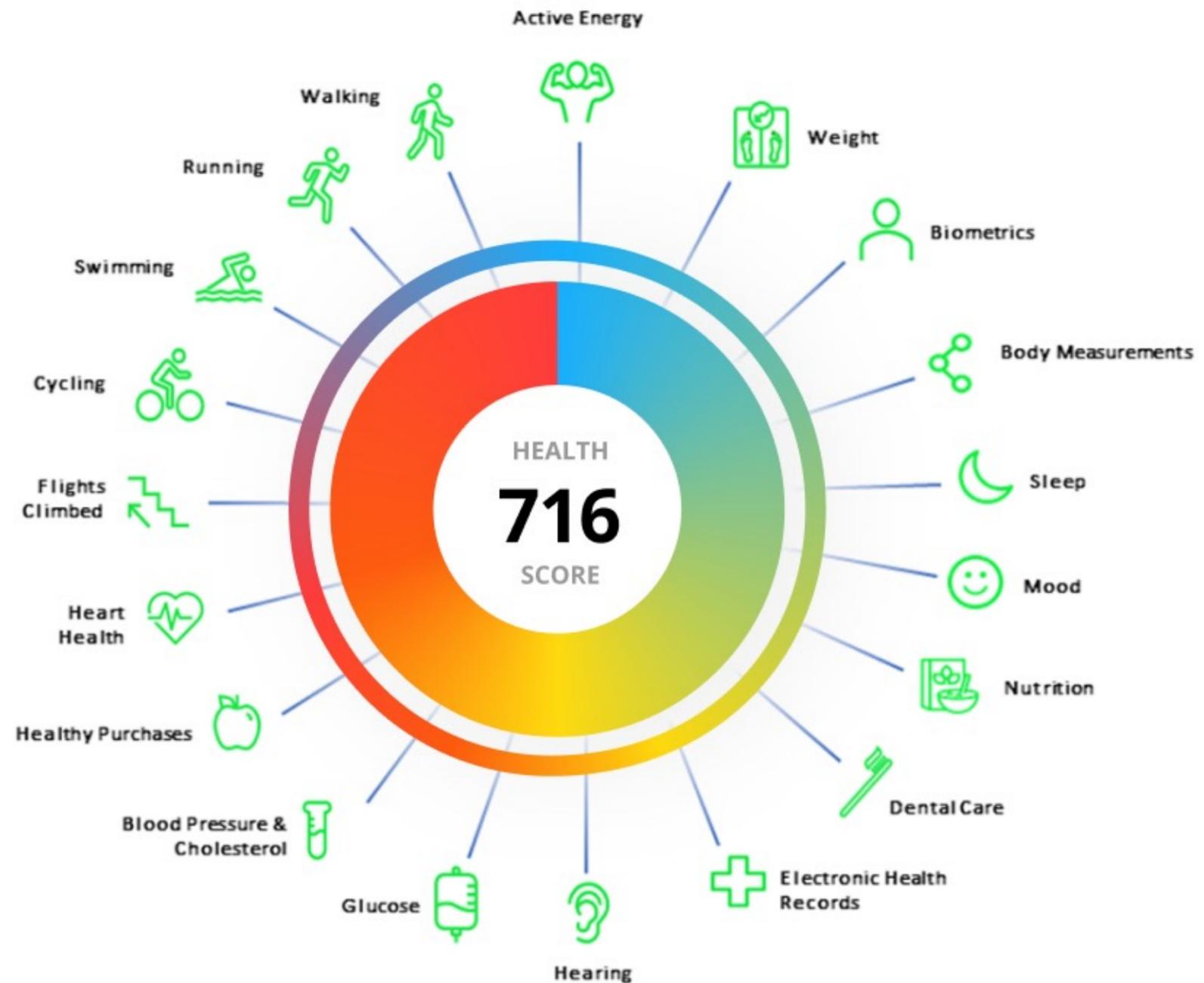
OF EMPLOYEES WOULD ONLY PARTICIPATE FOR A FINANCIAL INCENTIVE.



OF EMPLOYEES ARE WILLING TO SHARE THEIR CONNECTED DATA WITH THEIR HEALTH PLAN.

Going beyond just wearables...

More engagement
More gamification
More validated data
More benefits
More rewards
BETTER HEALTH.



- Althoff, Tim, White, Ryan W., & Horvitz, Eric. (2016, December). Influence of Pokémon Go on physical activity: study and implications. *Journal of Medical Internet Research*, 18(12)
- Cugelman, Brian. (2013, December). Gamification: what it is and why it matters to digital health behavior change developers. *JMIR Serious Games*, 1(1)..

Connected technology *with* cash incentives is proven to be the right approach to changing behavior long-term

Participation with **Cash** Incentives



Participation with **Points** Incentives



200
active
calories

300
active
calories

400
active
calories

500
active
calories

600
active
calories+

The program leverages cash incentives, smart technology and wellness data to inform, encourage and drive healthy behaviors

Increase Activity

Lose Weight

Improve cholesterol and blood sugar

Increase energy and productivity

Decrease depression and anxiety

Reduce risk of diabetes and heart disease

1. Exercise Motivation: Is Cash the Biggest Motivator? (healthline.com)

2. Money Talks When It Comes to Losing Weight, Mayo Clinic Study Finds | EHS Today

How It Works



1. Activate

Members download the app, enter in a company specific access code and create an account.

2. Burn

Members connect a smartphone or wearable device to the app and begin burning active calories.

3. Earn

Members begin to earn for completing healthy activities and engaging in healthy behaviors.

4. Engage

Gamify Streaks, Challenges, Leaderboards, Nutrition Tracking, Virtual 3D Face & Body Scans

5. Reward

Members redeem in Bearn Marketplace, a partner's own Marketplace, or deposit earnings to personal connected accounts, HSA/HRA accounts, etc

Why It Works

Employee Benefits

- **EASY** to understand and use
- **BUILDS** better health through positive behaviors and activities
- **DRAWS** awareness towards healthy lifestyles and habits
- **INCENTS** positive actions through financial rewards
- **GAMIFIES** health and wellness
- **MOTIVATES** consistent activity

Funding Sources

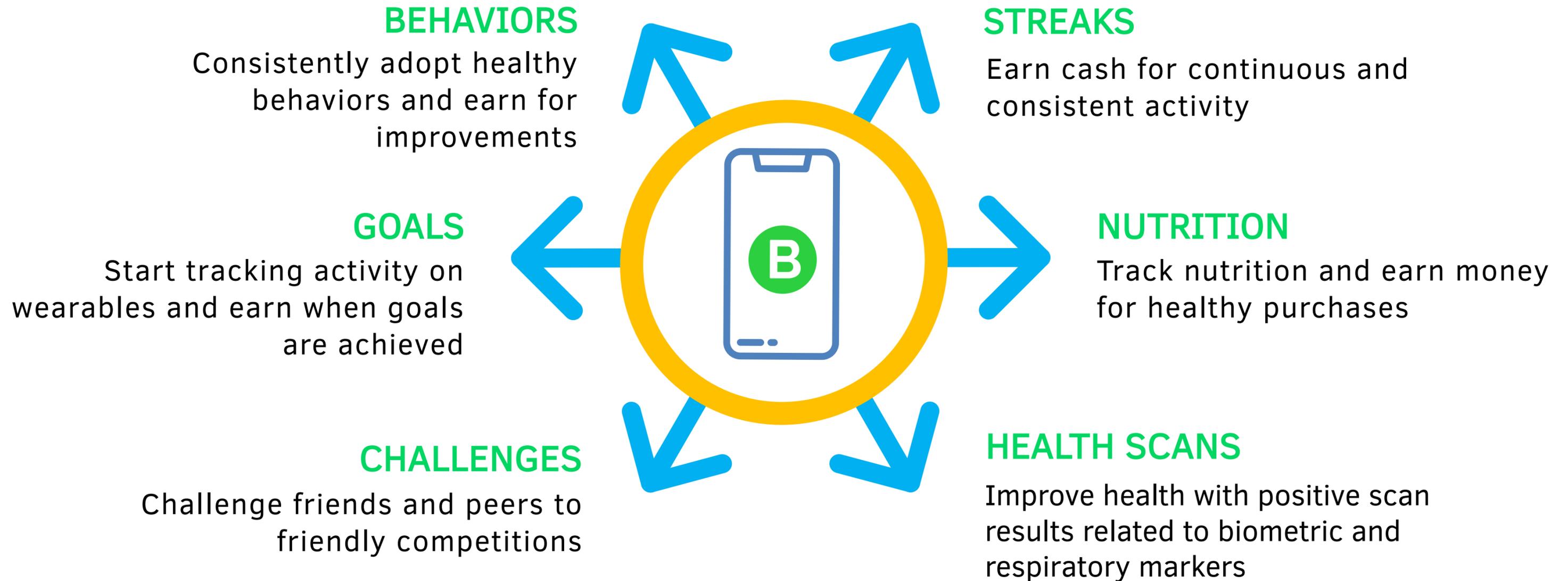
-  Health & Fitness Advertisers
-  Cash Rewards
-  Contests & Competitions
-  Employer Funded
-  Insurance Funded

Employer Benefits

- **MOTIVATES** employees
- **SUPPORTS** high deductible plans
- **REDUCES** medical claims
- **PROVIDES** reporting that helps influence usage
- **SIMPLE** to explain to employees and to administer
- **IMPROVES** employee productivity
- **REDUCES** absenteeism

- Deterding, Sebastian, Dixon, Dan, Khaled, Rilla, & Nacke, Lennart. (2011, September 28–30). From game design elements to gamefulness: defining “gamification.” MindTrek '11 Proceedings of the 15th International Academic MindTrek Conference: envisioning Future Media Environments, 9–
- Humana’s Go365® Wellness and Rewards Program Announces Five-Year Impact Study Results (force.com)
- Effect of Behaviorally Designed Gamification With Social Incentives on Lifestyle Modification Among Adults With Uncontrolled Diabetes: A Randomized Clinical Trial | Lifestyle Behaviors | JAMA Network Open | JAMA Network

Ways to Earn

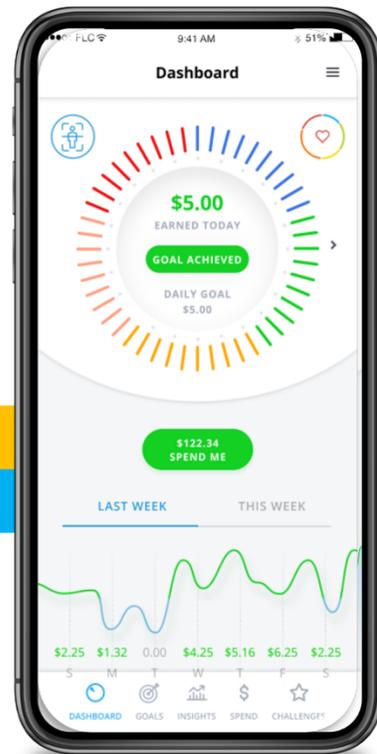


Wellness that Pays

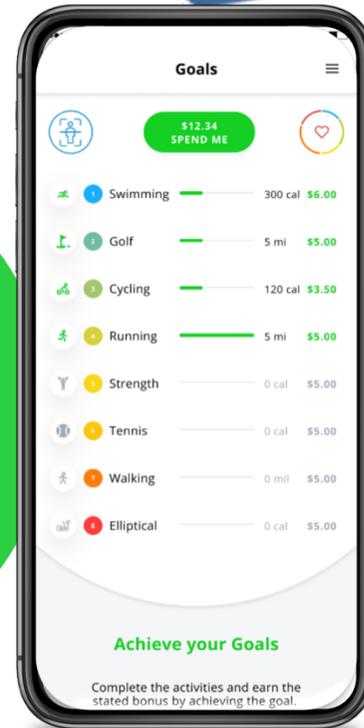
Ongoing Generous Employee Earnings For A Modest Employer Investment



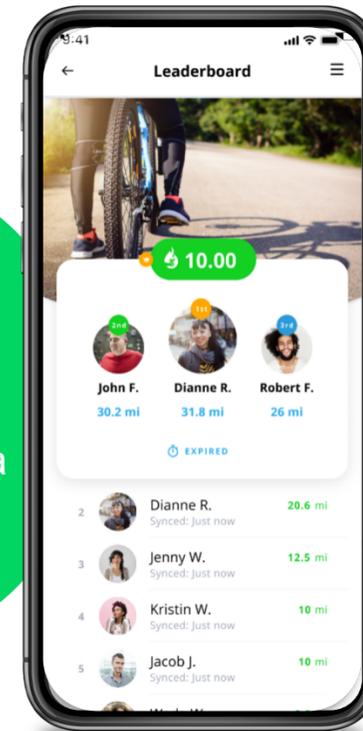
Employee / Member



Employee earns \$5 when daily calorie burn goal is achieved



Employee earns \$5 after completing a 5-mile run



Employee earns \$10 for winning a cycling challenge

= \$20



Employee rewardable Activities & Earnings can be customized to Partner needs

Users can receive cash or redeem at employee discretion in the Bearn Marketplace

Challenge rewards can be cash or product prizes (sample rewards shown)

Investing, delivers! Genuine Employee Value & Substantial ROI



HSA, FSA, 401K

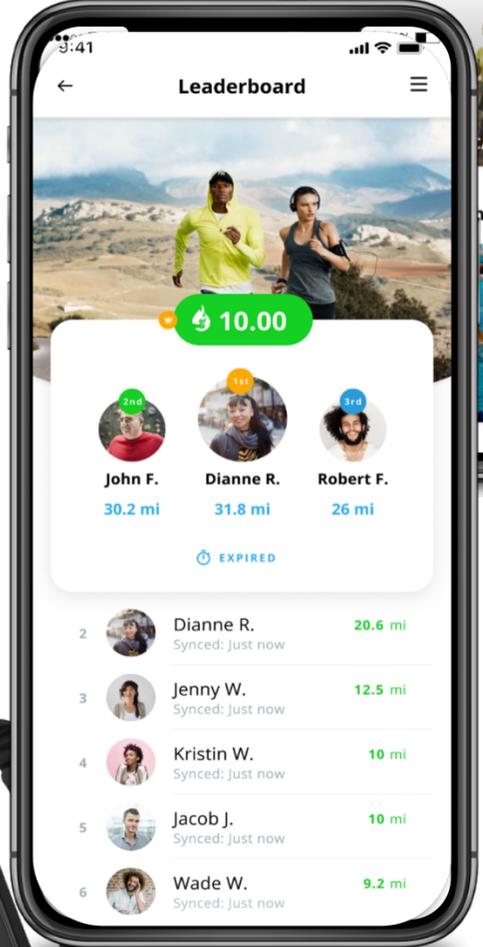
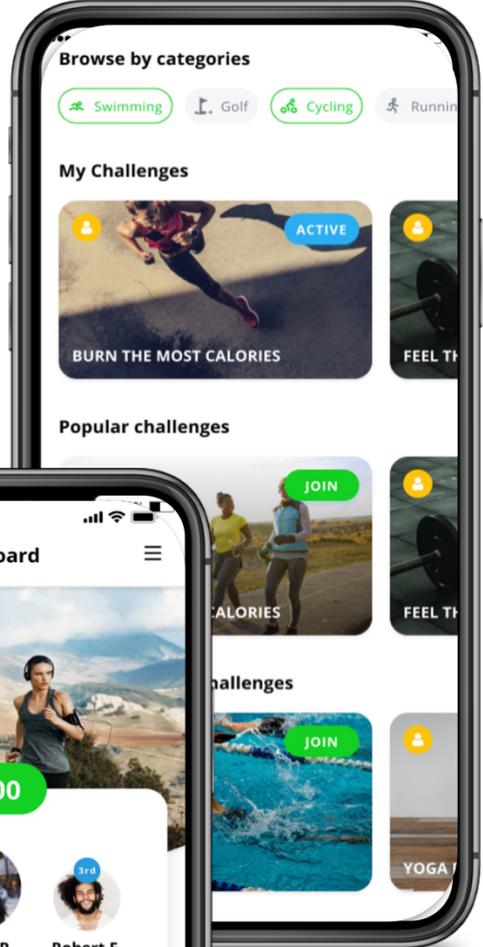
Health, Vision & Dental Insurance

App: Validated Data, Engagement,
Financial Rewards & Customized Reporting

Gym Membership & Discounted Wearables

Paid Vacation, Paid Sick Leave

Sample
Employee Compensation Package Components



User Activity Report by Month

Total Earnings

\$7,808 ▲

March 2021: \$5,958

Total Goals Met

1956 ▲

March 2021: 1622

Total Active Streaks

395 ▲

March 2021: 370

Total Challenges

1124 ▲

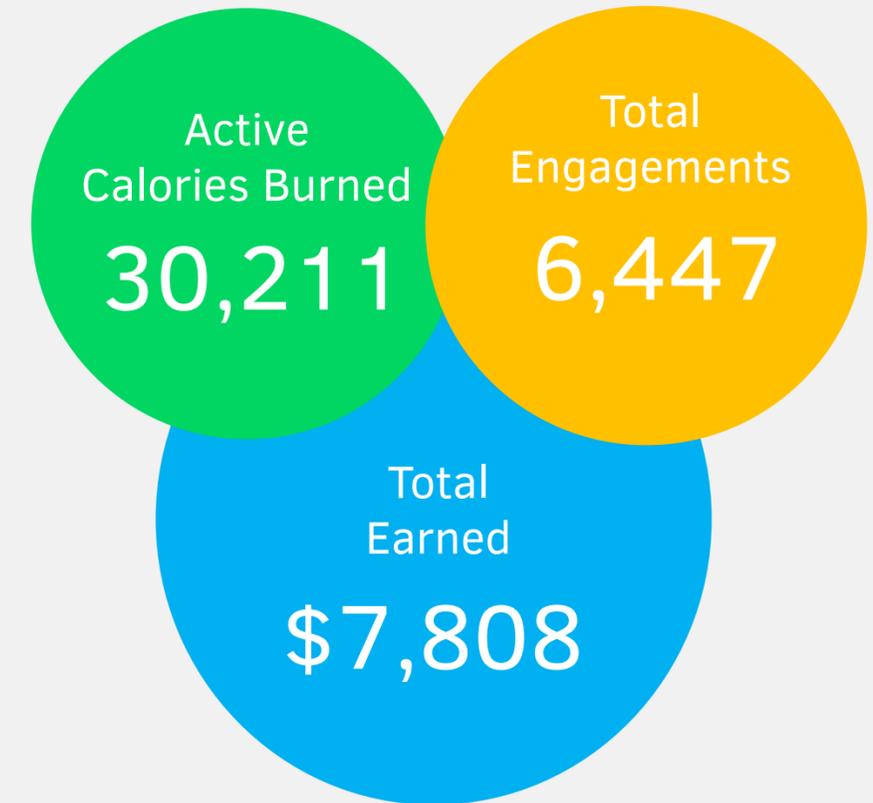
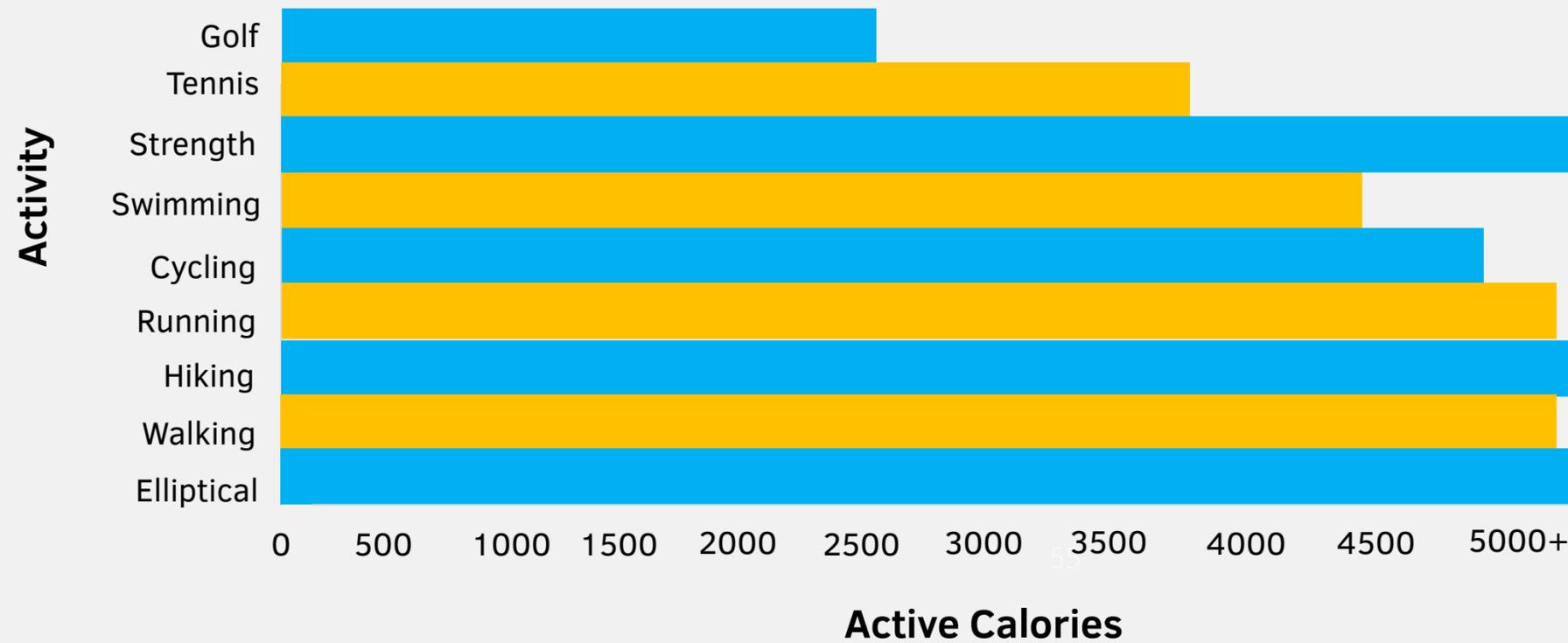
March 2021: 1101

Biometrics Improved

196 ▲

March 2021: 147

Total Active Calories Burned per Activity



Activity Report by Month

36,412

Total Users

[Download](#)

26,887

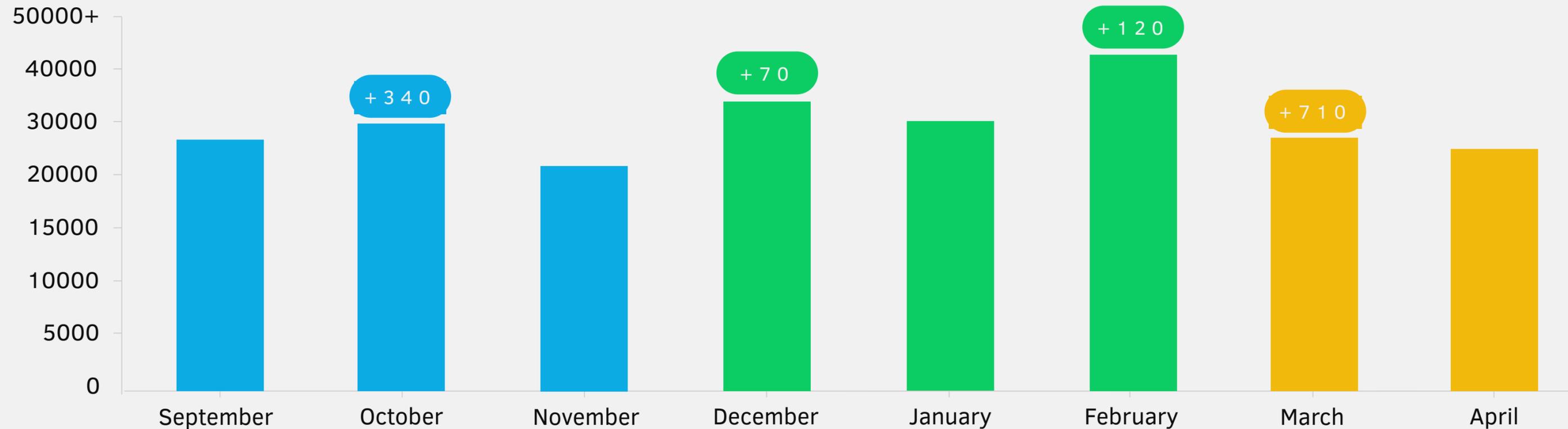
Active Users

[Download](#)

9,525

Not Active

[Download](#)



Improve Productivity, Wellness & Profits

LET'S GO!