EVŌ

The World's Most Powerful and Personalized Wellness Application

Engagement ● Wellness

Confidential and Proprietary

Company Overview

EVŌ ● Evolve.

"Helping humans live better lives using data"

Headquartered in Atlanta, GA

Recognized as one of the world's most innovative companies in insurance

Platform Overview – Life Insurance

We unlock the value of health data

EVŌ

85 Scoring

Coaching

Alerts

Insurance

Munich RE · ZURICH · Crawford® · USAA® · Cigna · hannover re® · Swiss Re · MLC · RGA®

Pharma/Clinical

MERCK · ICON A Symbol of Excellence · BaylorScott&White HEALTH

End-To-End Solution – Life Insurance

We provide a single platform that translates data in near real-time for stakeholders

Members

Personalized wellness, benchmarking, engagement & competitions

Administrative Platform

Group level reporting, alerts, dashboards, engagement tools including new business targeting

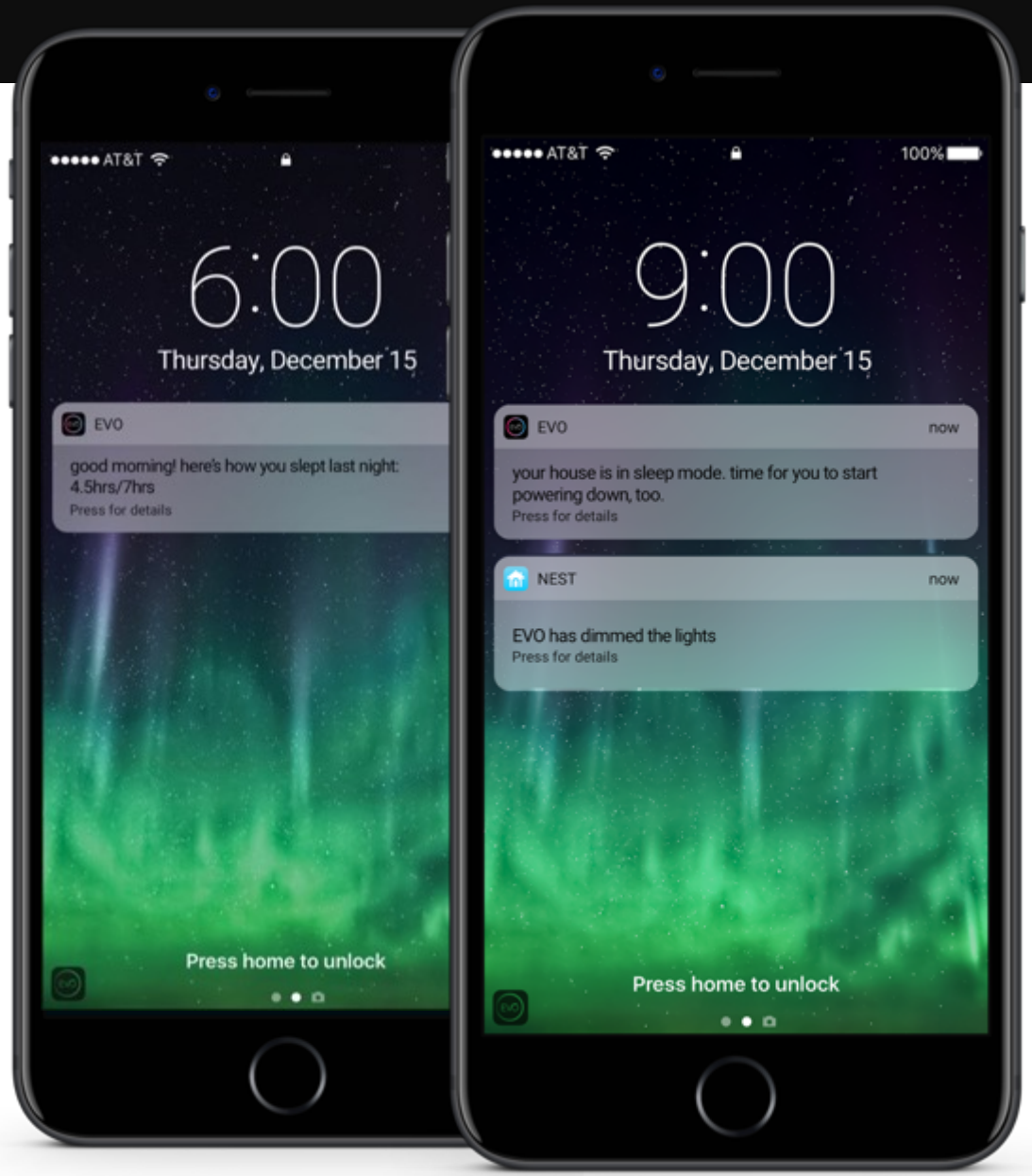
Innovation

Deep insights, risk attribution, segmentation & more

Deep Learning

EVŌ is powered by Adaptive Voice™

EVŌ learns from thousands of users in over 30 countries and more than 100 billion data points



EVŌ's Adaptive Voice allows her to understand your customers and meet them where they are on their wellness journey

EVŌ Segmentation By Archetype

EVŌ creates a unique, personalized profile and wellness program for each user based on a short personality questionnaire and the user's wearable data – making EVŌ uniquely personal.

Engagement through messages and content is targeted to each user based on their Archetype.

Ally	Helper	Tutor	Life Coach	Sage
Pre-contemplative: "I can't" This archetype does not yet feel that they can make behavior changes. **Goal:** Create awareness of current behaviors; begin a positive engagement with EVŌ	**Contemplative**: "I may" This archetype is thinking about making behavior changes, but feels change is difficult or doesn't know how to change. **Goal:** Generate excitement and construct rationale around changing behavior; promote a positive relationship with EVŌ	**Preparation**: "I will" This archetype is strongly motivated to change their behavior and is planning how to do so. **Goal:** Educate on how to make small sustainable behavior changes; promote EVŌ as an insightful and encouraging resource	**Action**: "I am" This archetype is in the process of changing their behavior to form a new habit, taking consistent actions to build up to their goal. **Goal:** Celebrating success, keeping momentum, and developing support networks; developing a relationship with EVŌ as an accountable partner and connector to like-minded others	**Maintenance**: "I still am" This archetype has successfully adopted a new behavior for at least 6 months, but may be looking to continue to maintain the behavior, or supplement with auxiliary supportive behaviors. **Goal:** Maintaining wellness as a lifestyle and renewable adventure; EVŌ becomes a trusted advisor messaging needs and inspirational sage

Trend Correlation Across Segments

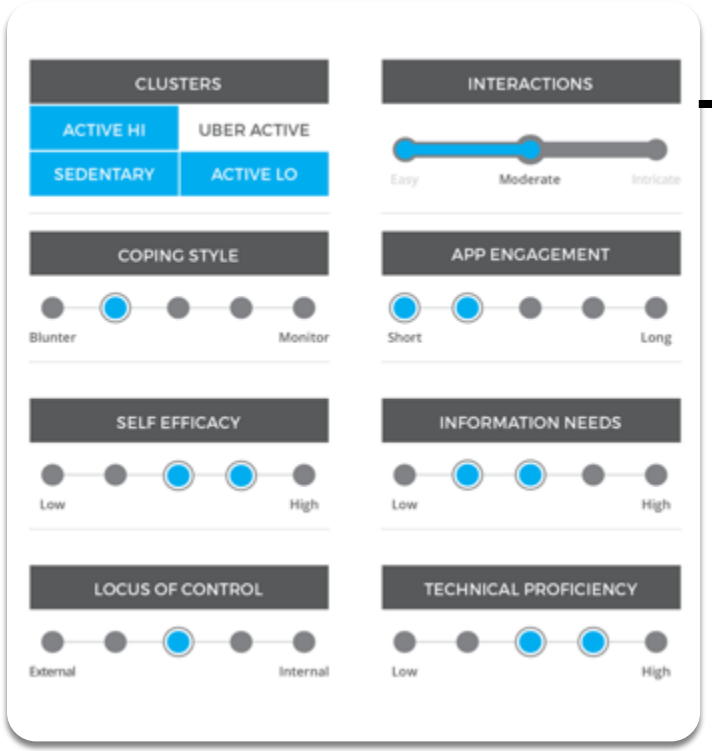
Segmentation can take many forms depending on the desired target. With EVŌ, we find correlation across segments, which makes targeting simple based on Archetype.

- **Sages** are **most active** and have the **lowest Pre-Diabetic Risk Score**
  - Message 'Sages' with value added products and content
  - They'll tend to be healthier and display lower risk
- **Helpers** are **least active** and have the **highest Pre-Diabetic Risk Score**
  - Message 'Helpers' with educational content, benefits of more active lives, risks of possible diabetic trends
  - Higher risk of future diabetic conditions and higher mortality rates

Activity Ranking	Archetype	BMI	Average Steps	Pre-Diabetic Risk Score	% of Population
1 (High)	**Sage (I still am)**	25	8,639	22.08	17%
2	**Life Coach (I am)**	27	8,172	38.69	44%
3	**Tutor (I will)**	29	6,097	37.59	29%
4 (Low)	**Helper (I may)**	29	5,120	48.04	9%

Actual Member Data

Customizable and Flexible Engagement Journey



Readiness State
Awareness
Desire
Knowledge
Ability
Reinforcement
Relapse

Goal
Steps
Active Minutes
Stress
Sleep

Goal Index (Z Score)
Significantly Off
Slightly Off
On Target
Slightly Above Target
Significantly Above Target

Message AB1: 1st Version

Do you have enough life insurance?

Message AA3: 1st Version

Nice job meeting your goal!

Message AA3: 2st Version

You've hit your target twice now!

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Messaging Configuration & Themes

Fitness Challenge

EVO

The 'Company' fitness challenge is starting!
Our challenge will start on 2/5.

EVO

Competition starts today!
Check EVŌ daily to see your progress and sync your data.

EVO

Your effort is paying off!
Remember to sync your tracker with EVŌ through the end of the competition on 2/26.

EVO

We're crunching the numbers
You've won the ultimate prize – a better you!
Stay tuned for the next Humana challenge.

Health & Wellbeing

EVO

Feeling OK today?
We've noticed your activity levels have dropped

EVO

Be the change, JP!
You're a role model. How can your recovery inspire others?

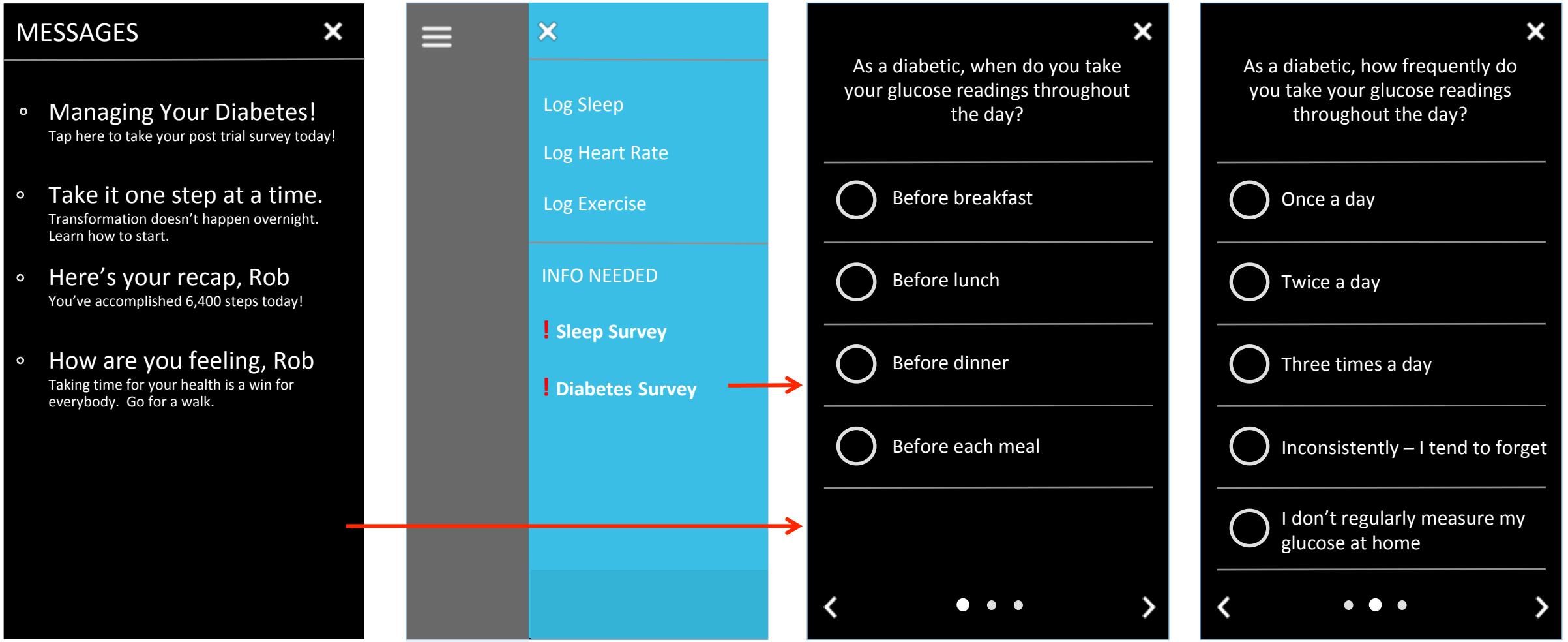
EVO

Great progress, JP!
We know it is hard, but your activity levels are ahead of others like you.

EVO

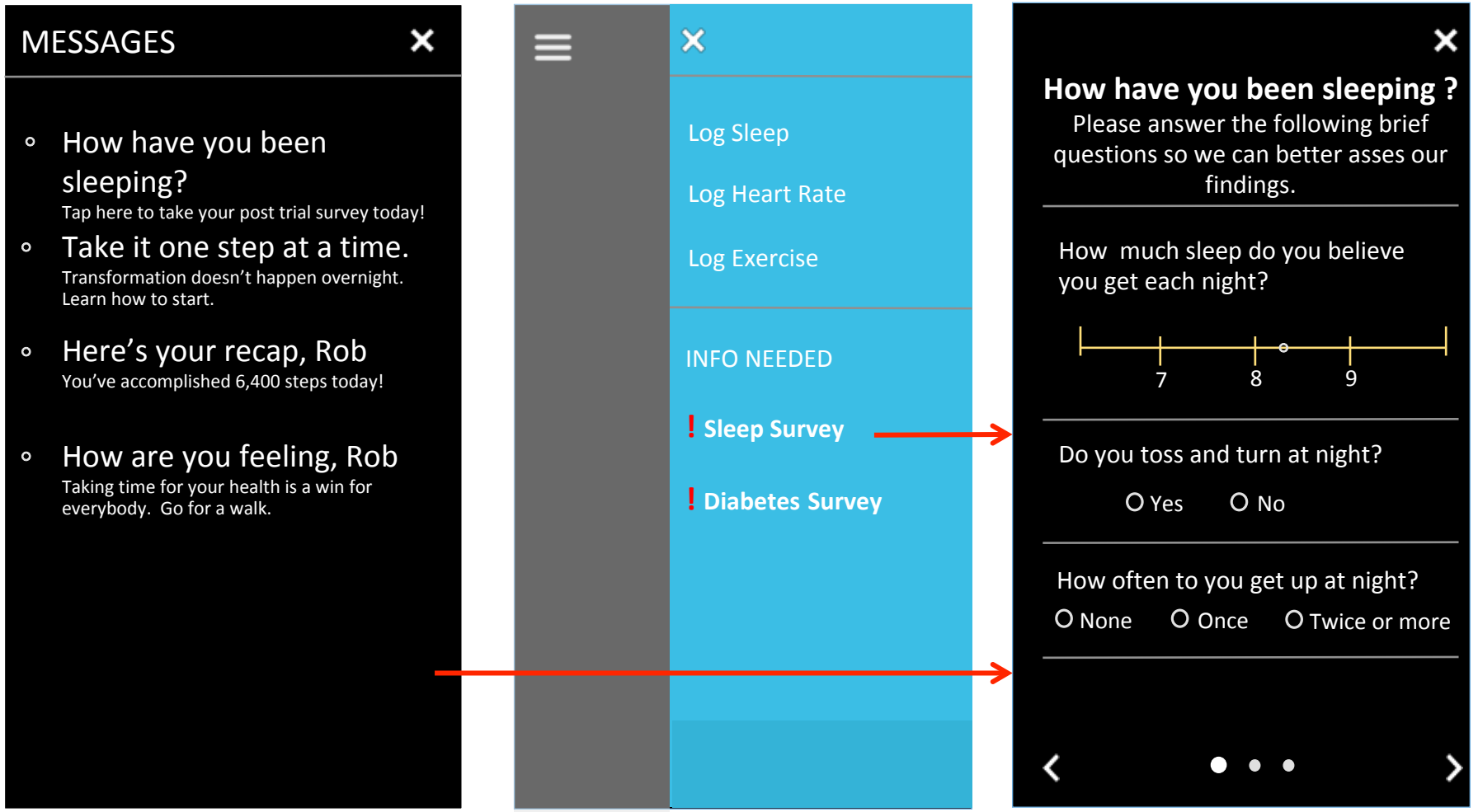
Positive outlook.
The road to recovery seems long, but every step gets you closer.

User Engagement Survey Example: Diabetes

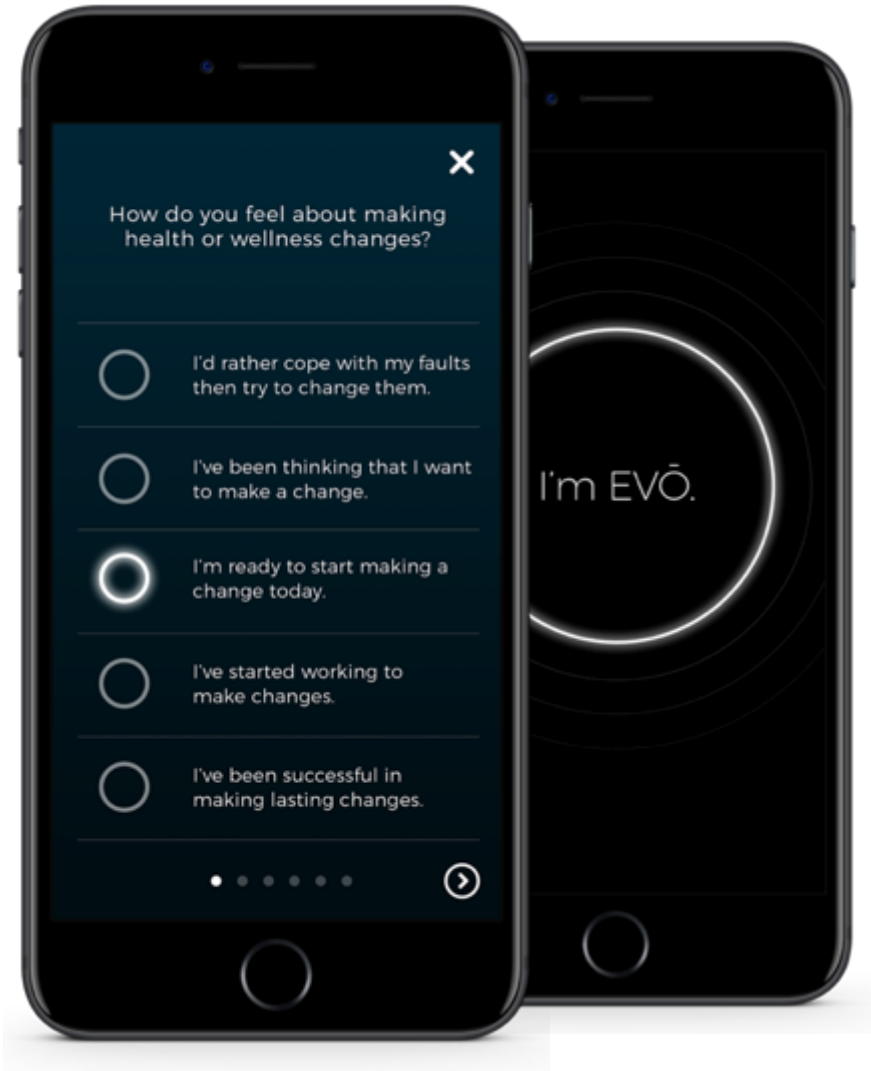


User Engagement Survey Example: Sleep

- Other associated program surveys can be delivered in app.
- Custom notifications can be created and delivered throughout the program



Interactive Demonstration of the Customer Experience



Visit: http://evo.science/demo/

HOW WE MEASURE

Initial Program Success Criteria

Target Goal

On-board existing members and execute an engagement competition

- **Goal: 1,000 -5,000 Members**

Percentage of members that successfully registered and sync'd their data with EVŌ initially

- **Goal: at least 85% of registered EVŌ users**

Continuous Activity – Percentage of active EVŌ users that sync'd regularly during the competition

- **Goal: over 80%**

Continuous Activity – Percentage of active EVŌ users that sync'd regularly 4-6 weeks post competition

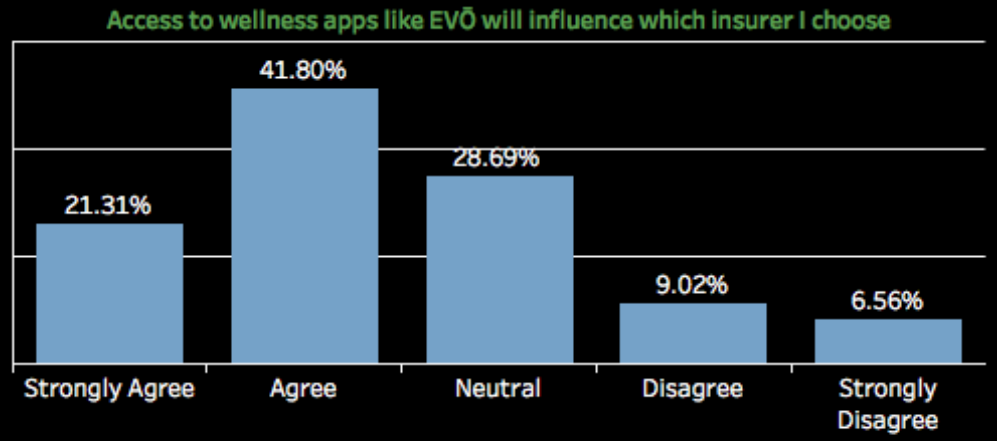
- **Goal: at least 40%**

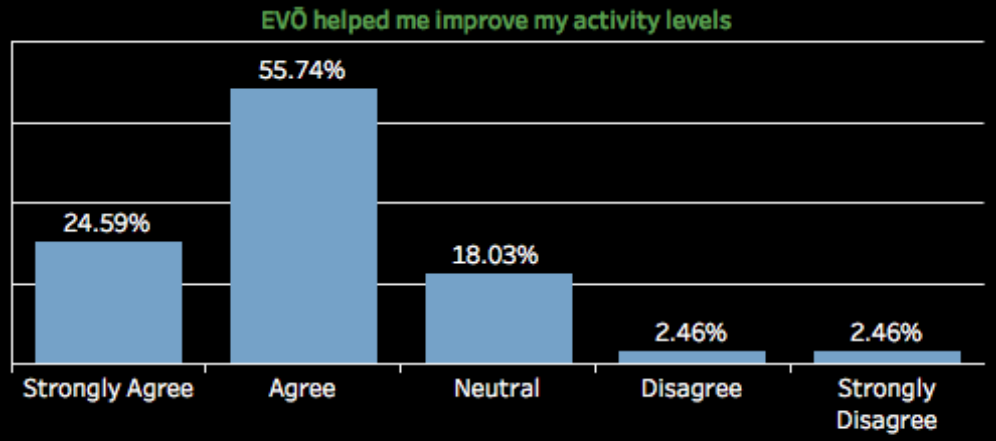
Percentage of active EVŌ users that opted to have notifications enabled in EVŌ

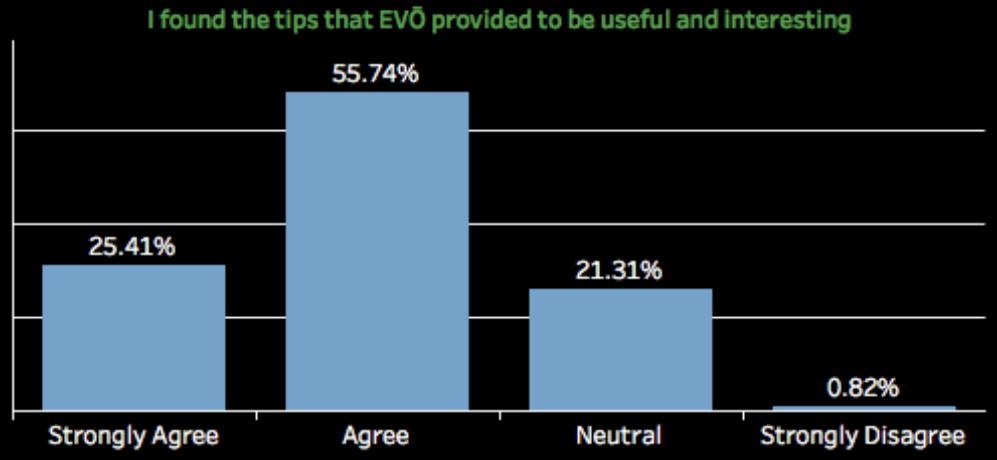
- **Goal: at least 75%**

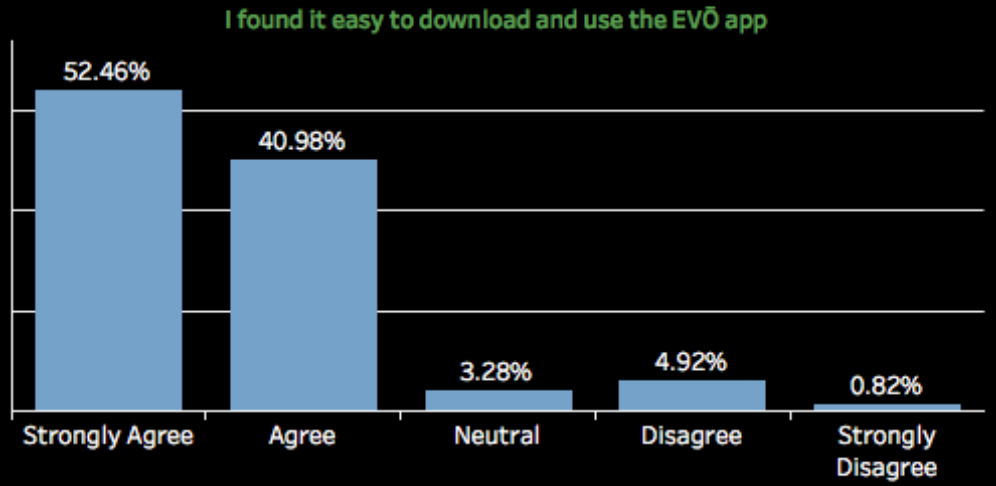
What Our Members Are Saying

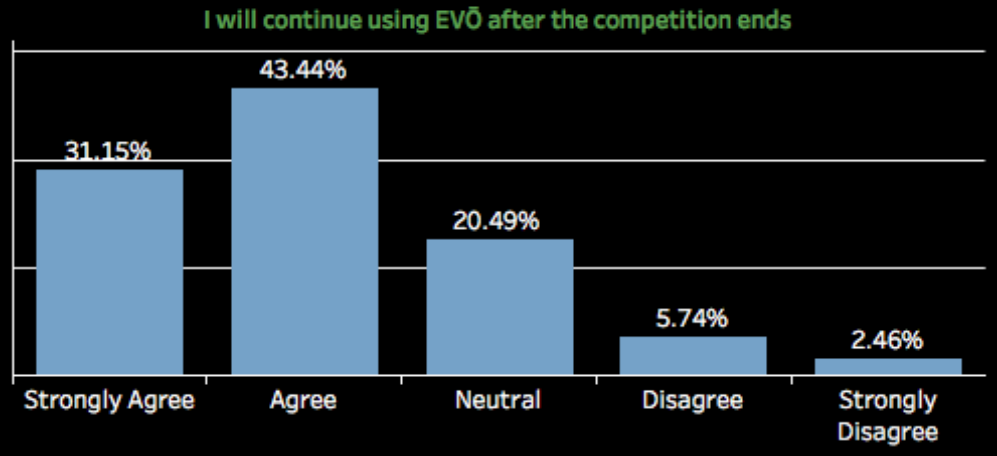
Life Insurance Population

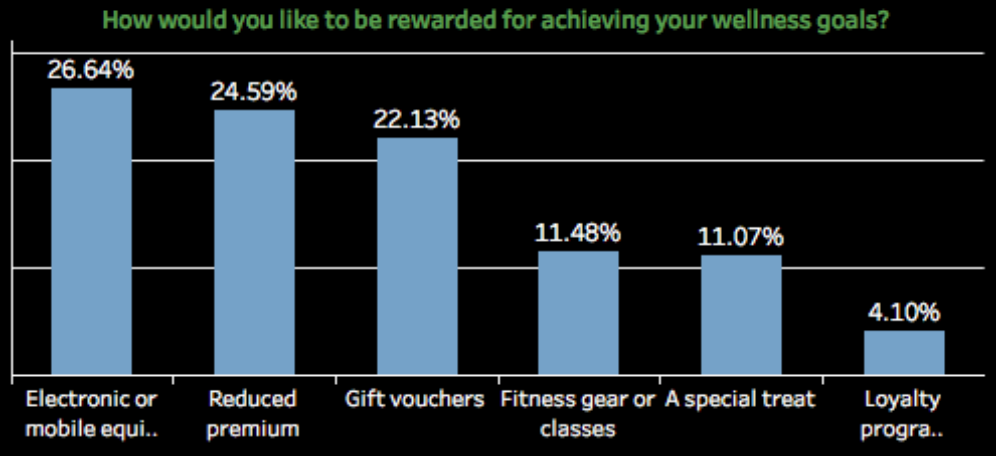












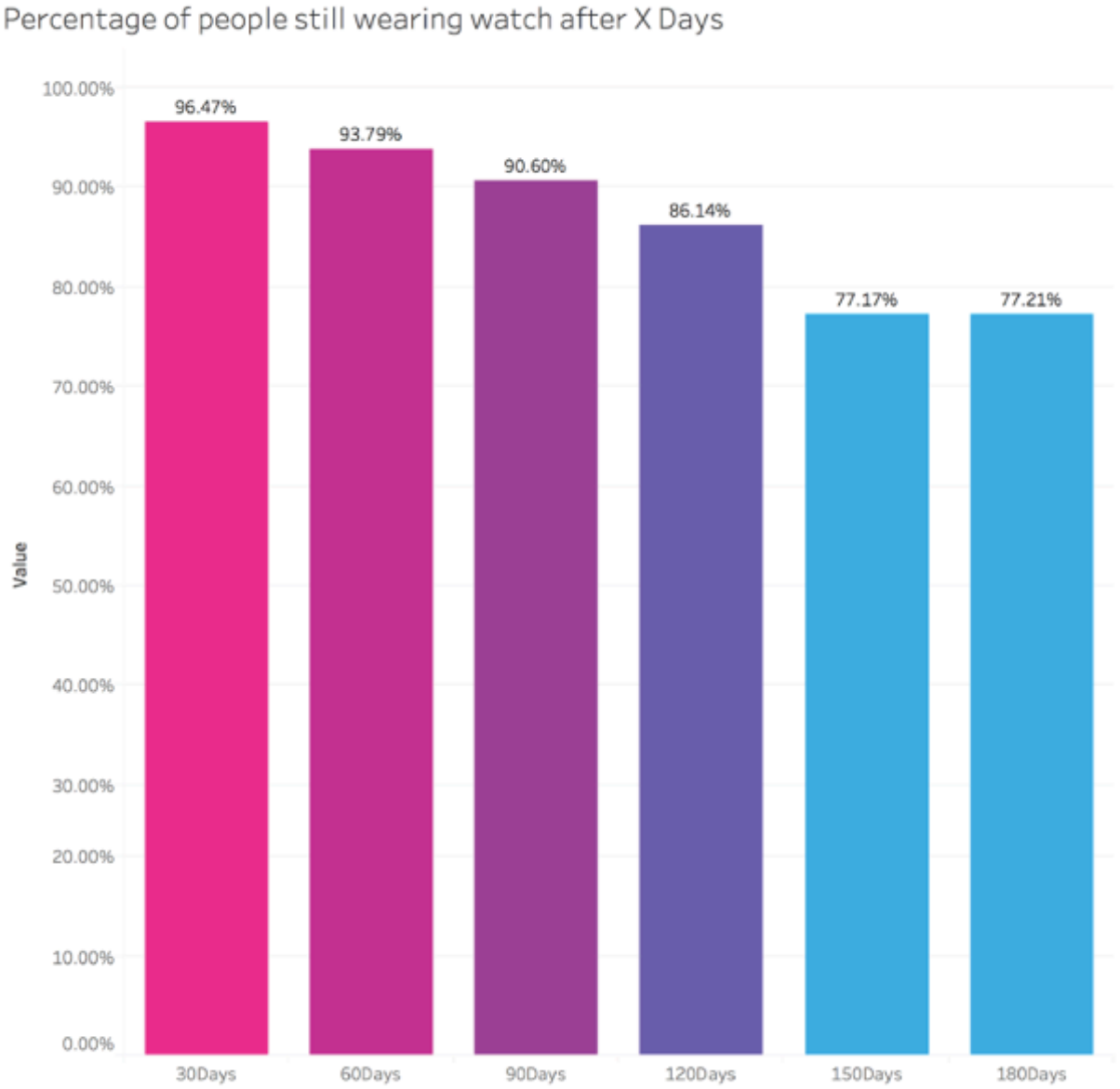
Measured by Results

Retention: Over 75% of enrollees remain engaged after 6 months, and nearly 70% beyond 10 months

Results: Demonstrated nearly 10.5% improvement in activity levels above baseline within 4 weeks (across population)

Achievement: Over 75% individual based improvement in activity over baseline

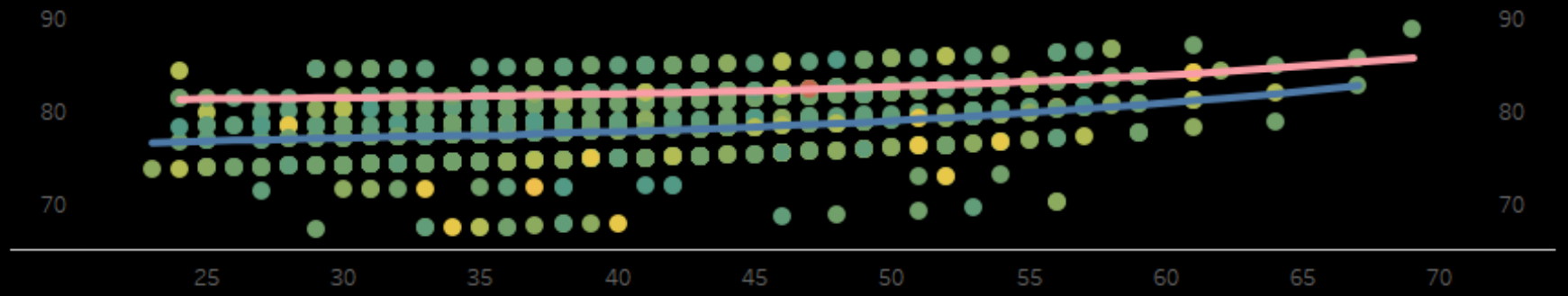
Prevention: Projected 14% decrease in observed Pre-Diabetic Risk Score within 6 months



Standard Life Expectancy Risk Spread

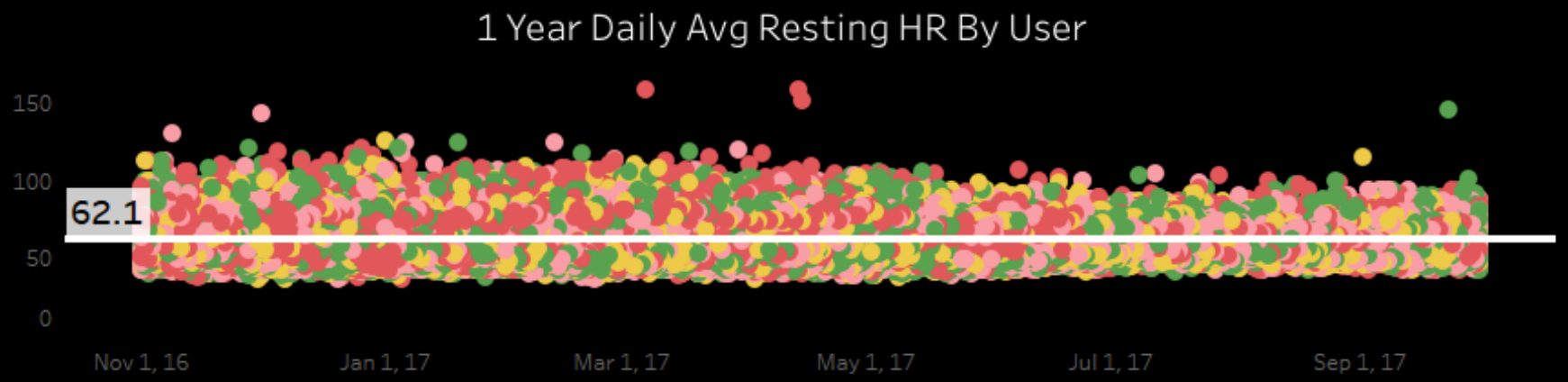
Population: ~ 900

Period: ~ 2 years



Total Percentage of Customers Per Risk Segment

Healthy Risk: 20.9%
Average Risk: 30.4%
Slight Risk: 44.5%
Significant Risk: 4.2%



User Id
(Multiple values)

Gender
(All)
F
M

Gender
F
M

5 Yr Age Banding
(All)

Total Sleep Mins
0
1374

EVO Risk Coding
Healthy Risk
Average Risk
Slight Risk
Significant Risk

Min 5 Hour Average Sleep
(All)
Off
On

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Insights & Leader Boards

1. Leader Boards
2. Activity Improvements
3. Population Insights

Overall Steps - Leader Board 1

Group A

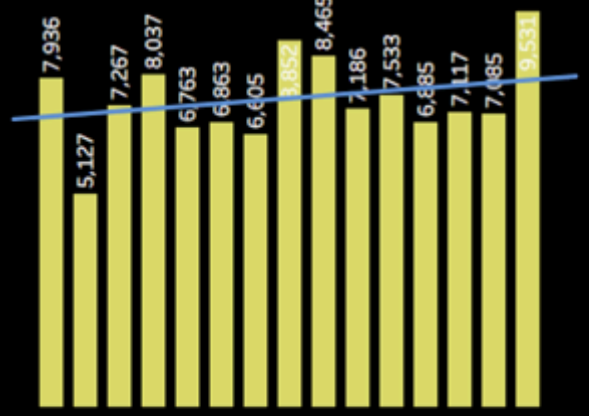
User	Archetype	Avg Steps
User 1	Sage	18,963
User 2	Sage	17,197
User 3	LifeCoach	15,423
User 4	LifeCoach	11,874
User 5	LifeCoach	11,799
User 6	Helper	11,654
User 7	LifeCoach	11,247
User 8	LifeCoach	10,780
User 11	Helper	8,840
User 10	LifeCoach	8,601

Group B

User	Archetype	Avg Steps
User 1	Sage	19,318
User 2	Sage	14,704
User 3	Sage	13,506
User 4	Helper	13,319
User 5	LifeCoach	11,925
User 6	Sage	11,739
User 7	Tutor	9,704
User 8	LifeCoach	9,553
User 11	LifeCoach	9,479
User 10	Tutor	9,430

Average Steps By Day

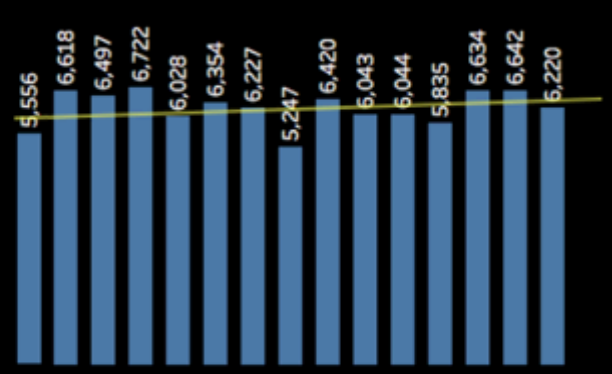
Group A



9.2 %

2

Group B



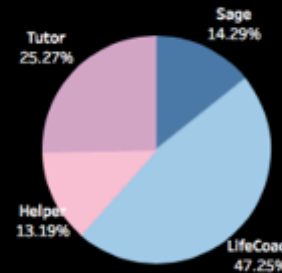
5.6 %

Population Overview

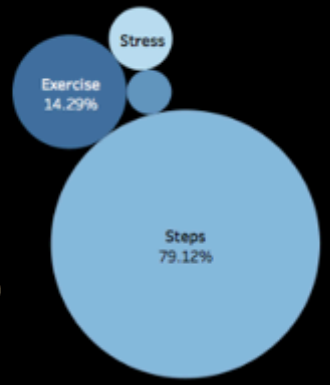
Your population currently has 1,273 registered members

Active User Percentage

Archetype Distribution



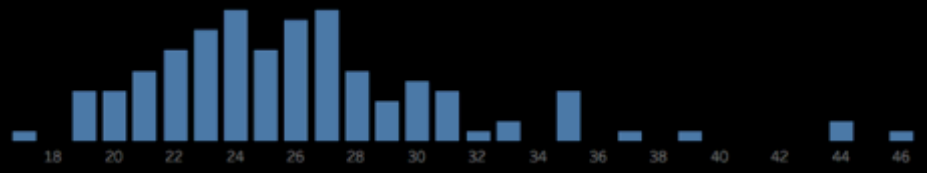
Focus Area Distribution



3

	Age	BMI	Steps	Active Mins	Sleep
Sage	37	24	13,242	148	6.60
Helper	40	29	8,589	62	7.31
LifeCoach	36	27	7,316	58	6.93
Tutor	41	25	6,046	49	7.60

BMI Distribution

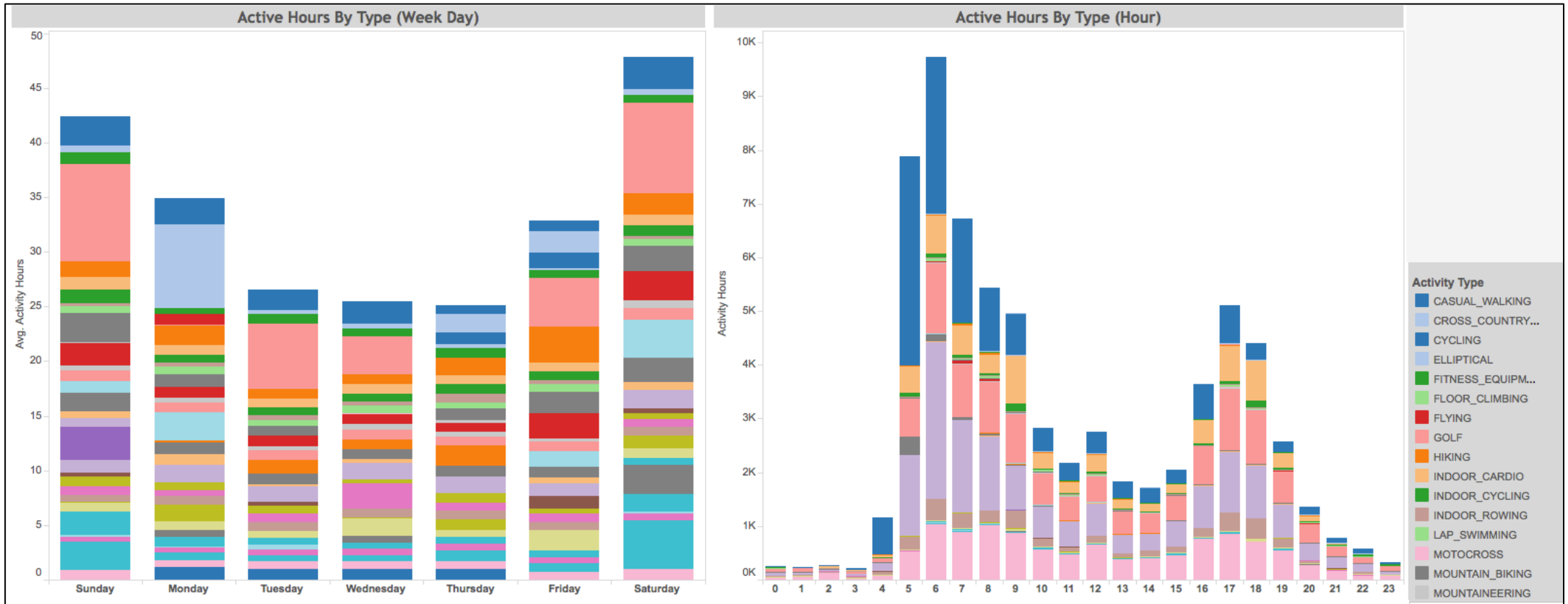


Member Behaviors: By Type, Day of Week, Hour of Day

Depending on data source, EVŌ will collect a great deal of data, allowing for precise targeting as needed:

- Who's Walking, Running, Swimming, Golfing
  - Custom/targeted content based on product offers and greatest member value
- Who's active on the weekends
- Who's sedentary during the week
- Who's walking/running/cycling in the mornings
- Who's walking home after work

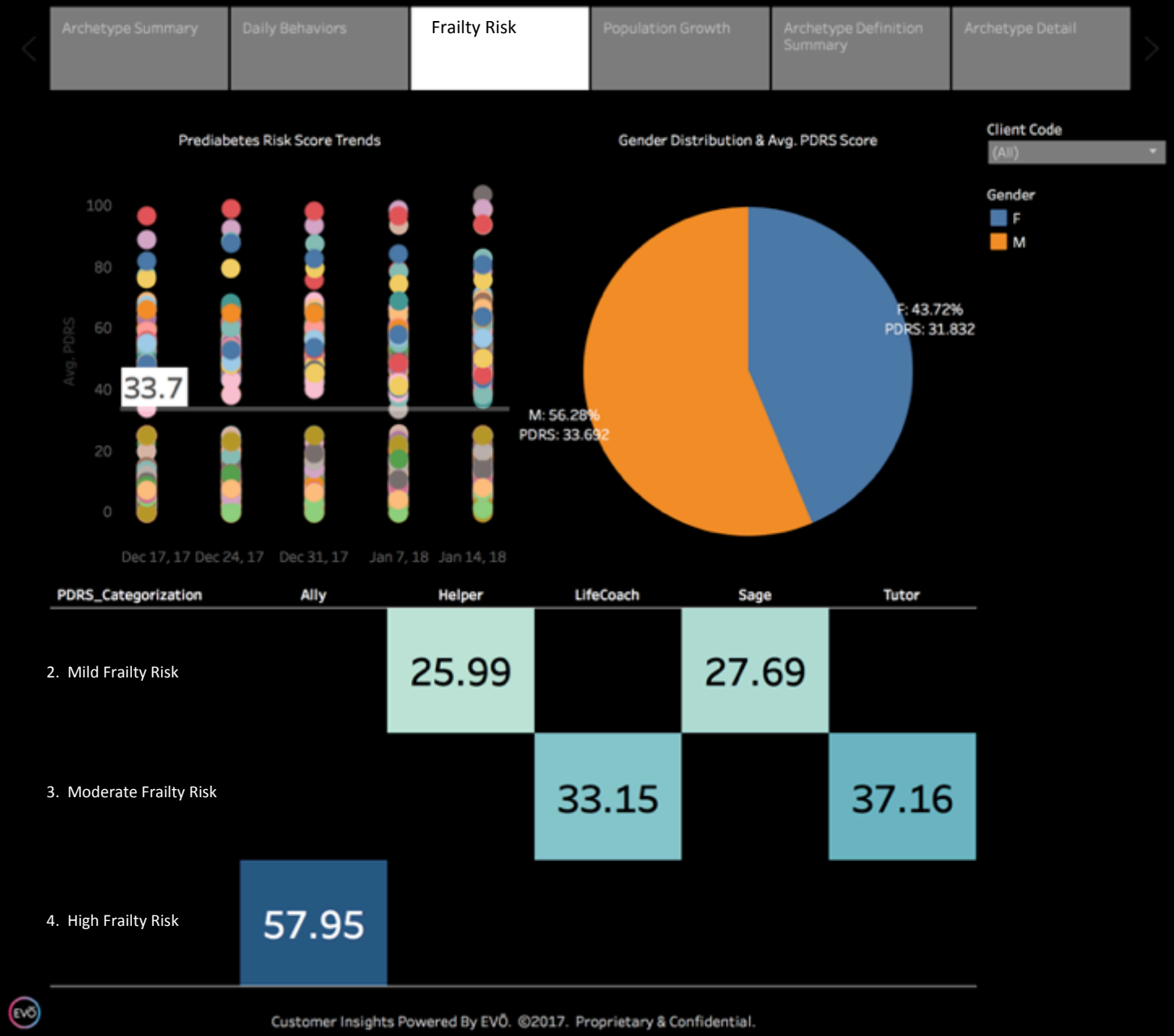
Actual Member Data



Health Scores & Monitoring

Health Scores & Insights are provided daily to allow for action, change and analysis

- Frailty Risk
- Pre-Diabetic Risk
- Heart Rate Variability
- Gate Speed Analysis
- Sleep Mechanics



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EVŌ Delivers Content, Messaging & Offers to Members

In-Force Members

-- **Member Engagement**
-- **Member Value Proposition**

Brand

-- **Historical Data Capture**
-- **Behavior Based Segmentation**
-- Risk Based Segmentation
-- Health & Wellness Initiatives

Segments Defined

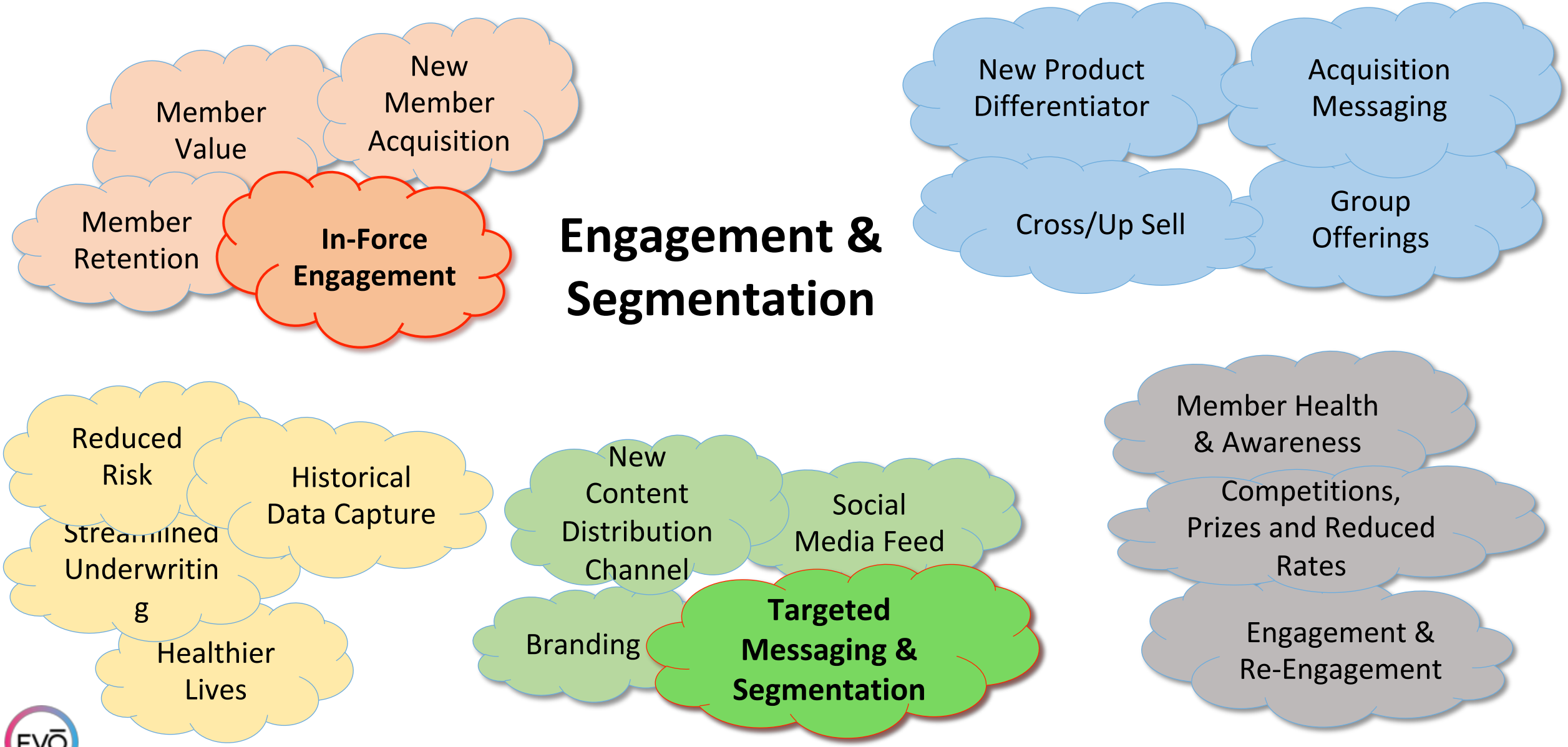
Segments Identified

Provide Content to Carrier Assets

Drive Members to Carrier Ecosystem

Data Capture

Member Engagement

Program Conversions

Use Case Considerations