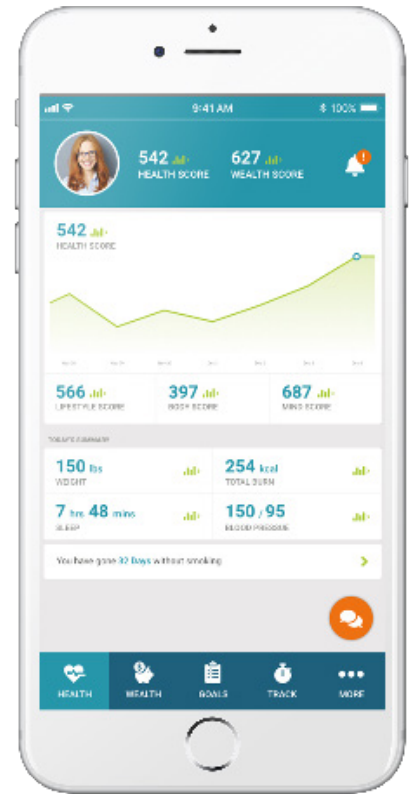


# Be Well. Be Wealthy.

Helping individuals and organizations generate savings through improved health.

# The Digital Revolution

The world of wellness is constantly evolving, and as a benefit consultant, it can sometimes be difficult for you to stay on top of new trends and find the right fit for your client organizations. We at HealthyCapital are revolutionizing the industry by integrating actuarial data and financial guidance into a traditional physical wellness program, which calculates the monetary value of better health – today and in the future. By providing real-time data and solutions to both employees and their firms, HealthyCapital encourages users to track financial, physical, and psychological improvements through one platform – a truly innovative, holistic, and comprehensive approach to “being well and being wealthy”.



## How Does It Work?

The HealthyCapital app uses monetary savings to motivate employees to work towards goals that will help them improve their Health and Wealth scores. Through financial and health coaching, challenges, tracking, and more, the application accompanies participants on a fun and fulfilling journey to better health and greater financial security.

### Here's a simple example:

Based on current statistics, a company with 2,000 employees will see 50% engagement in a comprehensive wellness program with incentives. On average, half of those employees will have at least one health condition. Using a very conservative projection, if half of those employees follow the recommendations of the program and become healthier, the company stands to **net savings of \$910,000 per year** in healthcare costs through use of HealthyCapital.





# Know Your Scores

## Wealth Score



Savings



Contributions



Gap

## Health Score



Lifestyle



Mind



Body

Health and Wealth scores, which range from 1 to 1,000, are real-time indicators that break down your physical, financial, behavioral, and general health.

Your personalized Health Score is based on your physical, psychological, and behavioral well being. Your Wealth Score, which rates how financially prepared you are for retirement, is comprised of your investments, contributions, and the potential savings you can accrue by achieving HealthyCapital goals.

The program shows how simple and attainable goals, such as taking a walk a few times per week, can help reduce healthcare costs — which puts money in employees' pockets as they save plan for the future. The results? Retirement could come earlier than expect, and plan sponsors will see an annual reduction in healthcare claims.



680



825



895



752





## Why Should You Choose HealthyCapital?

HealthyCapital provides sophisticated tools, resources, and capabilities for plan sponsors as they help organizations 1) obtain a profile of their participant base and 2) link benefit plans to behaviors that reduce risk factors. HealthyCapital even includes a data-aggregation dashboard that allows plan sponsors to track health claims and monitor their employees' physical and financial improvements (quarterly and yearly).

### INDIVIDUALIZED FINANCIAL WELLNESS

This all-in-one wellness application offers wearable/device tracking, a health coach, various goals/challenges, and ongoing support, as well as unparalleled financial features, including investment coaching, retirement projections, and savings estimates through improved health. Users also have the option to connect their personal investment accounts (like 401k or HSA) for quick, easy, and seamless access to increase contributions and generate more savings.

### ORGANIZATIONAL PROGRESS REPORTING

Participating organizations have access to a wide range of reporting features, including aggregated healthcare claims, employee health and wealth status, and the progress of multiple markers of improvement over time. Reports can be generated through specific spending per condition, conditions by age group, and more.

### ACTUARIAL BASED PROJECTIONS

HealthyCapital's physician-and-actuary-reviewed approach draws upon clinicians; 530 million healthcare claims; government and economic data; HealthView Service's decade of experience in healthcare-cost projections, and Mercy's extensive experience in population health management.

### FULLY MOBILE

HealthyCapital is a user-friendly app that can be accessed from any smartphone (compatible with both iPhone and Android platforms), which makes it easy and practical for participants to adopt positive lifestyle changes, monitor health-related savings, and invest for retirement.

### DATA SECURITY & PRIVACY

All data on HealthyCapital is securely protected and complies with data-protection and privacy laws. HealthyCapital uses state-of-the-art cryptographic methods to store your data.

# HealthyCapital is For Everyone!

Combining health and wealth with one ground-breaking wellness program.



**Simple wellness goals (such as taking medications as prescribed or lowering salt intake) can help reduce healthcare costs. The results:**

## Consultant Benefits:

- Access to the latest technology and a one-of-a-kind, personalized, financial-wellness platform
- Experience a visible reduction in healthcare costs, illustrated through our display of actual healthcare claims data and their improvement over time.
- A dashboard that allows your clients to tailor their benefit programs to the health and wealth of a specific population.
- Revenue sharing model

## Employer Benefits:

- A reduction in healthcare claims
- A happier, healthier employee base, which can lead to reduced sick time and increased productivity
- Reduced personnel turnover and higher morale
- Ability to attract top talent

## Employee Benefits:

- Increase in disposable income
- Increase in retirement savings
  - Allocate healthcare savings toward a retirement plan and better prepare for on-time retirement
- Improved overall wellness and a more positive work experience



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