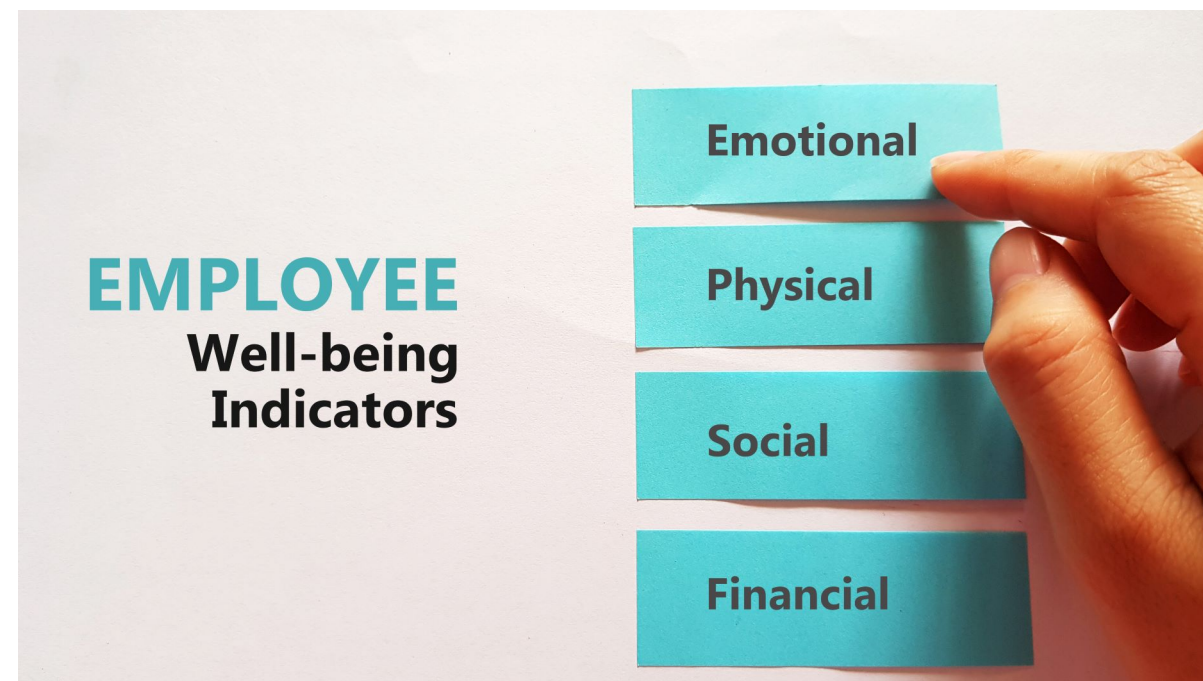


# Wellness that Works



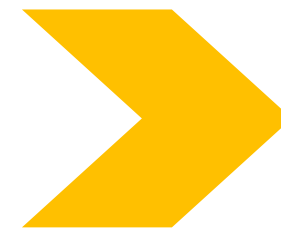
# Employees are less engaged, less motivated and less informed about their health then ever before

## 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**

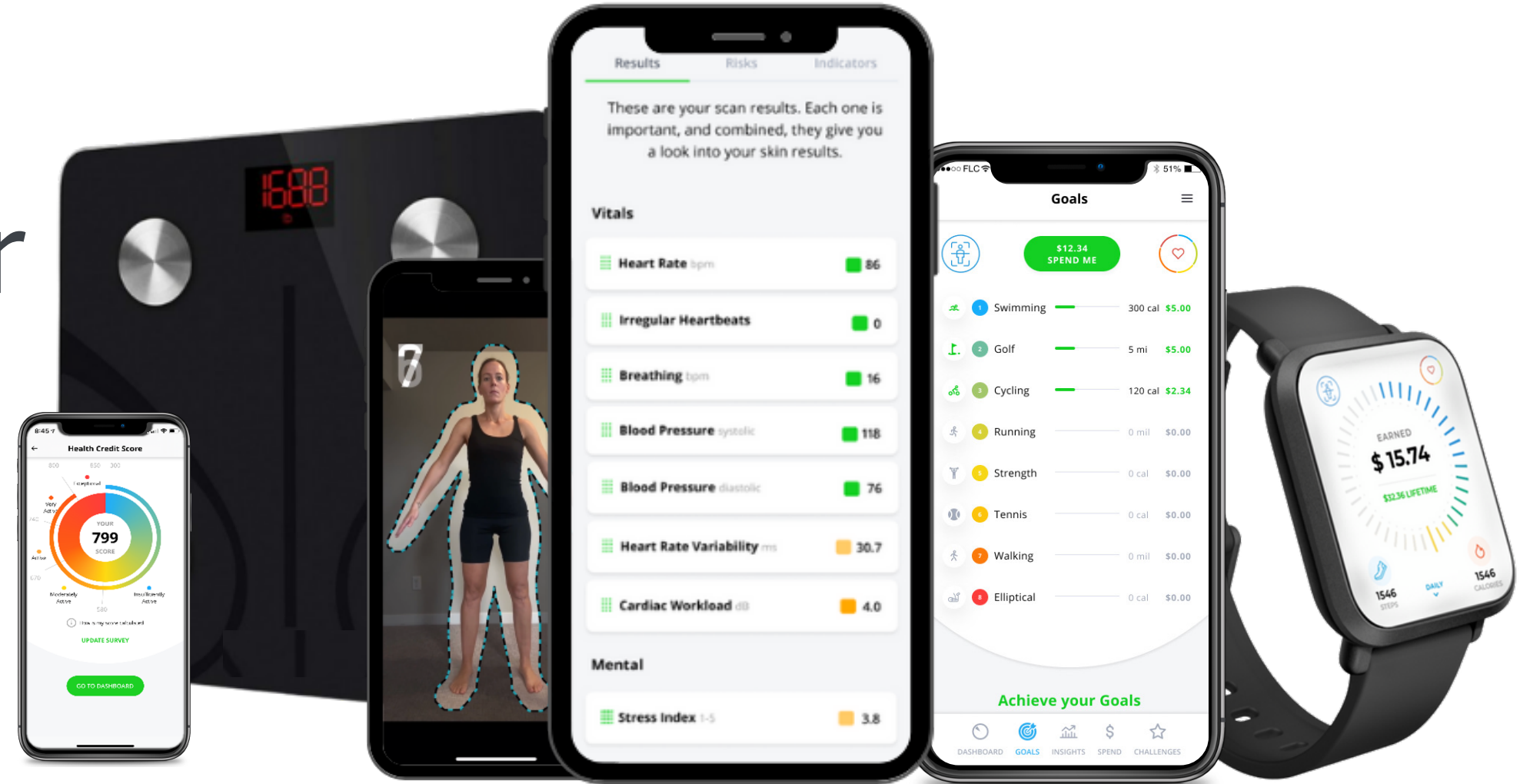
EMPLOYERS SAY POOR HEALTH  
HABITS ARE ONE OF THEIR  
TOP CHALLENGES IN  
CONTROLLING HEALTH  
COVERAGE COSTS.


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



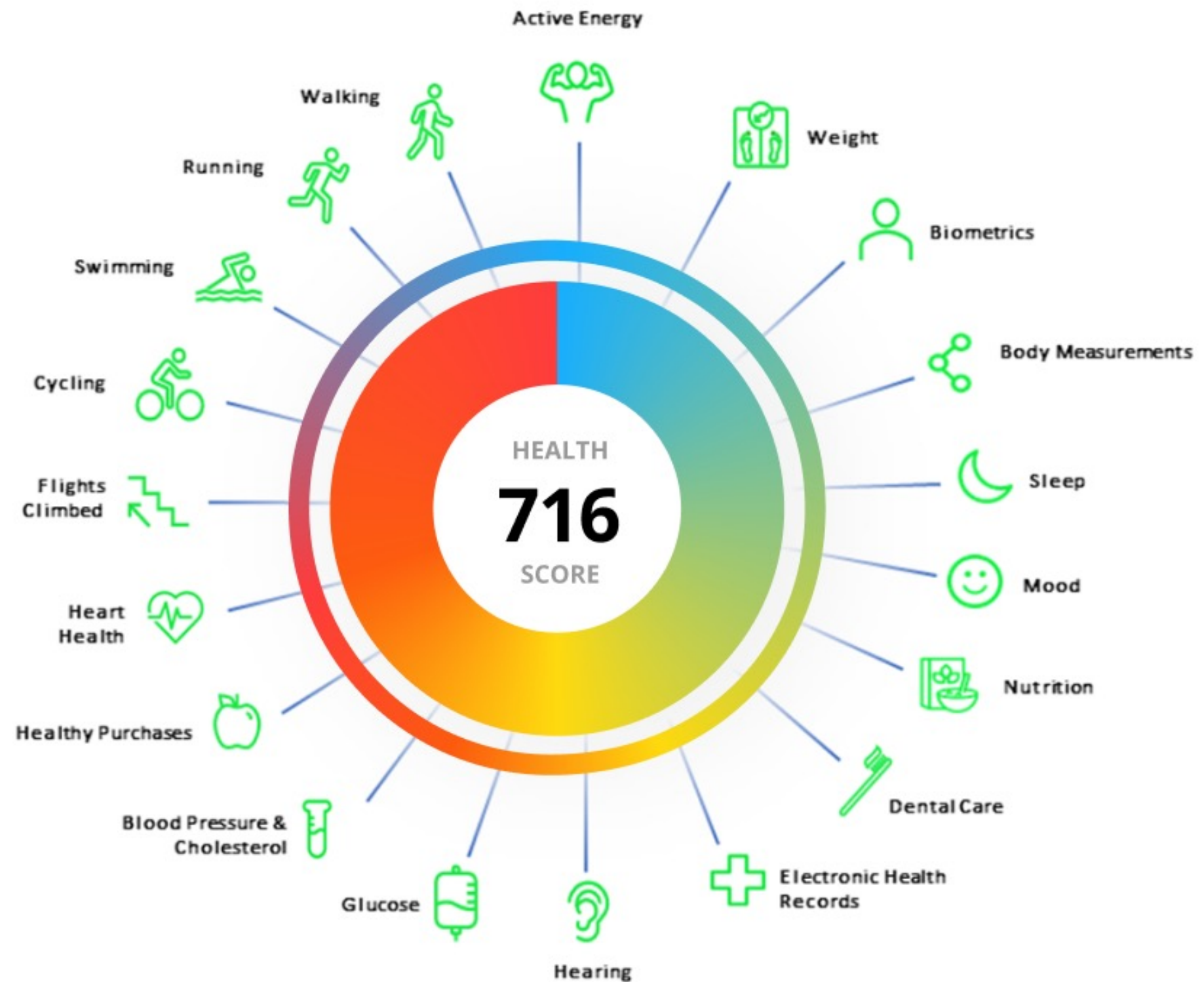
 74%  
OF EMPLOYERS USE OR ARE  
CONSIDERING INCREASING  
THEIR USE OF WEARABLES.

 44%  
OF EMPLOYEES WOULD ONLY  
PARTICIPATE FOR A FINANCIAL  
INCENTIVE.

 63%  
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](https://www.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

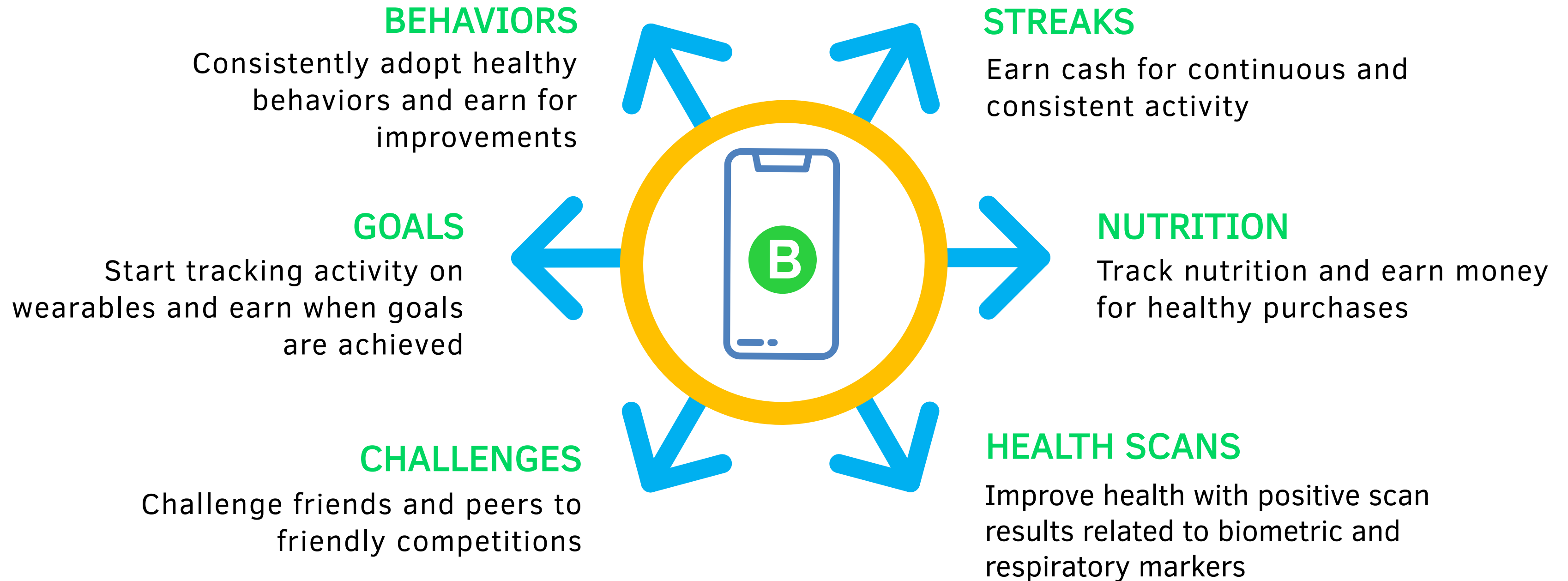
-  Health & Fitness Advertisers
-  Cash Rewards
-  Contests & Competitions
-  Employer Funded
-  Insurance Funded

## 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](http://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



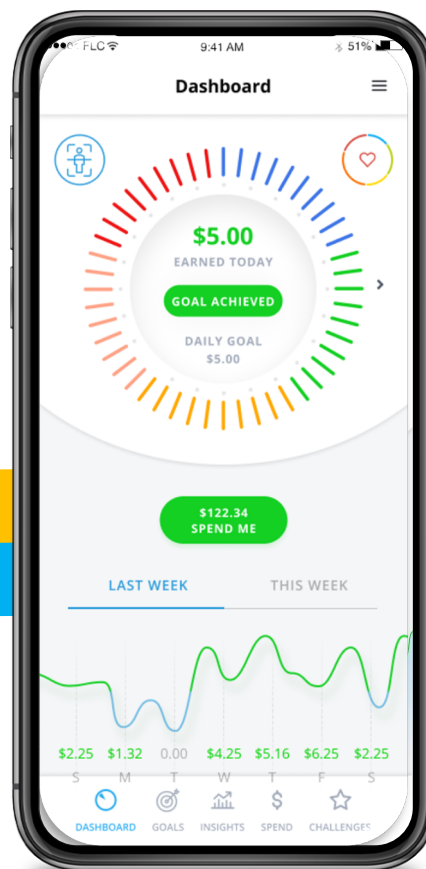
# Wellness that Pays

Ongoing Generous Employee Earnings For A Modest Employer Investment

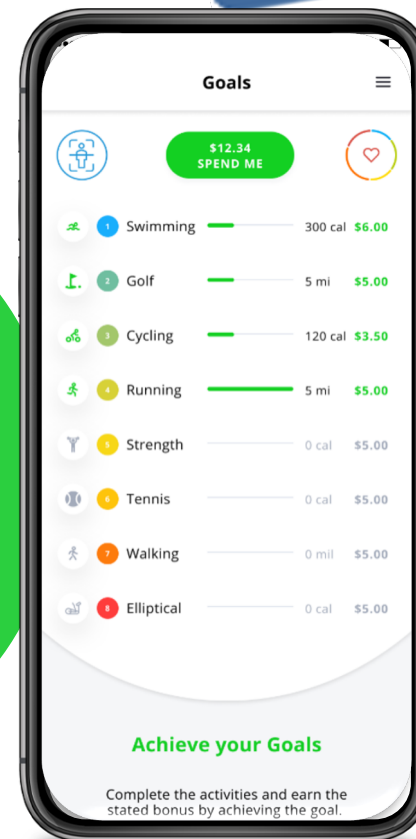


Employee / Member

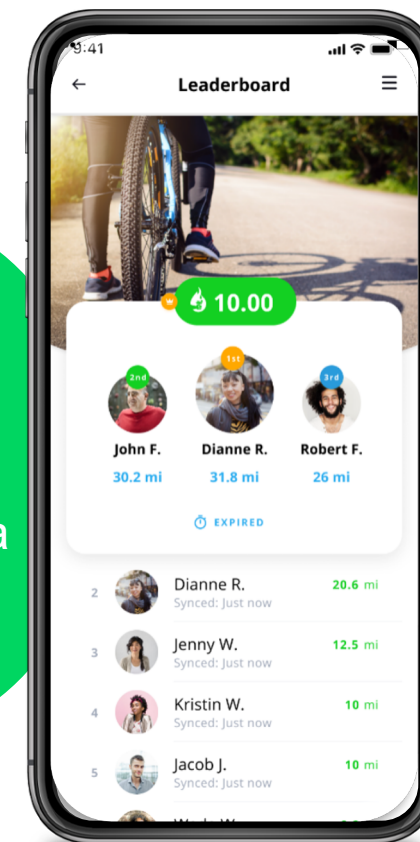
Sample  
Monthly Employee  
Activity and Earnings



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

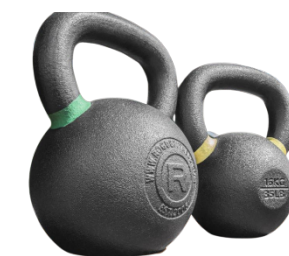


Employee  
earns \$5  
after  
completing a  
5-mile run



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

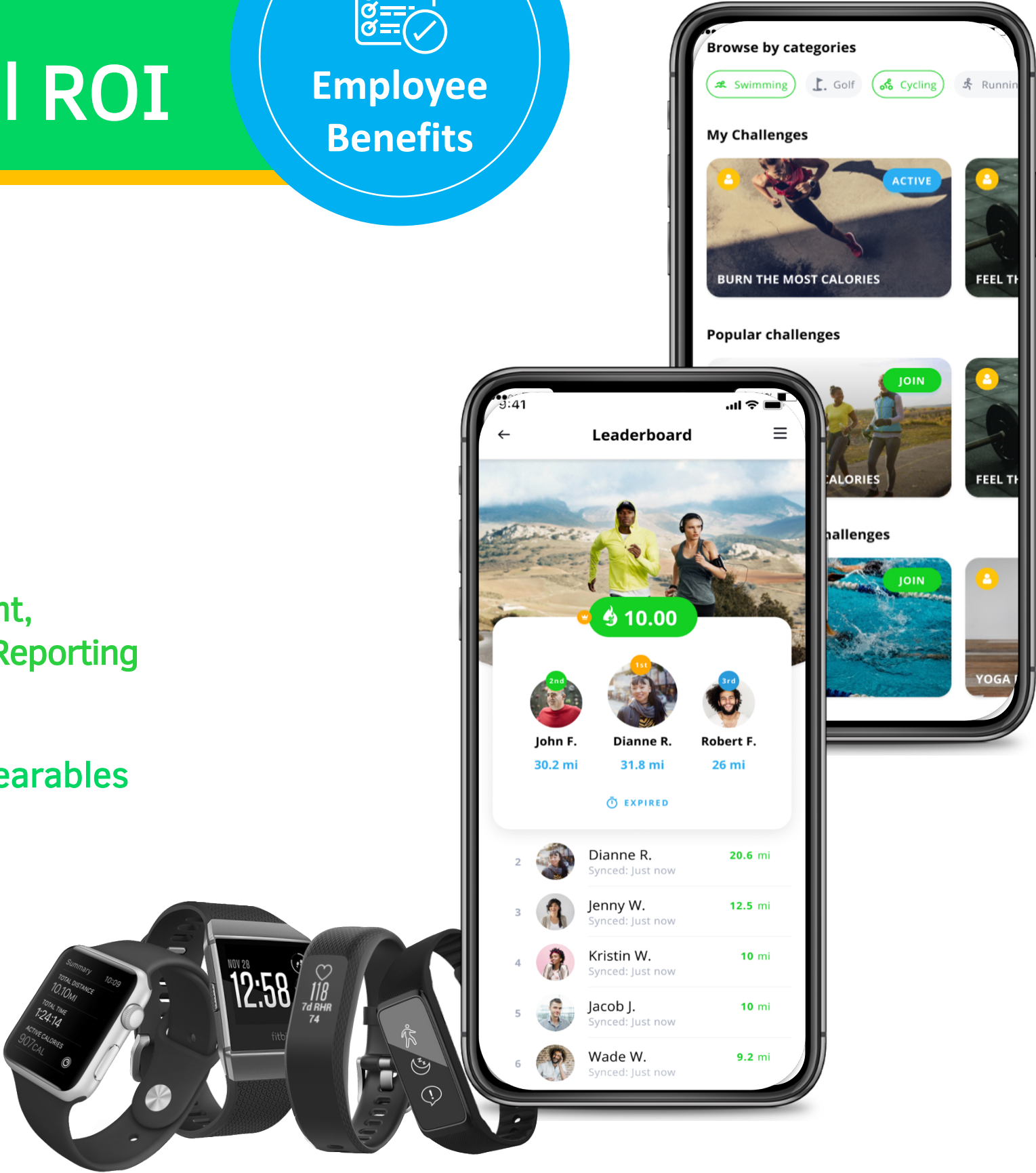
Health, Vision & Dental Insurance

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

Gym Membership & Discounted Wearables

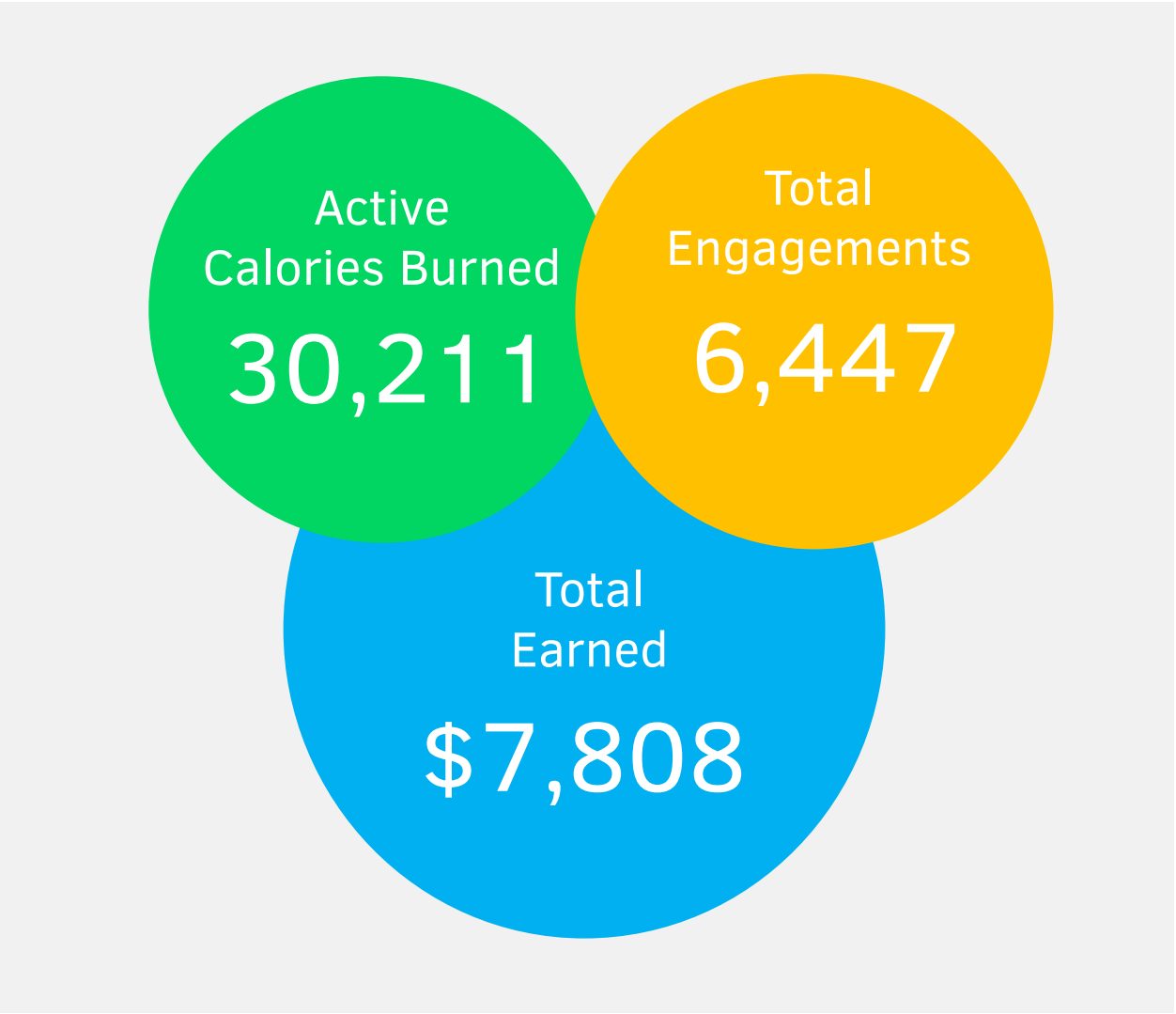
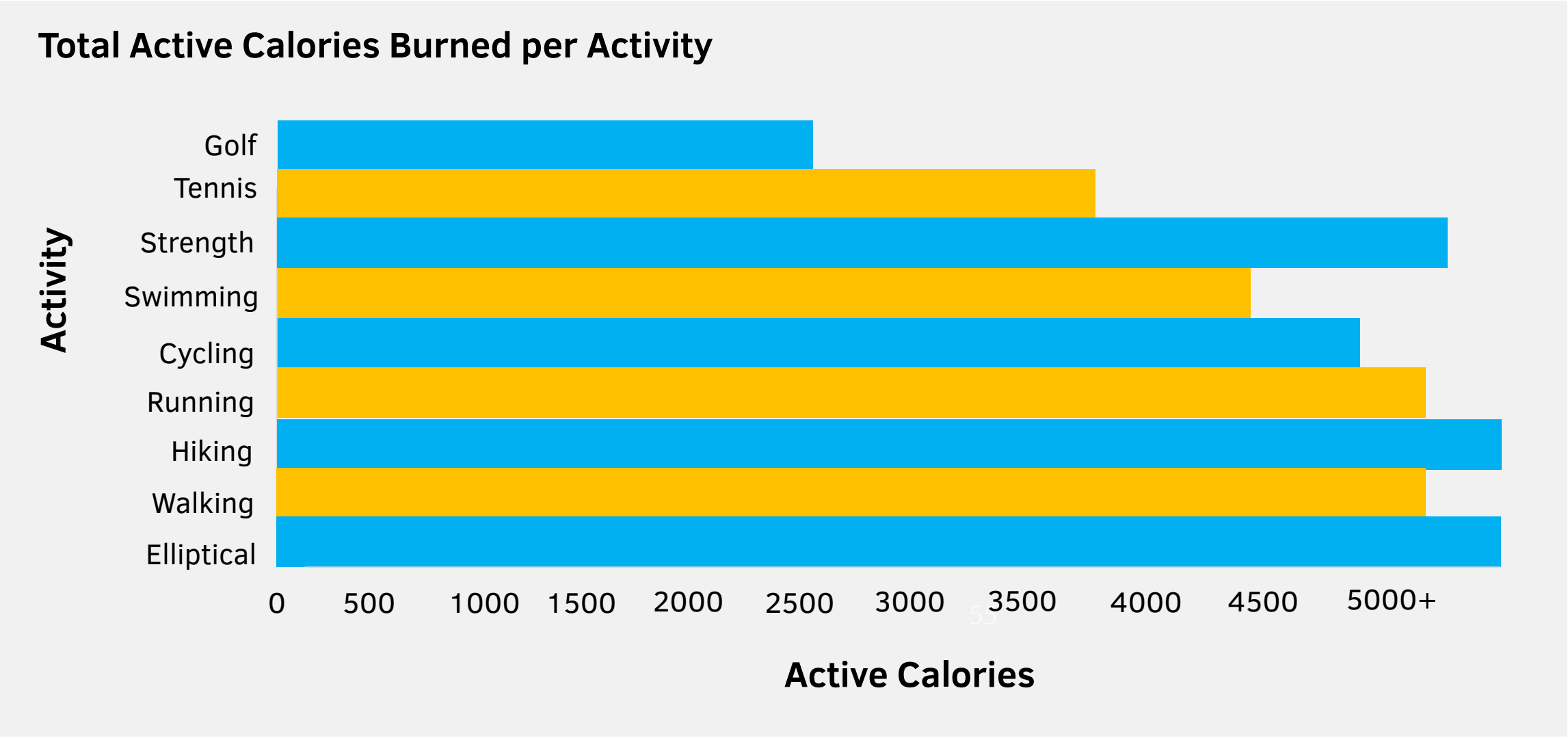
Paid Vacation, Paid Sick Leave

Sample  
Employee Compensation Package Components





# User Activity Report by Month



# Activity Report by Month

36,412

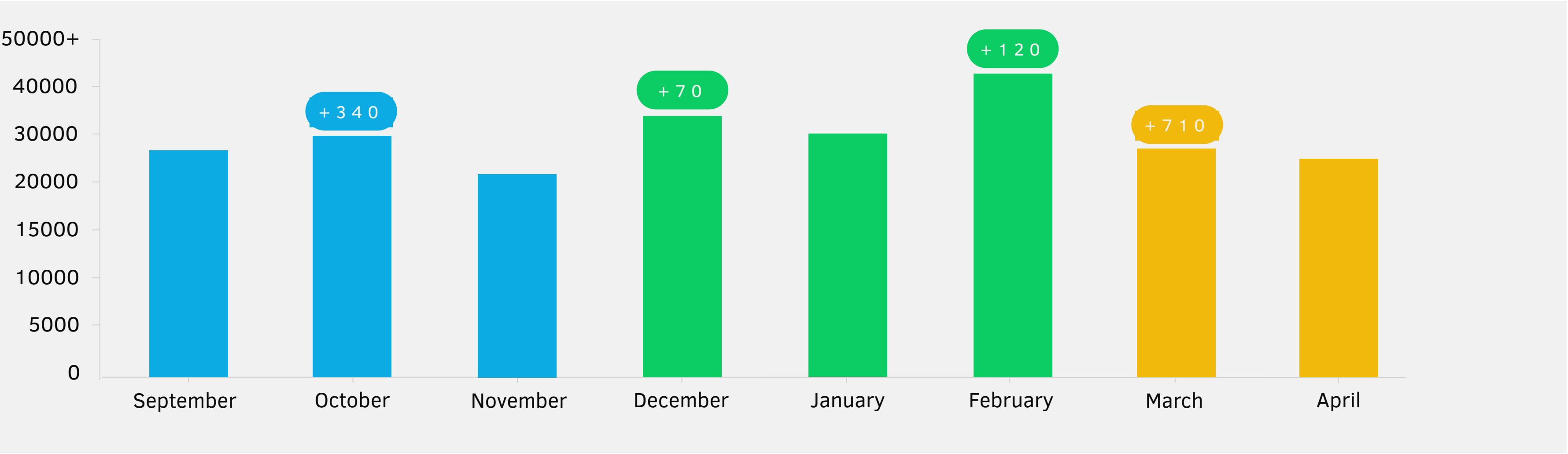
Total Users  
[Download](#)

26,887

Active Users  
[Download](#)

9,525

Not Active  
[Download](#)





# **Improve Productivity, Wellness & Profits**

**LET'S GO!**