

BEARN

earn while you burn™

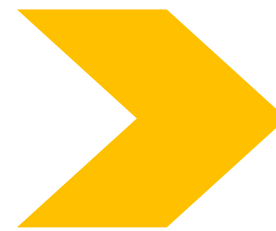


Employees are less engaged, less motivated and less informed about their health then ever before

Employees

71.6%

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...

1/3

OF AMERICANS ARE
SEDENTARY,
OVERWEIGHT OR
OBESE.

\$575B

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

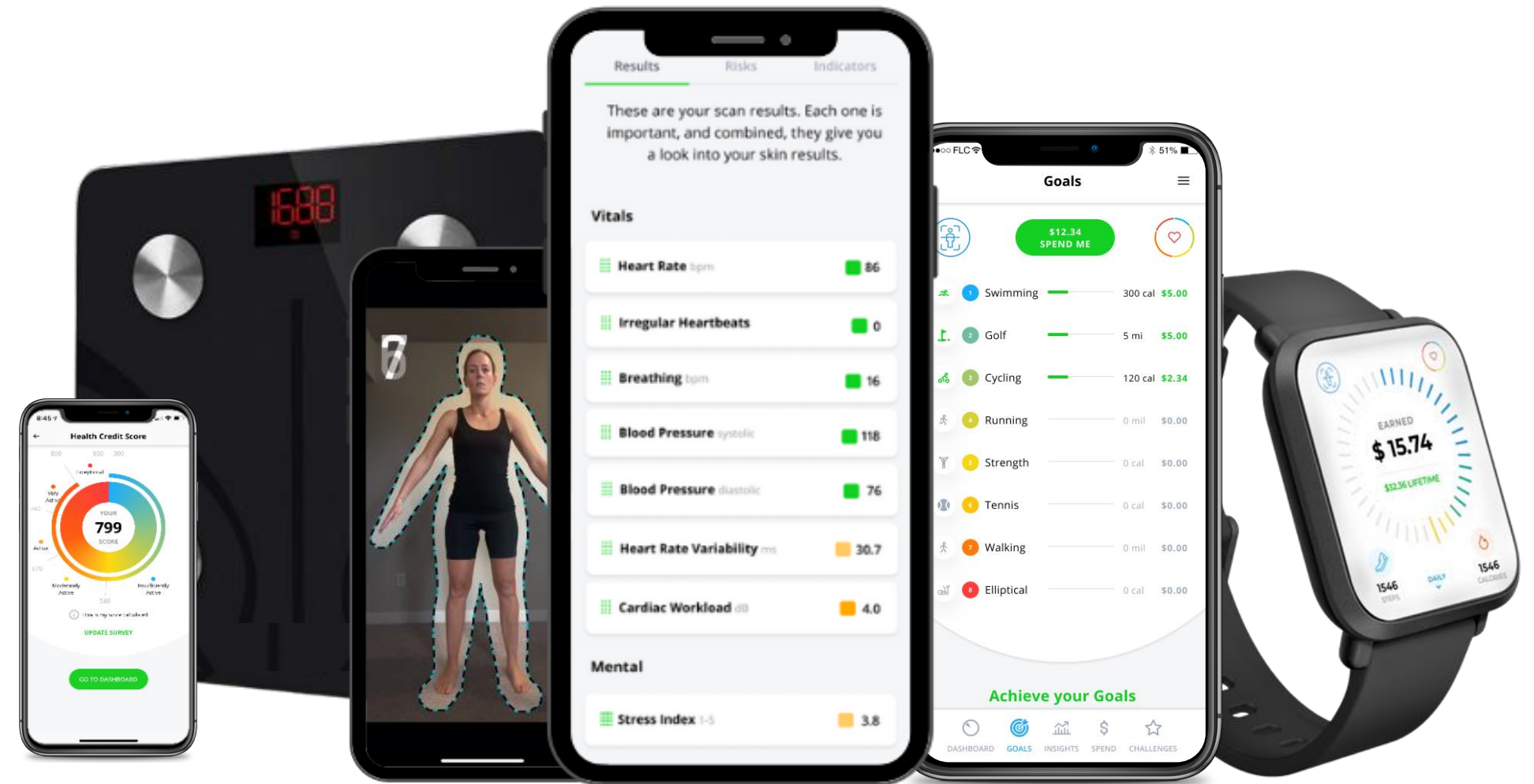
7/10

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

- <https://www.niddk.nih.gov/health-information/health-statistics/overweight-obesity>

- <https://www.forbes.com/sites/brucejapsen/2020/12/08/poor-worker-health-costs-us-employers-575-billion-a-year/?sh=3772834b17b2> 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.

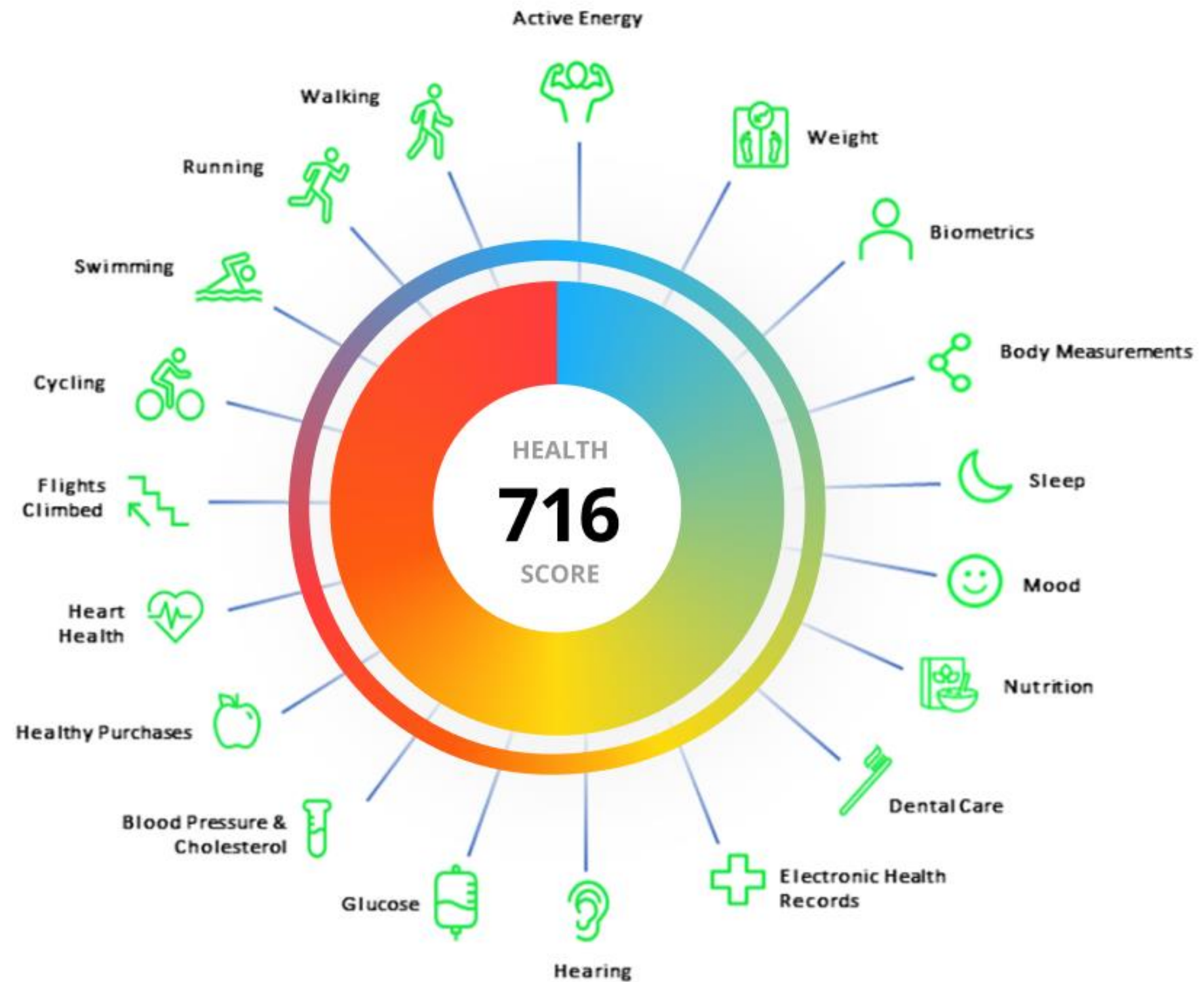
63%

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

- Emerging Technology to Promote Employee Wellbeing, Xerox Human Resources and National Business Group on Health, 2016
- Improving Workforce Health and Productivity – U.S. Report, Willis Towers Watson, 2016
- Patients want a heavy dose of digital, Accenture, 2016

Going beyond just wearables...

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



- Althoff, Tim, White, Ryen 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+

- Savvy Sherpa, October 2013, Southwest medical associates United Health Care Challenge
- <https://bmcpublichealth.biomedcentral.com/articles/10.1186/s12889-019-7407-8>

Bearn 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

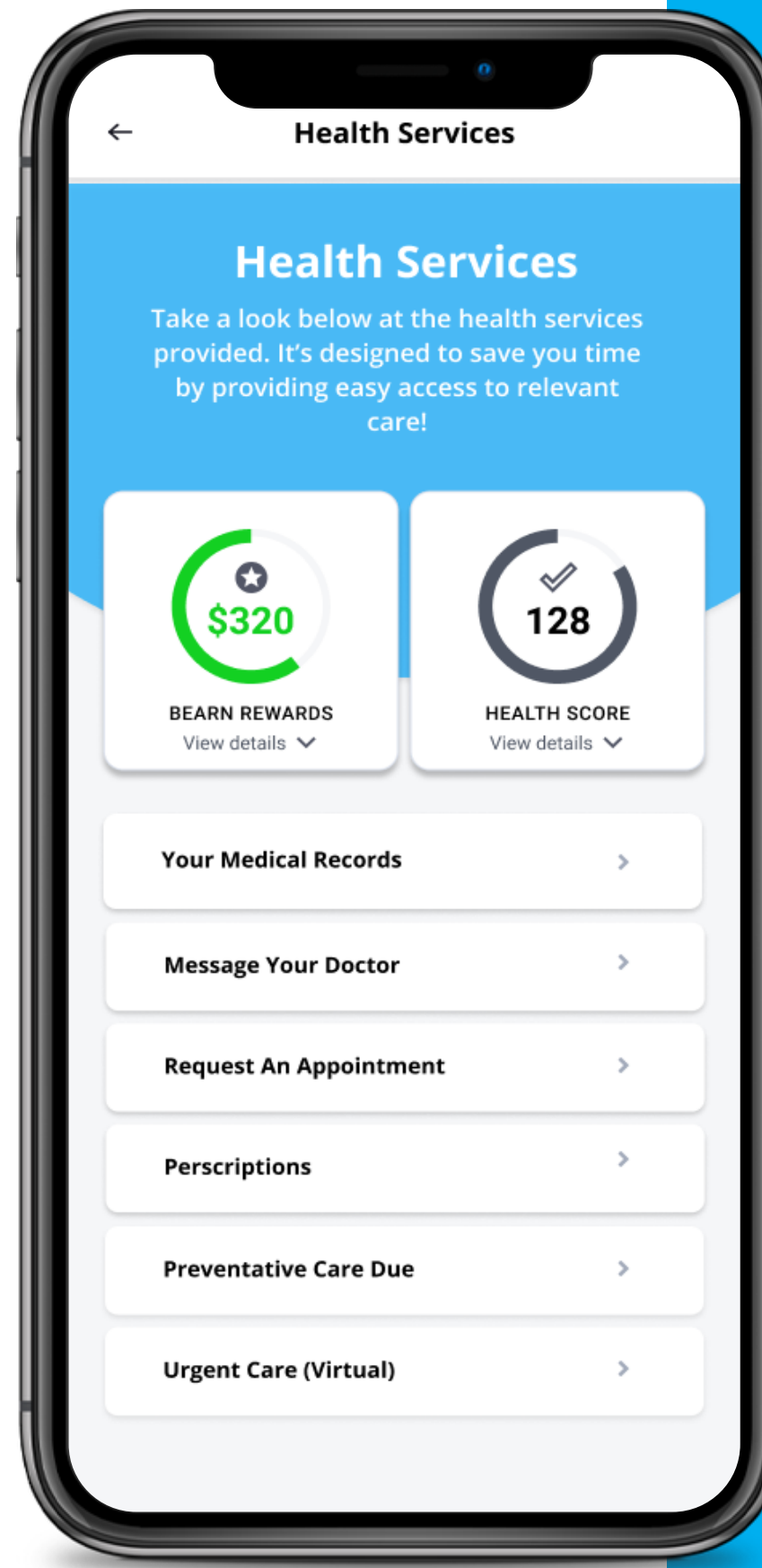
Decrease depression and anxiety

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

With a
communication
and engagement
strategy to incent
preventative
health care
activities



- Virtual Visits
- Office Visits
- Mental Health Visits
- Cholesterol screening
- Prescription Compliance
- Breast-cancer screening
- Depression screening
- Cervical cancer screening
- Mammogram Screenings
- Type 2 Diabetes screening
- Colorectal-cancer screening
- Vaccinations

How It Works



1. Activate

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

2. Track

Members connect a smartphone or wearable device to the app and begin tracking activities and behavior.

3. Earn

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

4. Engage

Gamify Streaks, Challenges, Leaderboards, Nutrition Tracking, Virtual Care tracking and 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

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

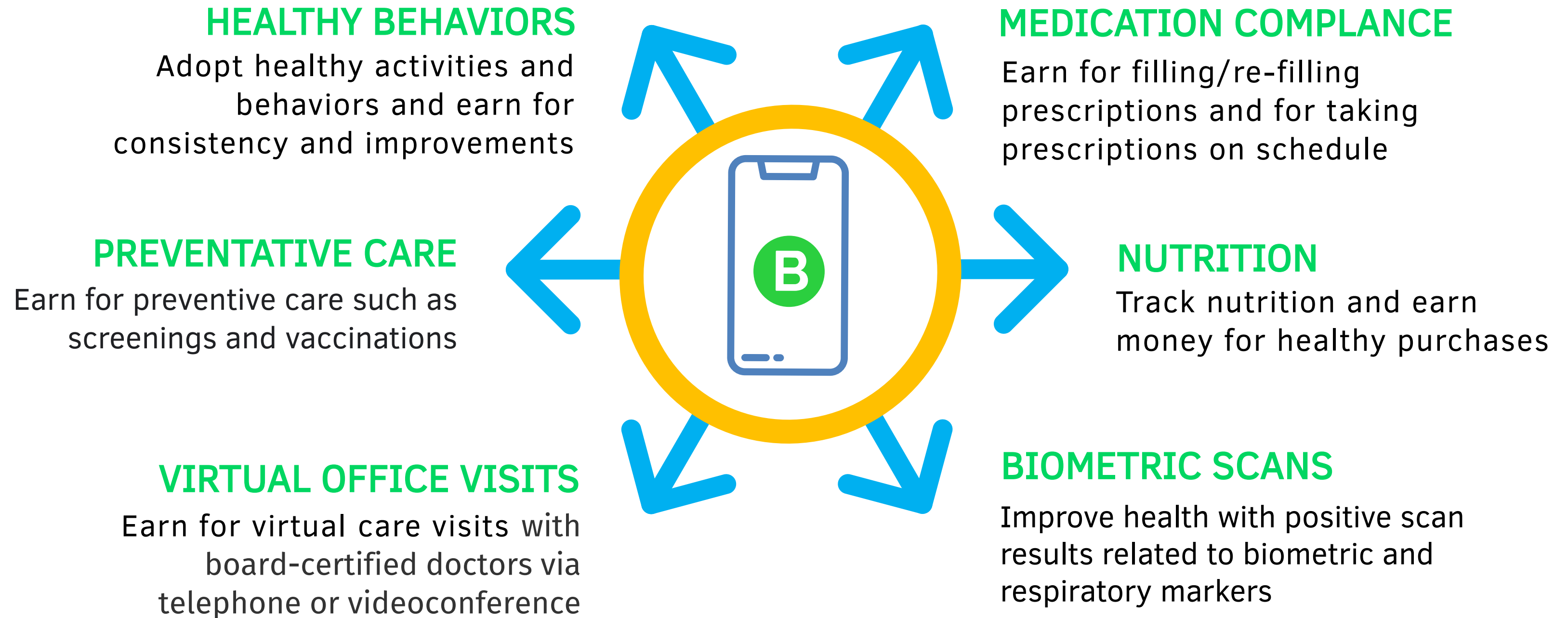
-  Health & Fitness Advertisers
-  Cash Rewards
-  Contests & Competitions
-  Employer Funded
-  Insurance Funded

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



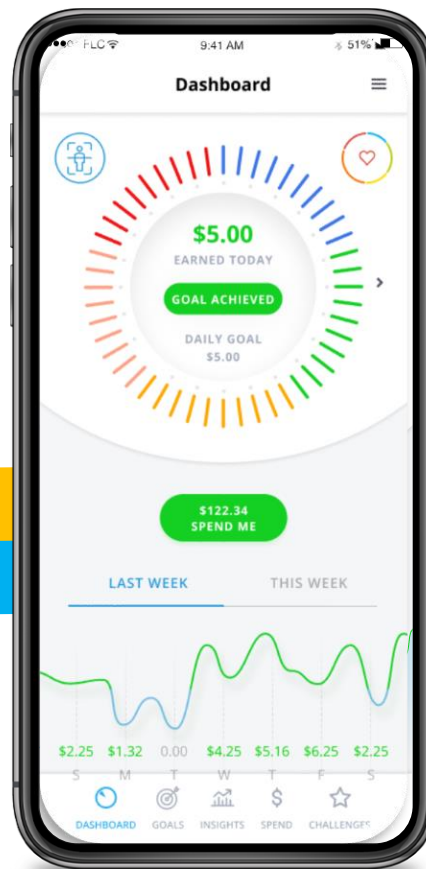
It Pays to Bearn

Ongoing Generous Employee Earnings For A Modest Employer Investment

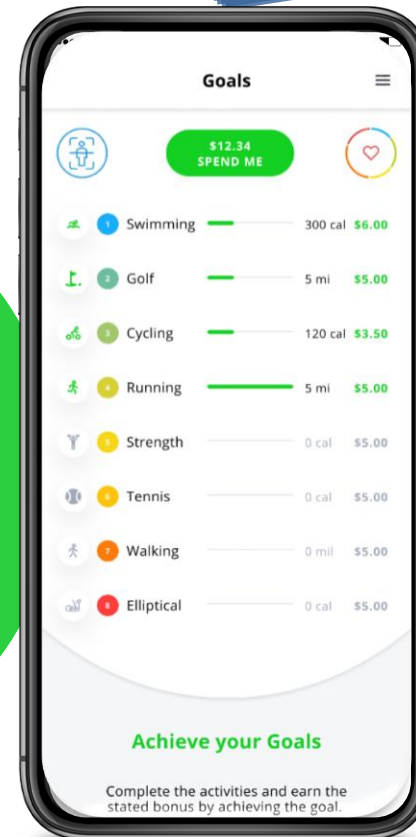


Employee / Member

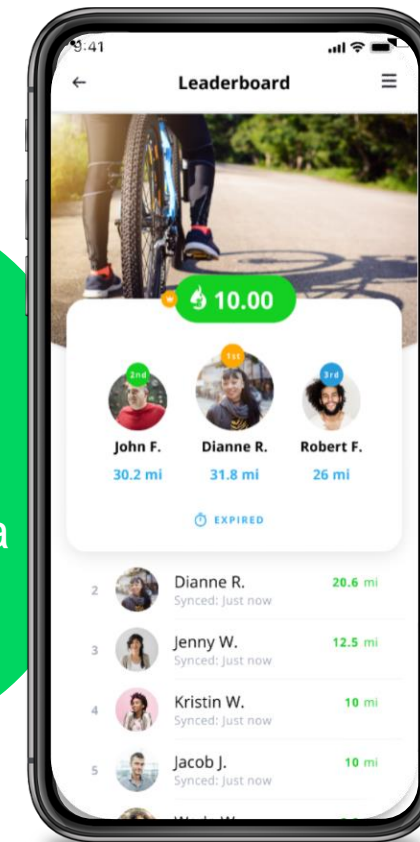
Sample
Monthly Employee
Activity and Earnings



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

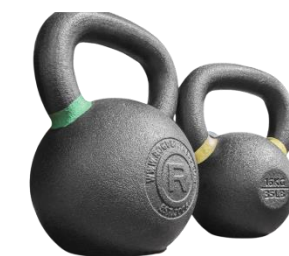


Employee earns \$5 after completing a 5-mile run



Employee earns \$10 for winning a cycling challenge

=\$20

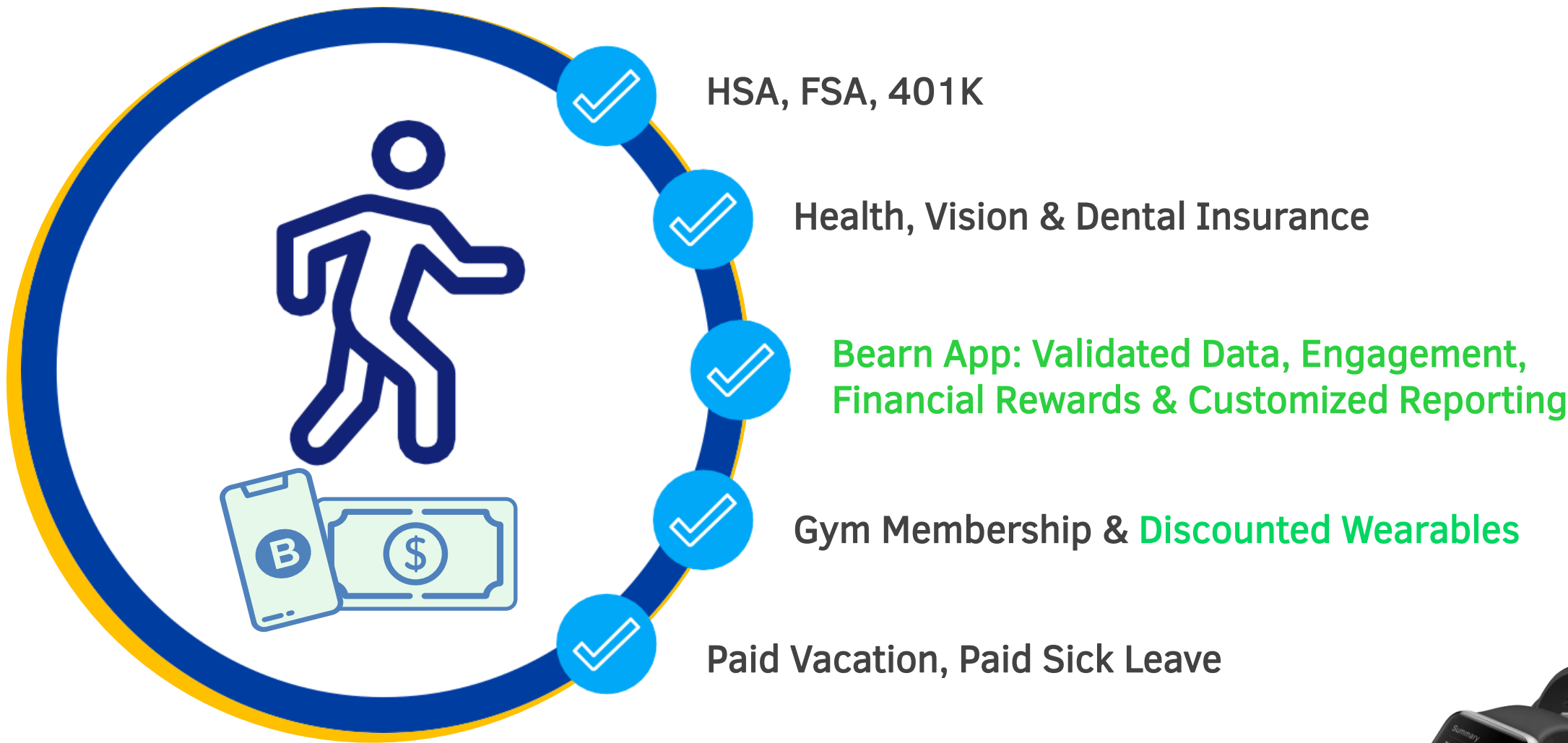


Employee rewardable
Activities & Earnings can be
customized to Partner needs

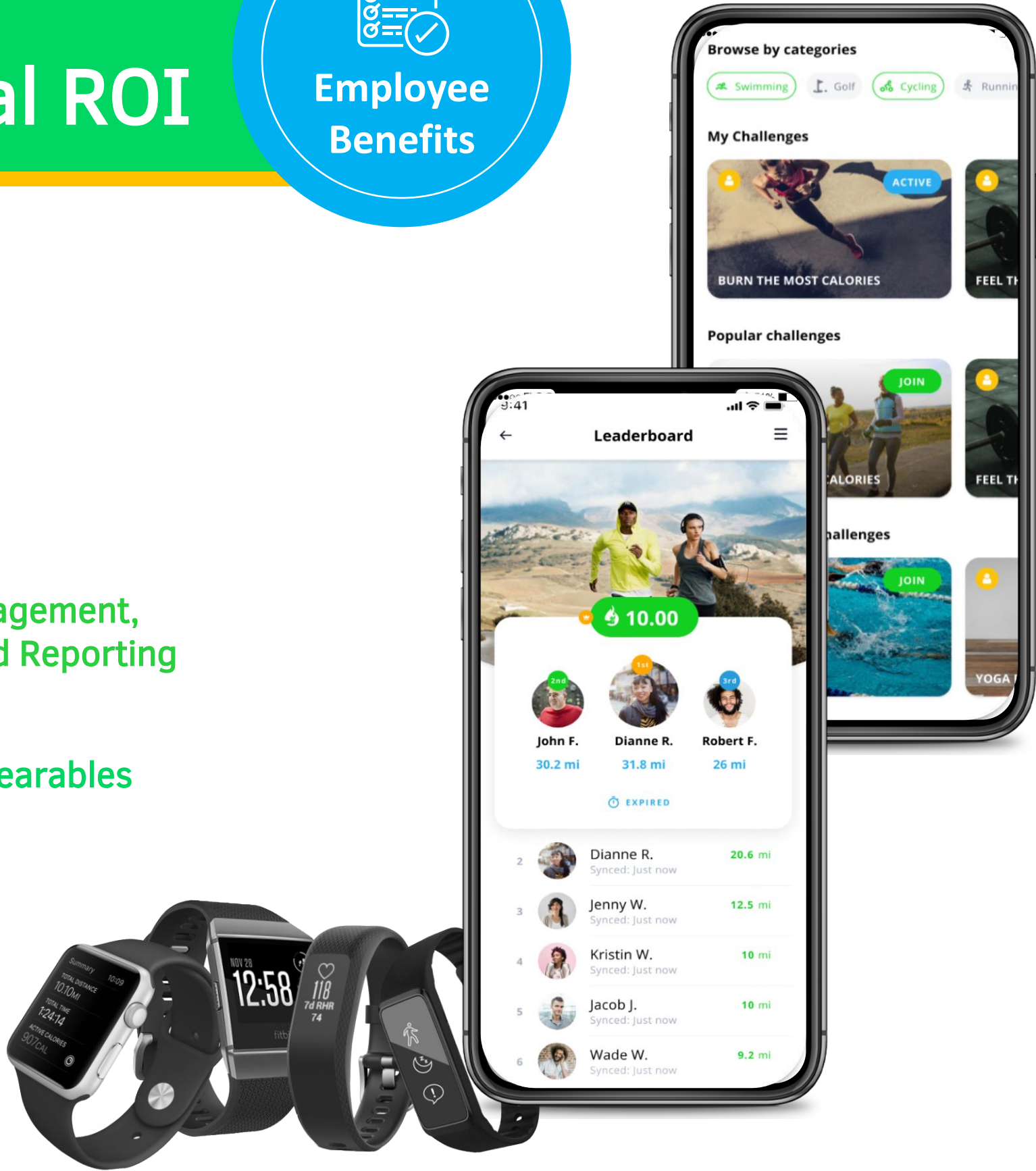
Users can receive cash or
redeem at employee discretion
in the Bearn Marketplace

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

Investing in Bearn delivers Genuine Employee Value & Substantial ROI



Sample
Employee Compensation Package Components





Improve Productivity, Wellness & Profits

[Bearn Promo Video](#)

[The Bearn Experience](#)

[Bearn Demo](#)

[Bearn.co](#)

LET'S GO!

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