

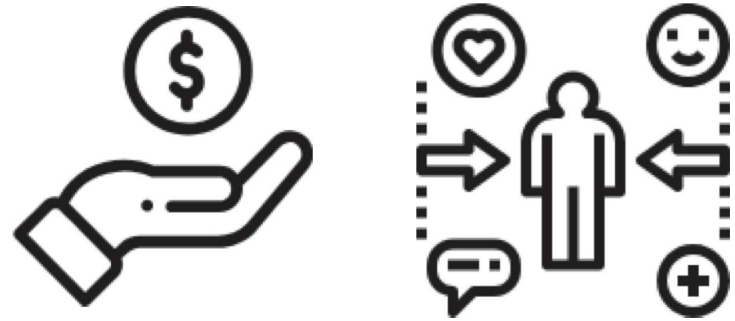


wellthy
THERAPEUTICS

What's better?



Pricing Risk



Pricing → Influencing →
Repricing

What's better to be?

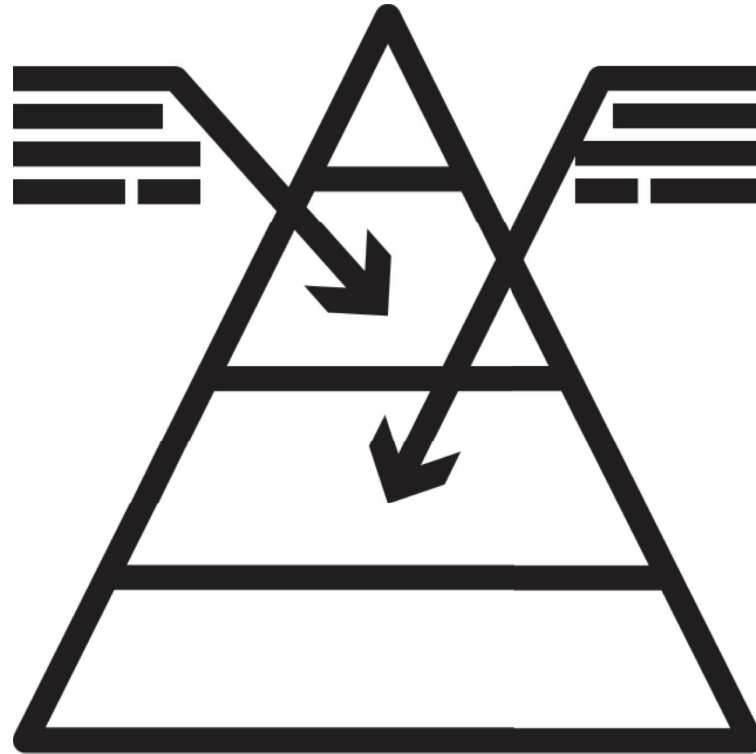


Back up Plan



Health & Protection
Partner

How Much of the market should be looking to capture?



Cardio Metabolic diseases are reaching epidemic proportions across Asia



>2 bn

Cardiometabolic disease patients in Asia

>1 bn

Pre-diabetes, pre-hypertension and pre-cholesterol patients in Asia

8x

annual insurance claims by chronic disease patients vs non-chronic disease

>\$2 tn

Expenditure on CM diseases per annum in Asia

\$1200

Direct cost per patient per annum in Asia

4/10

most expensive conditions globally are cardiometabolic chronic conditions



>11%

People suffer from diabetes alone in Singapore

>800,000

Number of type 2 diabetics in Singapore

>30%

Deaths are due to Cardio Vascular diseases

2.1%

Govt. Health expenditure as a % of GDP

S\$8,787

Mean cost for a diabetic for at least one in-patient per annum in Singapore

15%

Medical inflation in Singapore 2015

And pose serious challenges (or an opportunity?) for the Insurer's books



HIGH RISK POOL

Several policyholders that were normal at the time of policy purchase, become impaired lives as their age increases



IDENTIFICATION OF UNDIAGNOSED SUFFERERS

>50% of CMD sufferers are undiagnosed, late identification and identification due to claims, increase complications and payouts



SUBOPTIMAL RISK REDUCTION

Just providing members with financial incentives has proven to be not enough to change behavior

There are parts of the healthcare outcomes puzzle for scale has been solved



Medicine



Diagnostic



Insurance

And there are those for which it hasn't (until now)



Care

Hyper personalization is key to drive outcomes across Asia

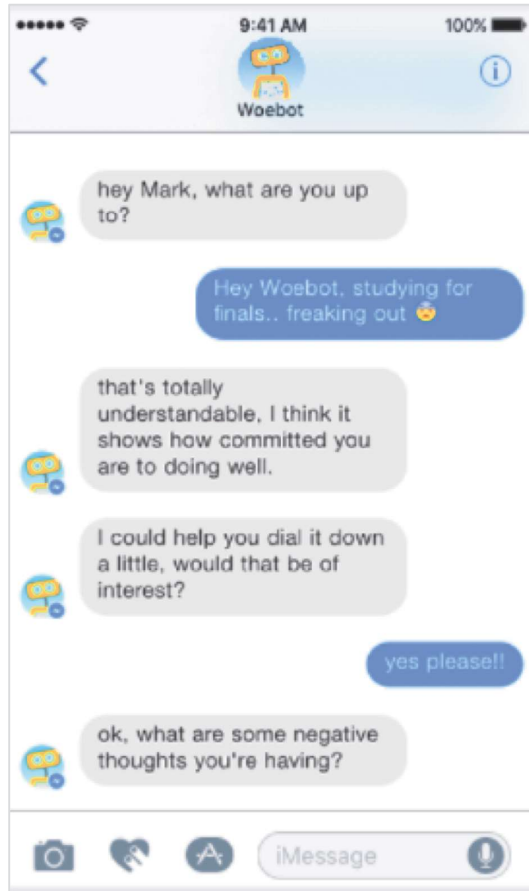


No individual customer journey is the same



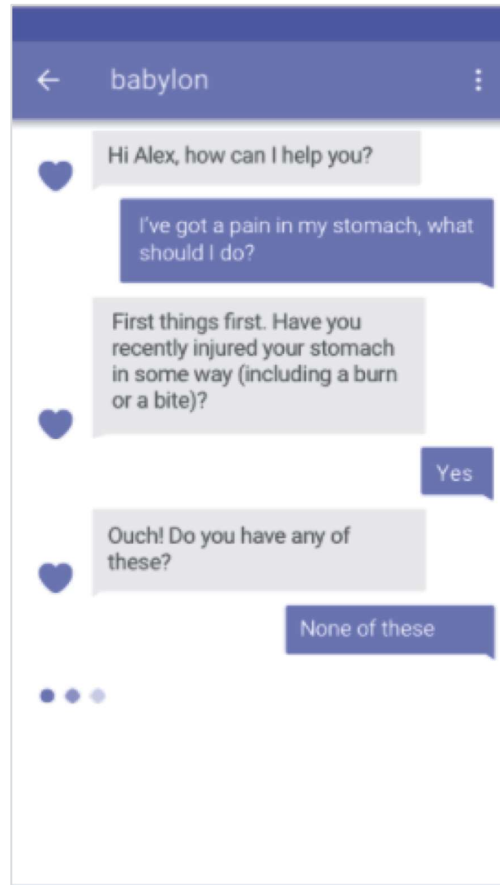
One size fits all – does not work!

AI & tech solves for a lot of these problems



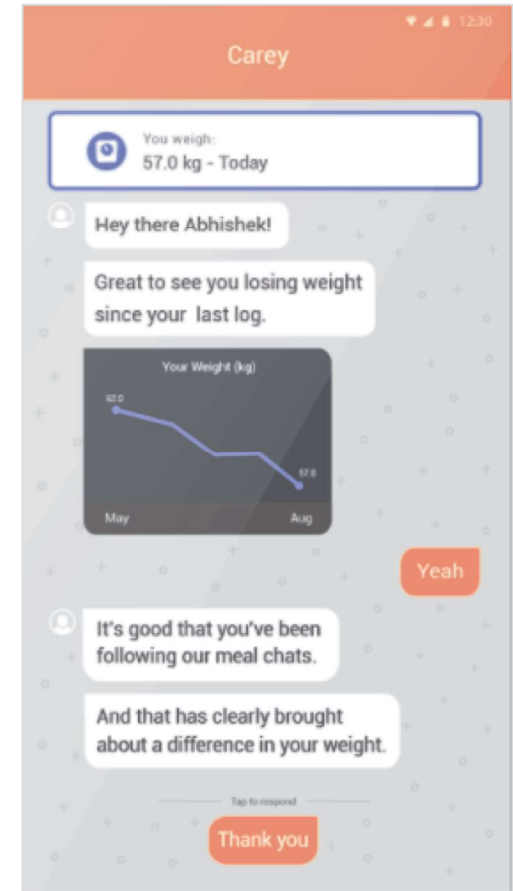
Woebot

Mental health



Babylon

Disease diagnosis



Wellthy

Disease Management







As long as its deployed in a clinically validated manner

VALIDATED GUIDELINES

-  Global Guidelines
-  Association Position Statements
-  Clinical Trials
-  Published Protocols
-  Behavioural Science



VALIDATED PLATFORM

-  Mobile Apps
-  Paramedical DashBoard
-  Doctor Dashboard
-  Beh. & Clinical Algorithms
-  Therapy Design
-  ChatBots



VALIDATED THERAPEUTICS







-  Paramedical oversight
-  Carey (AI Health Coach)
-  Health Coach Chats
-  Therapy Content
-  Notifications
-  Family member integrations



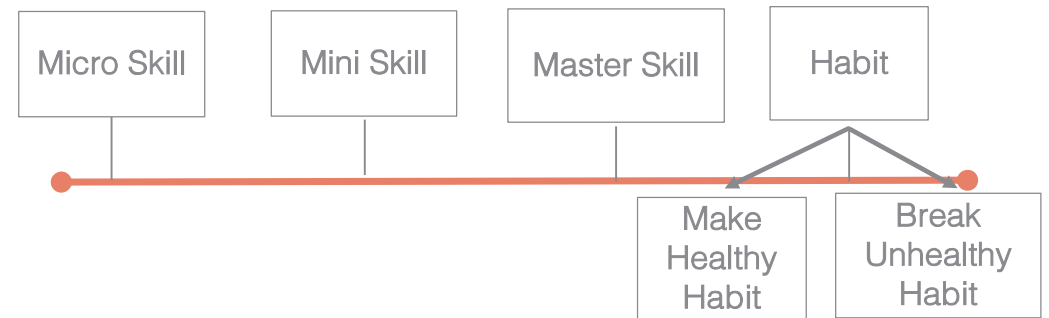
**BETTER
POLICYHOLDER
OUTCOMES**

With Behavior Change at the core

Seven behavioral objectives of the program

-  Healthy eating
-  Being active
-  Self monitoring
-  Medical adherence
-  Problem solving
-  Reducing risks
-  Healthy coping

Approach to behavior change



Globally accepted theories



BJ Fogg's Behavioral Model (FBM)



Variable rewards theory (Hook theory)

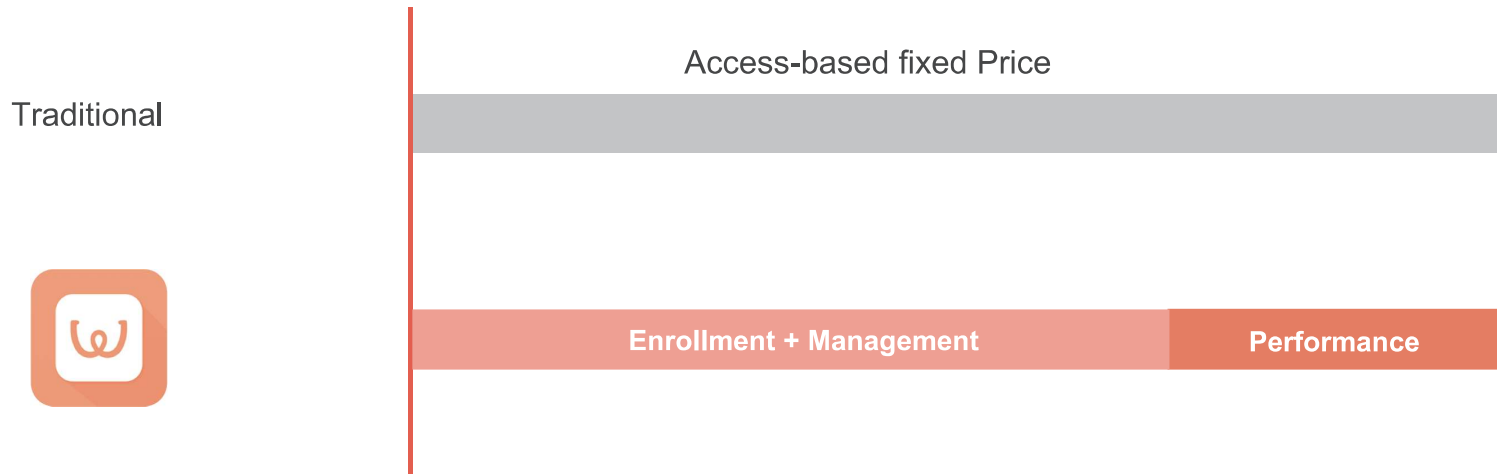


Behavior grid

And truly focused on engaging the customer to drive behavior change

And willing to work with Insurers in a Pay-For-Performance* Fee Structure

Instead of charging participation or PEPM fees, monthly fees after enrolment are based on the engagement and performance achieved in that month.



Across the spectrum that matter for the insurers



Leading to



Increased profitability

Reduce claims risk, enhance claims ratios and therefore profitability



Increased market size

Industry leading pricing, close the protection gap, take on riskier customers



Increased policyholder engagement

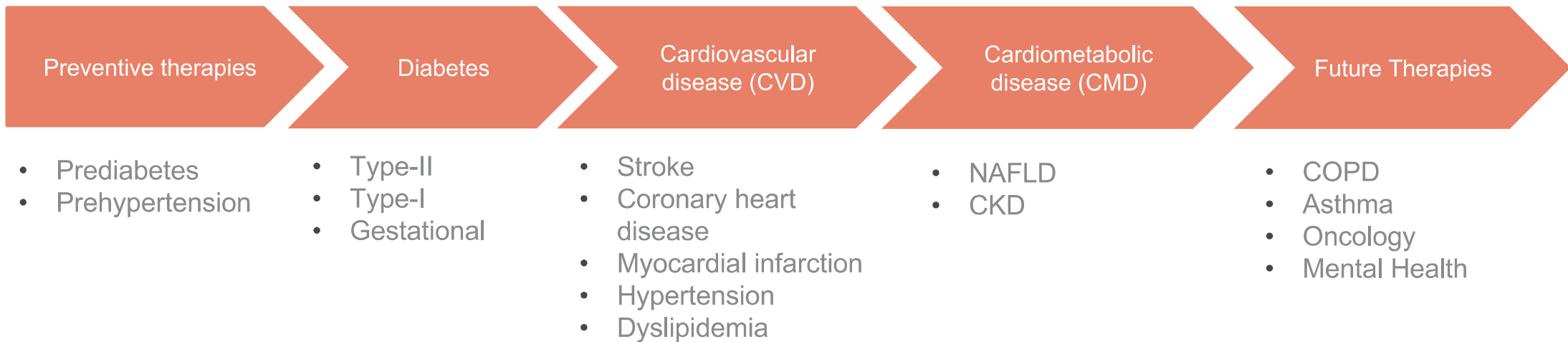
Actively enable members to live better lives, enhance customer satisfaction



Better price

Optimize pricing thereby offering best in class pricing at high profitability

Across the illnesses that matter for both the user and the insurer



With proven scale in in-force books in Asia

7000+

Users intervened

~2 million

policyholder touchpoints

~150,000

Users engaged monthly

With real world policyholder health outcomes to back up

0.51%

Mean HbA1c drop
from baseline



Reduction in
medications &
healthcare costs

1.13%

Mean HbA1c drop amongst
those that dropped



Reduction in weight & waist
circumference

2.36 kgs

Mean weight loss



Improvement in
engagement & better
Quality of Life (QoL)

42%

Daily Active
Usage (DAU)

With Real Policyholder journeys that are inspiring others



“I am thankful to you for making me manage physical activeness. I feel that God has sent me an angel to help me.”

- Smruti Daru



“Every conversation was memorable because everyday it was something totally different.”

- R G Krishnan



“I was able to do very subtle changes in my lifestyle which helped me a lot in controlling my diabetes.”

- Nita Roy



“I feel much more energetic and positive now. The program has changed my perspective towards living with diabetes.”

- Sunil Kumar Singh



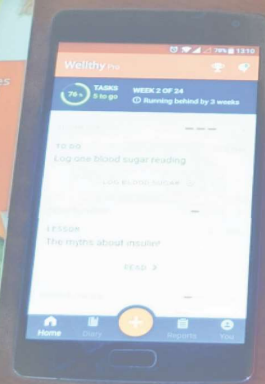
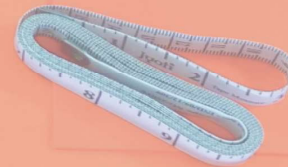
“The program helped me to track my diet, activity, weight and blood sugar on a daily basis.”

- Sudhir Parab

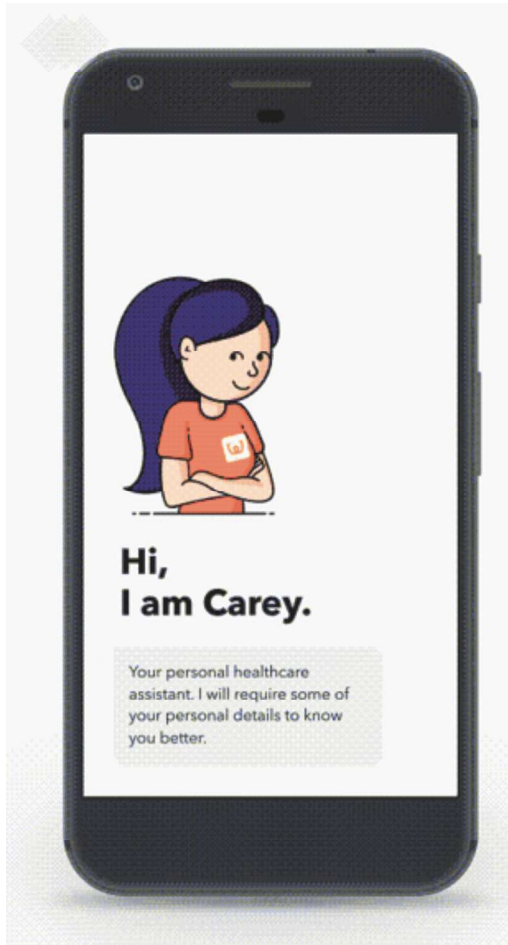
Reverse Your Diabetes.
Don't Just Manage It.

MEET WELLTHY.CARE

Wellthy!



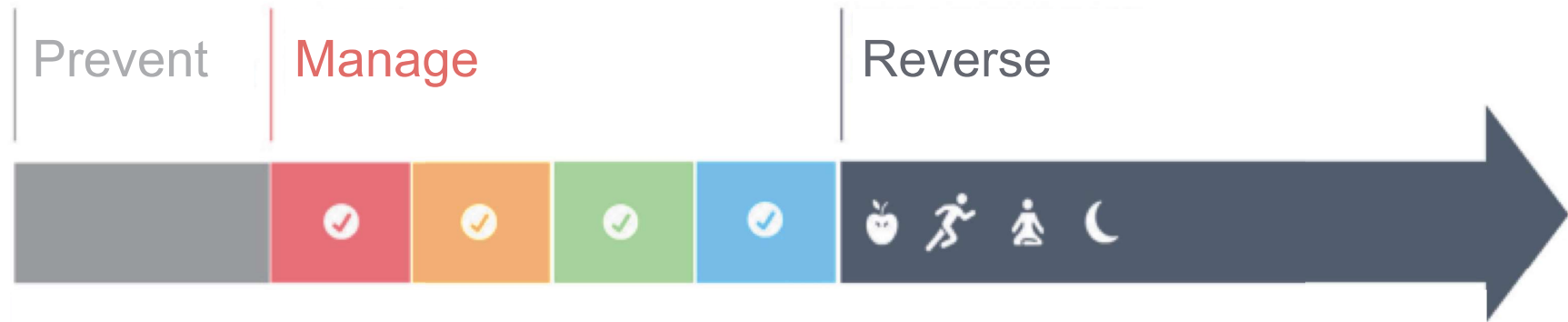
Reimagining policyholder health experiences by combining Human with AI



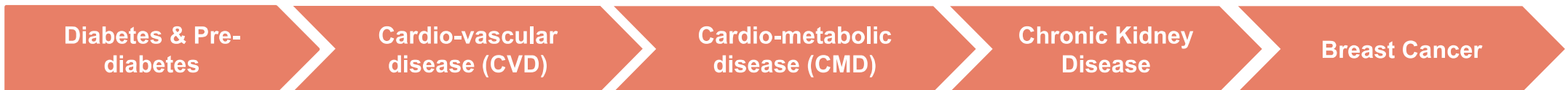
- ✓ E-consultation
- ✓ Disease management
- ✓ Disease prevention
- ✓ Healthcare services
- ✓ Content driven engagement
- ✓ AI powered renewals*
- ✓ Claim logging*
- ✓ Wellness services
- ✓ Community support

* Under development

We Prevent. We Manage. We Reverse. Across Chronic Conditions*



Therapeutic capabilities today



Our platform suite – powered by AI



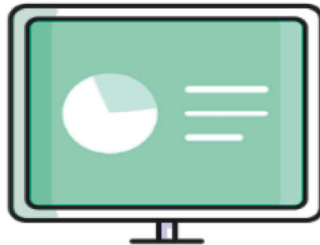
Policy Holder App



Health Coach Dashboard



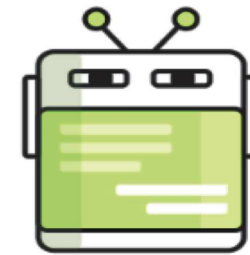
Doctor Dashboard



Analytics Dashboard



Therapy Design Dashboard



Policy Holder Chatbot

For the User: AI Augmented Healthcare Experiences



Personal Nurse



Personal nutritionist



Disease educator



Fitness trainer



Motivator & counsellor

62

Attention!

Your blood sugar is very low. This condition is known as hypoglycemia. For emergency, Call your doctor now

Are you sure you entered the right value?

No, Change it Yes

Carey

Great to see you.

Congratulations! You've have logged your 1st meal.

1

Let's make this journey amazing for us by conquering your diabetes!

Looking forward Not interested May be later

+ Log something else...

Skill

Become a blood sugar master

This skill set will tell you about the importance of logging blood sugar and ways to improve it.

- Know FBS and PPBS better
- Chat with carey about logging
- Read healthy eating lesson
- Learn how to self monitor your sugar?
- Log your blood sugar

Health coach

Online

us. Do watch it :) 06:05 PM

Hey Swapnali! 06:05 PM ✓

Can i have some sugar while have a cold? 06:05 PM ✓

Exercise reminder

Can you help me with the following?

- Yoga
- Date
- Time

06:13 PM

Write a message...

Bravo!

You have mastered control over your sugar levels.

150 mg/dL

100 180

Less Normal High

Insight

In multiple languages*

← कौशल



दवाओं के मुस्तैद

आइए देखें कि आप समय पर दवाएं लेने के कितने पाबंद हैं


इस हफ्ते

- आप दवाओं के मामले में कितने पाबंद हैं?
सवाल-जवाब
- आज अपनी सभी दवाएं ले

अगले हफ्ते

- दवाओं से जुड़े 5 आसान टॉपिक्स
दुनिचर्चा वाले

← सवाल-जवाब



आप दवाओं के मामले में कितने पाबंद हैं?

ये सवाल-जवाब क्यों?
यह समझने के लिए कि आप दवाएं वक्त पर ले रहे हैं या नहीं, आइए सवाल-जवाब का खेल खेलें।

सवाल-जवाब शुरू करें

×



आपकी जीत हुई

क्योंकि आपने बहाने बनाने के बजाय कोशिश जारी रखी

45 मिनट

0 मिनट 95 मिनट

जानकारी

← कैरी



आपकी सेव की गई एक्टिविटी
दरलना : 0 घंटा 45 घंटा

नमस्ते सागर,

आपका फिर से स्वागत है

आपने एक्टिविटी से जुड़ी 3 जानकारी सेव कर ली है!

बहुत खूब

आपको हम तरह आगे बढ़ता देख अच्छा लग रहा है



शुक्रिया

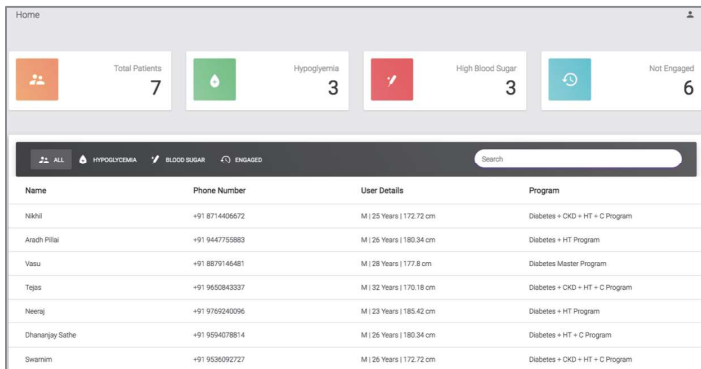
For Paramedicals: 21st Century Decision Support led Health Coaching

The dashboard is divided into three main sections:

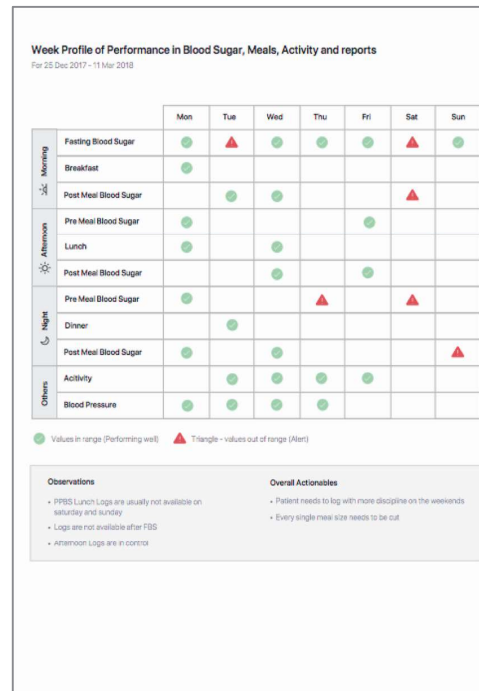
- User Details:**
 - Name: Jane Singh
 - Phone Number: +91 9447755883
 - Sex: Male, Age: 65
 - Diet: Non - Veg, Insulin Therapy: Yes
 - Caregiver: -
 - Program Start: 24th April 2017
 - Program End: 24th July 2017
 - Program Status: 25 days to completion
 - Last seen on: 28th June 2017 @ 10:45am
- Logging Data:**
 - Total Activity: 12hrs 15min
 - Total Days: 270
 - Active Days: 60
 - Line graph showing activity levels from April to December 2017. A tooltip for 12 SEP 2017 shows Activity: 68 min.
 - Table of activity logs:

DATE	DURATION	TYPE	INPUT TYPE
10 April 2017	69 Minutes	Cycling	Google Fit
15 April 2017	200 Minutes	Running	Manual
23 May 2017	120 Minutes	Swimming	Fit Bit Alex
18 August 2017	09 Minutes	Gym	Some Random Service
- Chat Interface:**
 - User: Jane Singh (Avatar JS)
 - Messages:
 - How do i reduce my weight without much effort? (Unread)
 - Like they say there is no shortcut to sucess, similarly there is no shortcut to weight loss ! (Read)
 - OK! I think i expected this.... :((Unread)
 - I can give you tips ;) (Delivered)
 - Input field: Type your message....

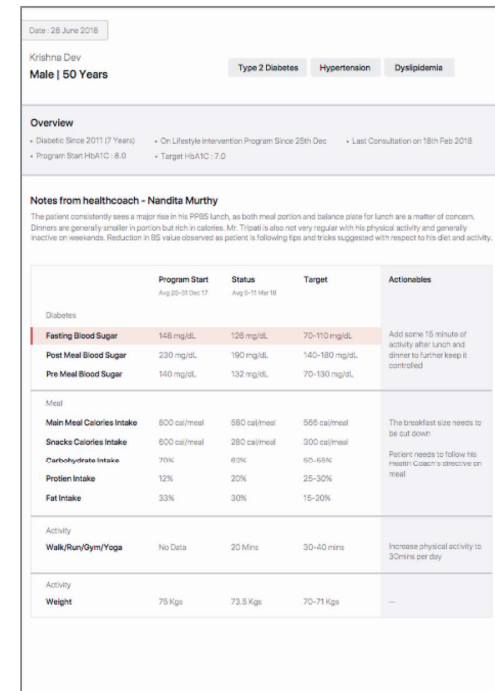
For the Physician: Smart Reports* and Dashboards for better decision making



Practice & patient level dashboard



Patient reports



For the Family Member: Driving Accountability and Engagement

← **Add Caregiver**

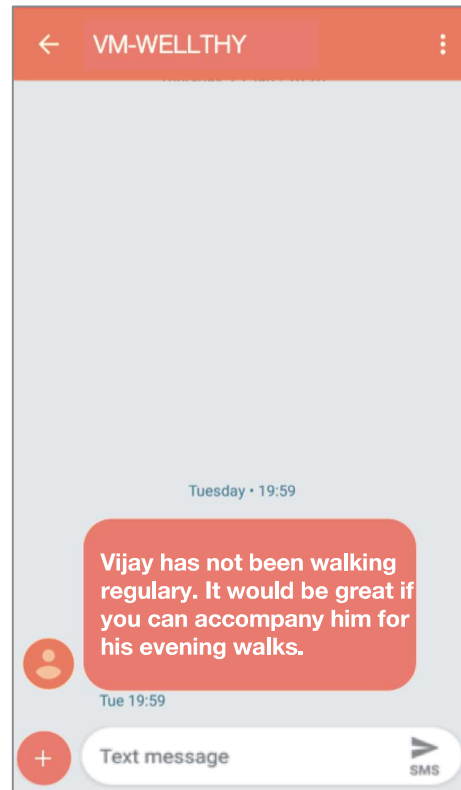
Caregiver Name
Reshma

Relationship
Wife

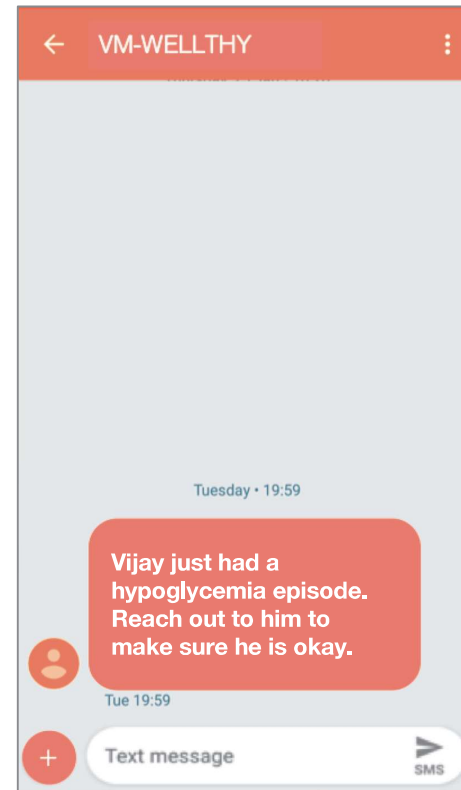
Mobile Number
9920974979

Remove Save

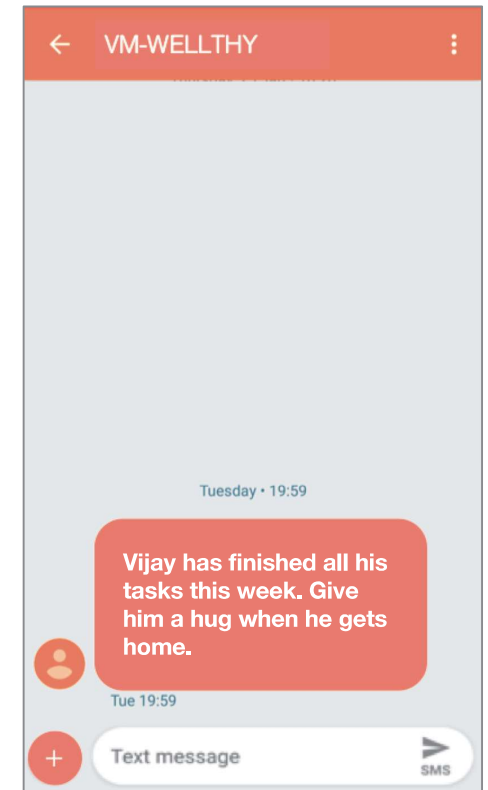
Patient can nominate a caregiver



Helpful reminders to nudge the patient



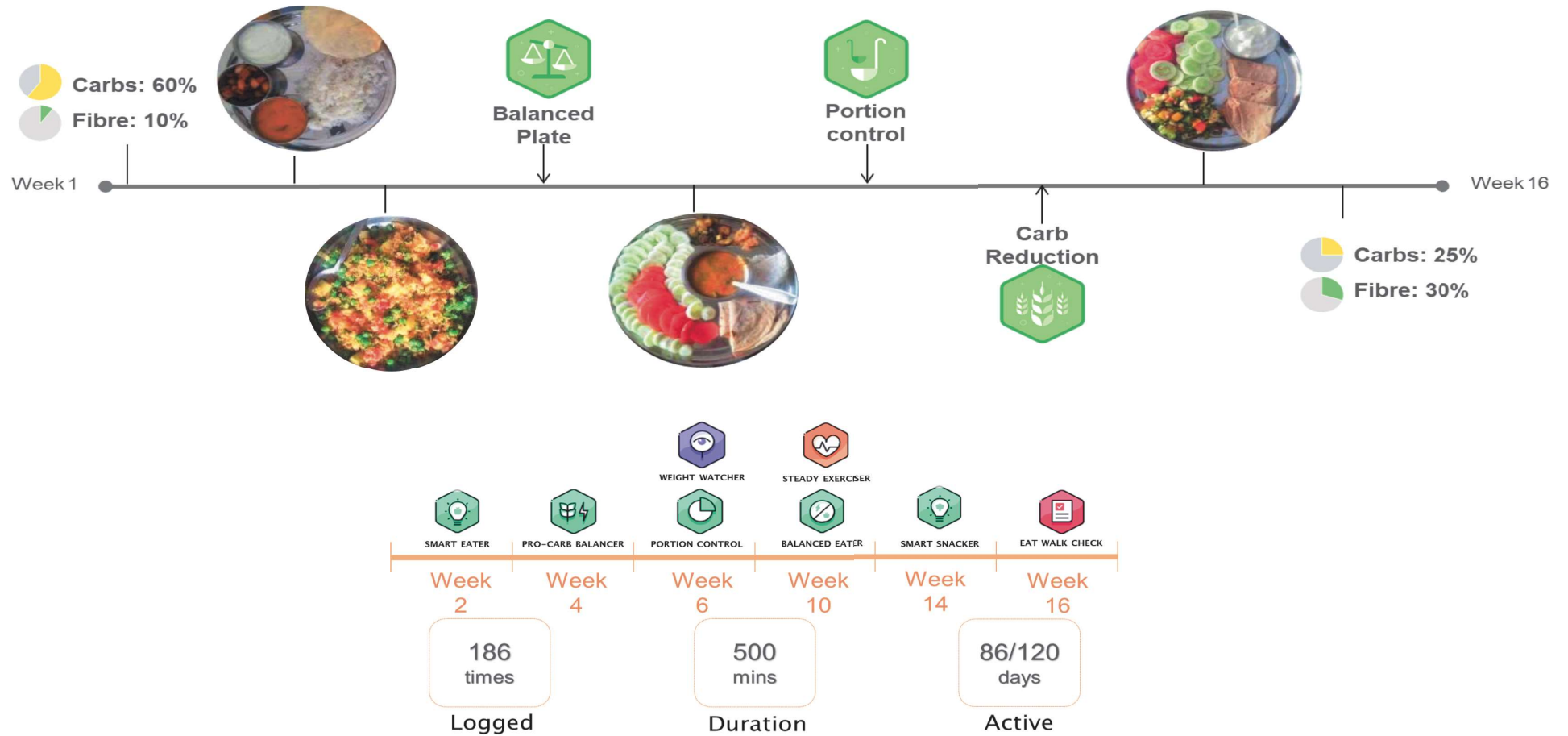
Real time alerts in case of emergency



Helping caregivers show their love

To deliver thoughtful touchpoints for meaningful health engagement

Policyholder journey through intervention



Policyholder journey – Build

We support policyholders for life



16 - weeks

36 - weeks

Lifelong

Build

Reinforce

Sustain

16 – week intensive intervention focused on:

- ✓ Skill building – upskilling policyholders to manage disease
- ✓ Breaking bad habits
- ✓ Building health habits

Intensive health coach interaction

Improvement of outcomes & adherence

Policyholder journey – Reinforce

We support policyholders for life



36 – week intervention focused on:

- ✓ Reinforcing the skills developed during the 1st 16 weeks
- ✓ Maintaining health habits
- ✓ Utilizing the skills acquired to further improve health outcomes
- ✓ Including policyholder in community to get emotional and informational support

Moderate health coach interaction

Maintaining the improved outcomes & adherence

Policyholder journey – Sustain

We support policyholders for life



Lifelong intervention focused on:

- ✓ Continuous policyholder education
- ✓ Encouraging policyholder to self- monitor his health and take right steps based on his learning through the program
- ✓ Nudges to ensure regular doctor follow-up & treatment compliance

Occasional health coach interaction

Maintaining the improved outcomes & adherence



wellthy
THERAPEUTICS