Building an Effective Ecosystem in Employee Benefits & Healthcare

cxagroup

Pain points in employee benefits

Ageing & Chronic Disease

Insurance??

Employees

One-size-fits-all benefits

Paper claims

Rising healthcare costs

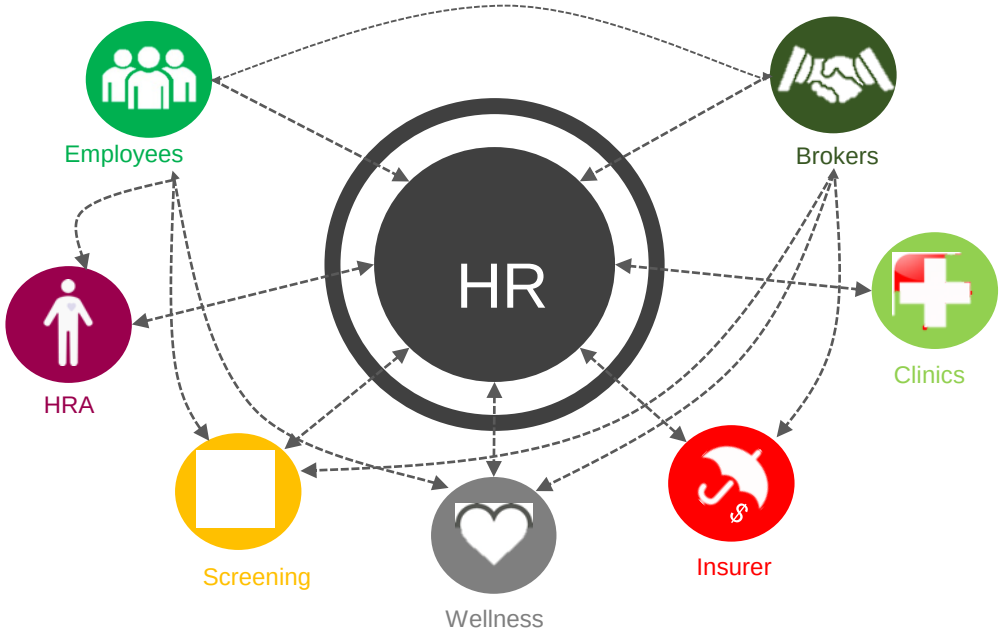
Admin burden

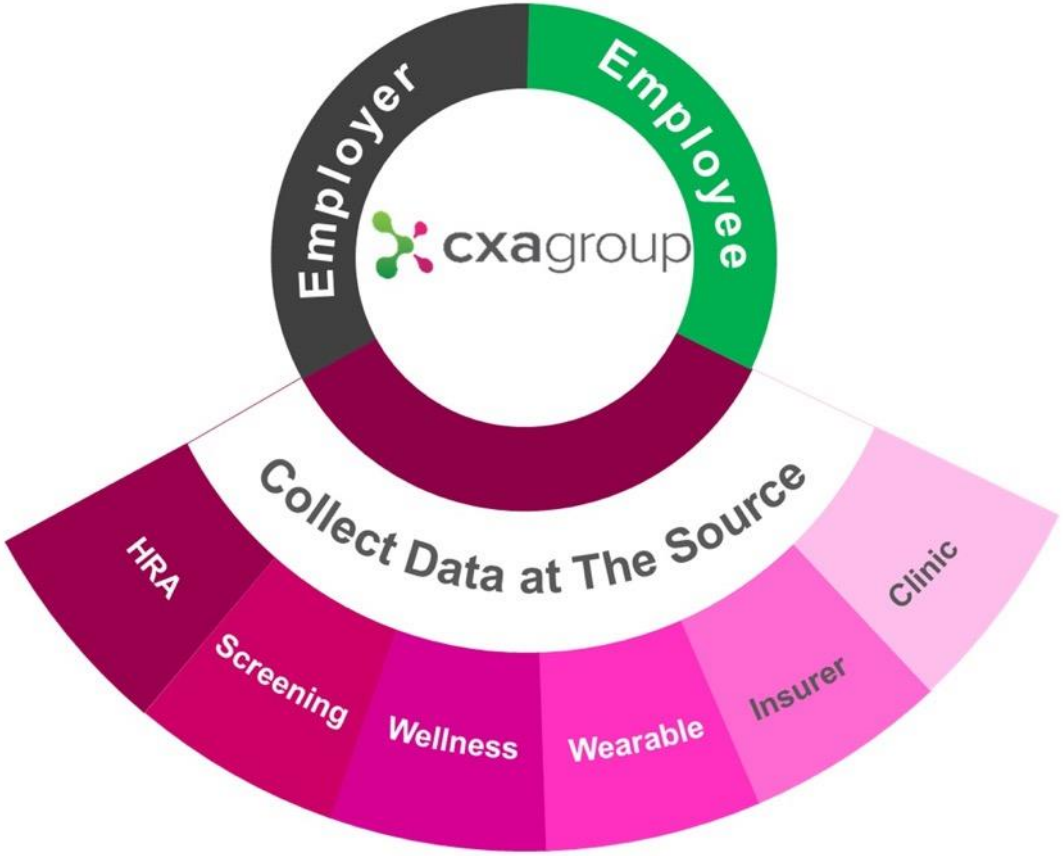
HR

Wellness, but no ROI

Fragmented vendors & data

CXA ecosystem aggregates employee health value chain





employee health ECOSYSTEM

Improve Employee Health Using AI

Weight *(kg)* Your Weight	68
Waist Circumferenc A measure of abdominal	33

Cardiovascular

Blood Pressure

Systolic Blood Pres The pressure in your blo	150
Diastolic Blood Pres The pressure in your blo	75

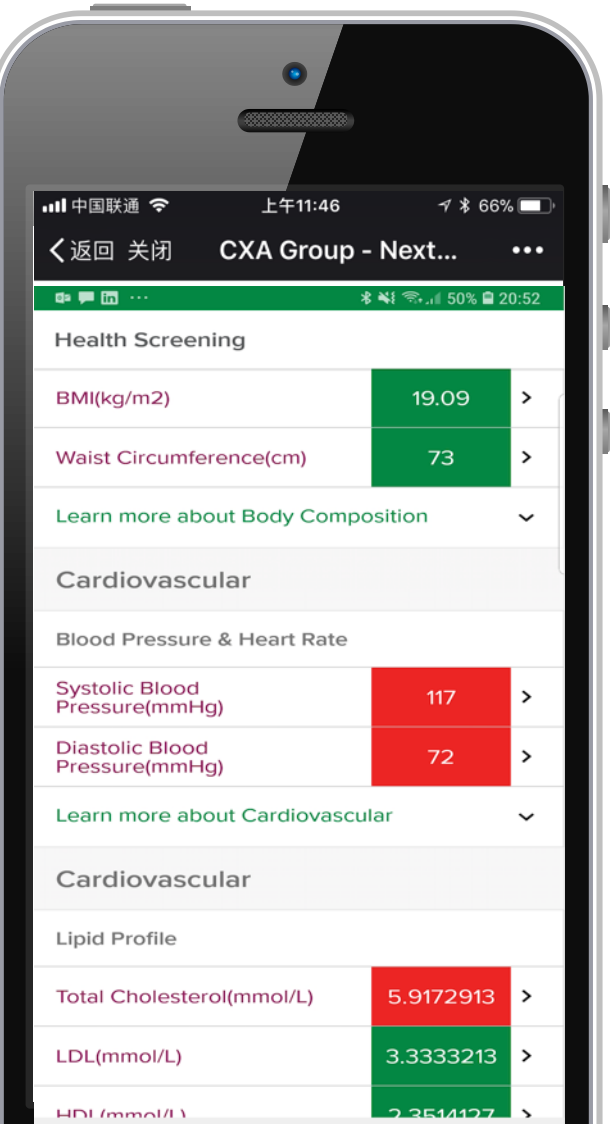
Lipids

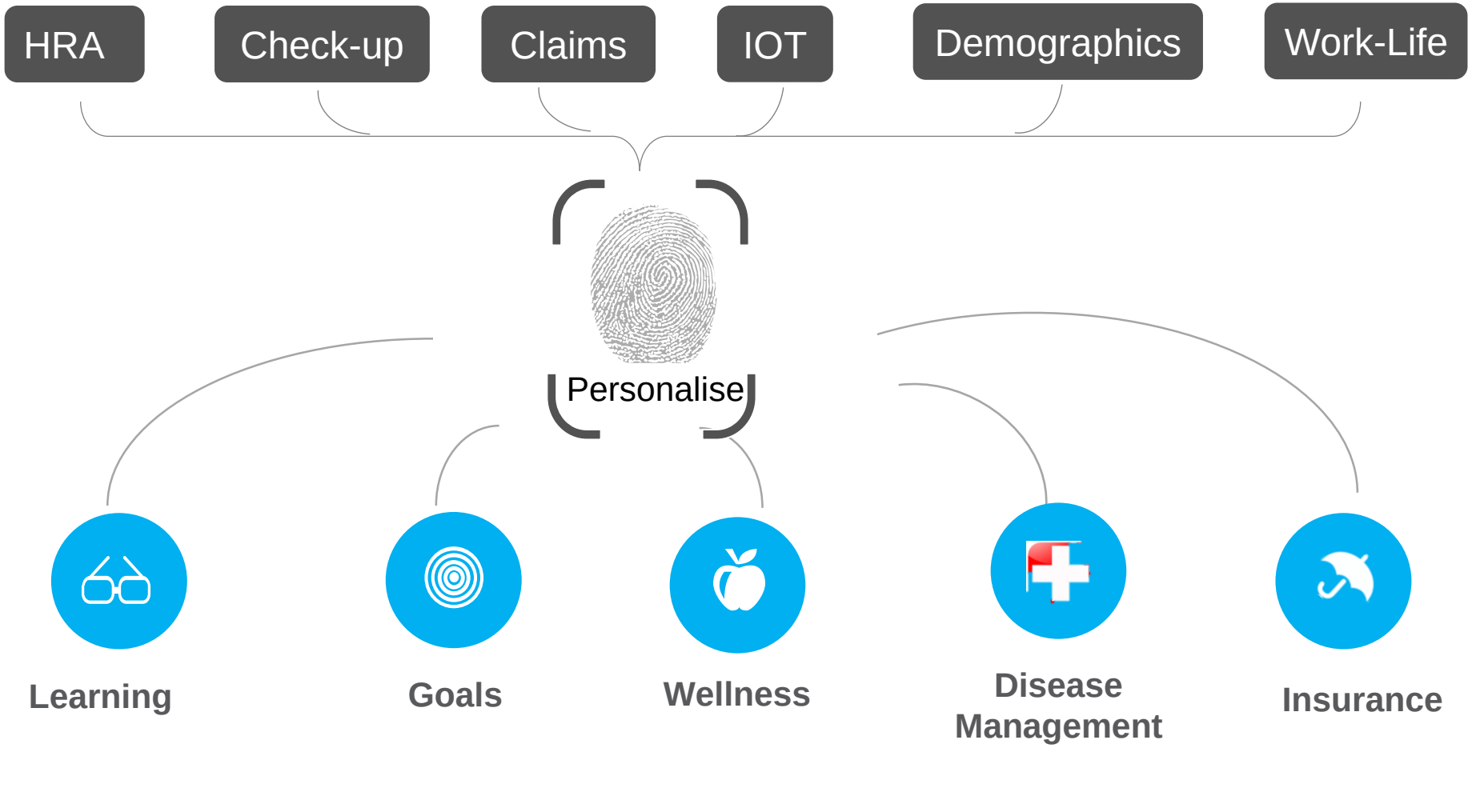
Total Cholesterol *(m* A type of fat	1.234

Lifestyle Risks

Smoking | Activity | Screening | Nutrition | Stress | Body Fat | Pain | Alcohol | Sleep | Mental Health

Personalised Recommendations





Wallet migrates companies to defined contribution with a fixed, predictable healthcare budget, pushing employee personal responsibility

Insurance Enrolment

Group Term Life

12x Basic Monthly Salary
Price: SGD56.71

24x Basic Monthly Salary
Price: SGD114.49

36x Basic Monthly Salary
Price: SGD172.27

Group Hospitalization

4 Bed
Price: SGD194.74
Add Dependant

2 Bed
Price: SGD218.28
Add Dependant

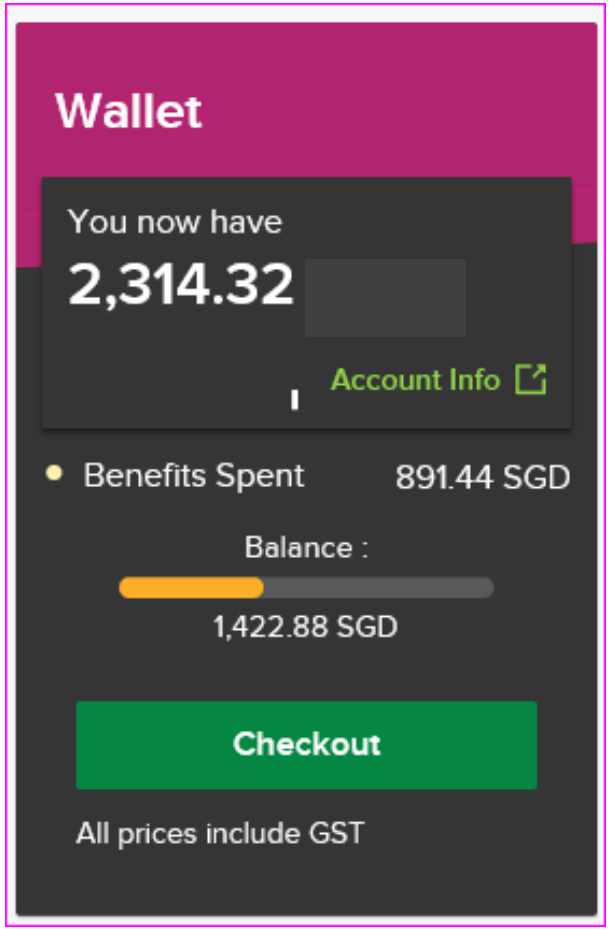
1 Bed
Price: SGD325.28
Add Dependant

Personal Insurance

Standard Plan
Price: SGD 100

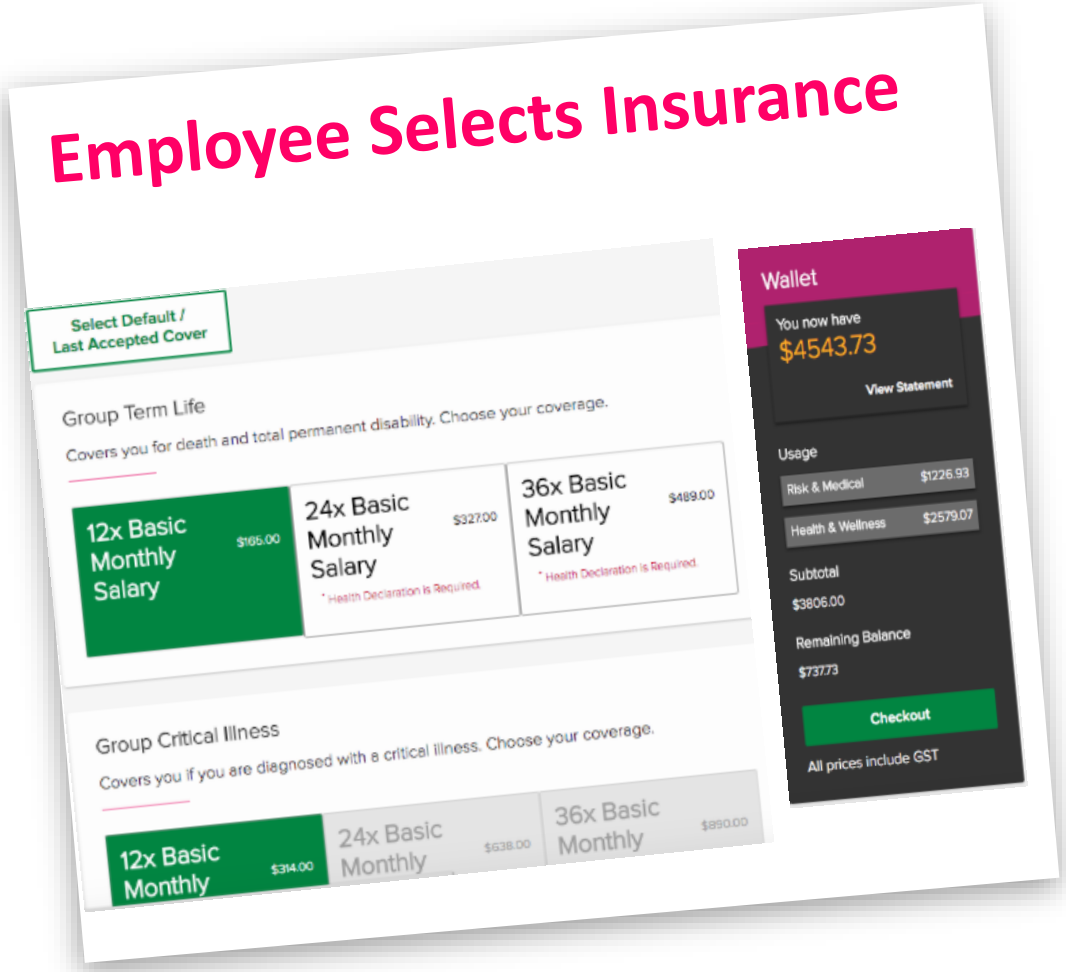
Enhanced Plan
Price: SGD 120

Superior Plan
Price: SGD 150



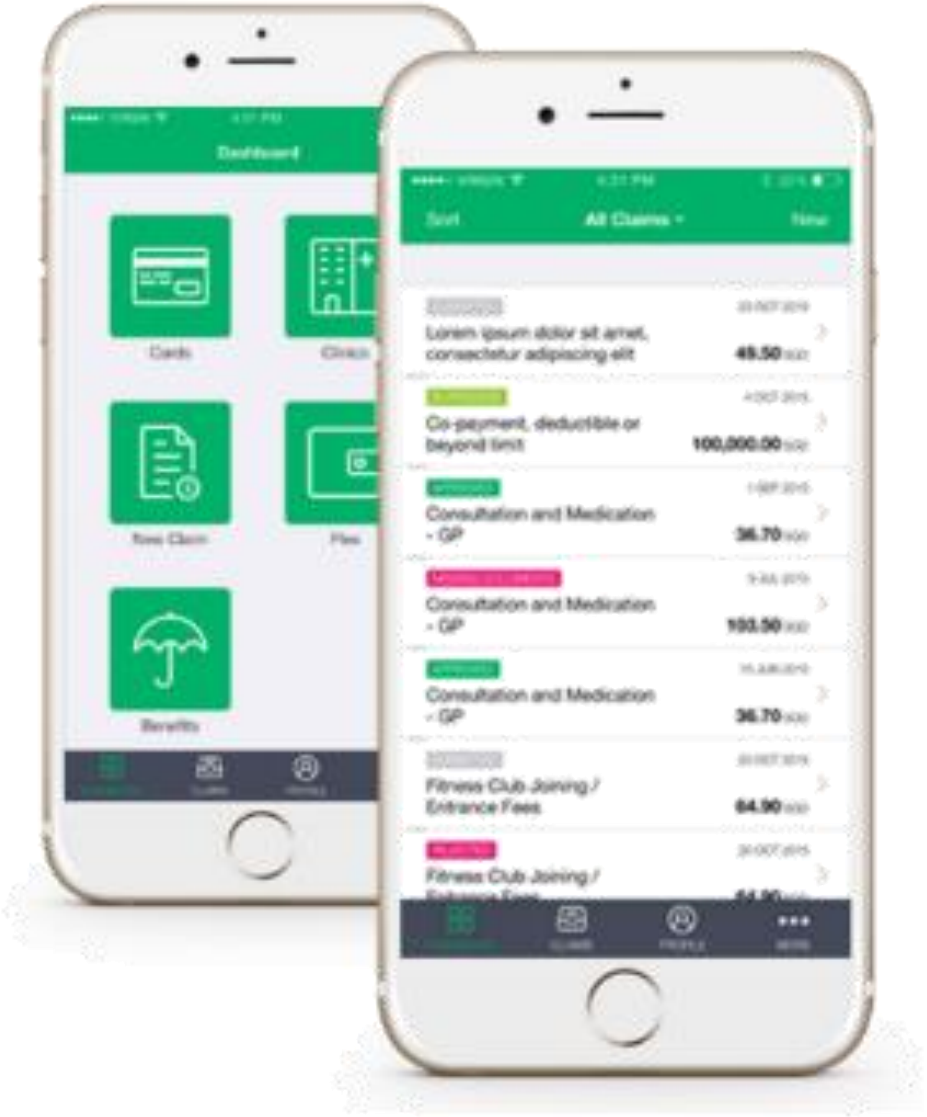
Shift Excess Insurance Spend into Early Detection & Disease Prevention

Employee Selects Insurance



Shifts Unused Spend to Wellness

Data Capture and Engagement Made Easy



Flex

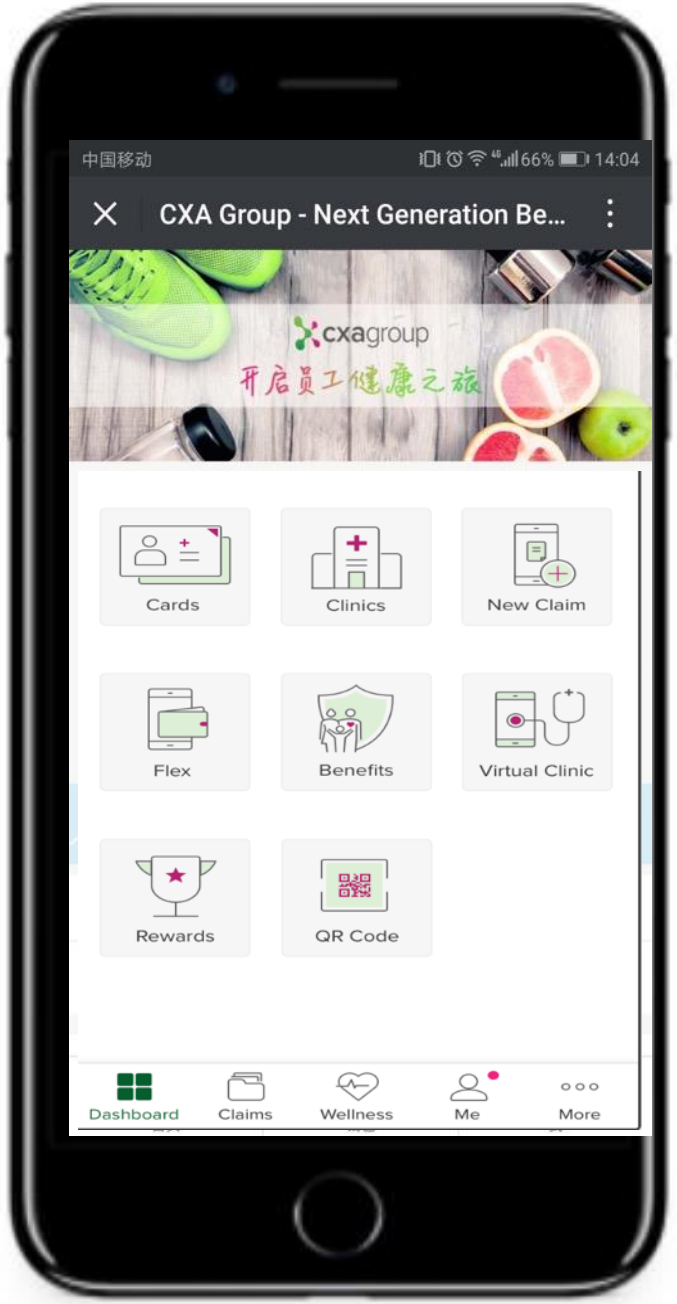
Wellness

Wallet &
Spending Account

Group +
Voluntary
Enrolment

Claims

Communications
& Education



Check-ups

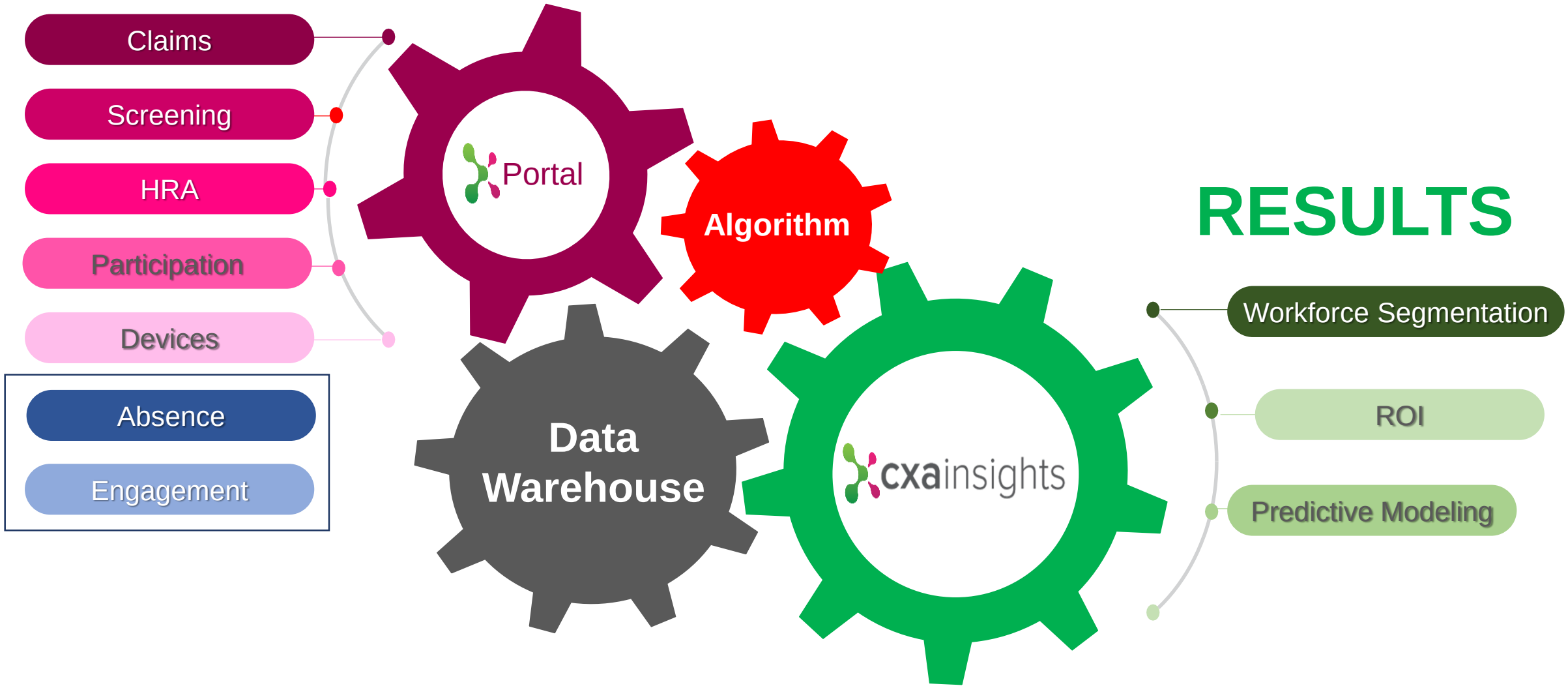
HRA

Health Engagement
& Rewards

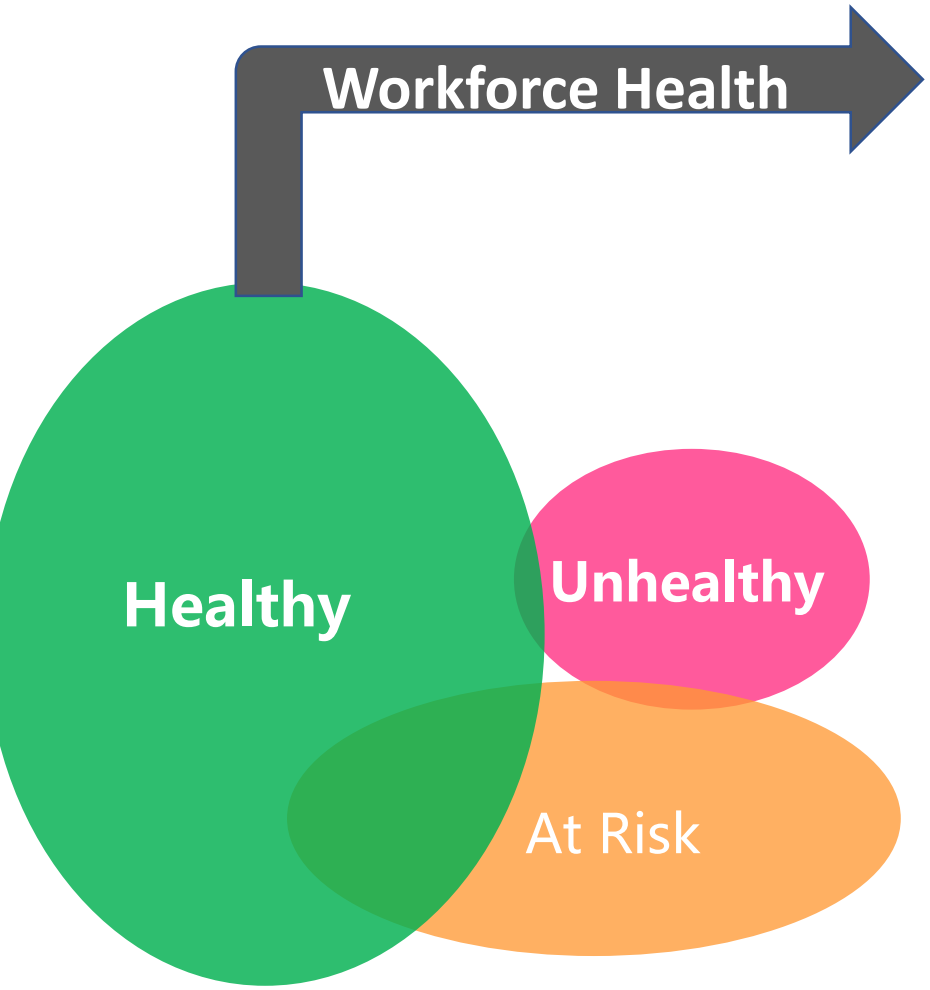
Wellness Shop

Marketplace

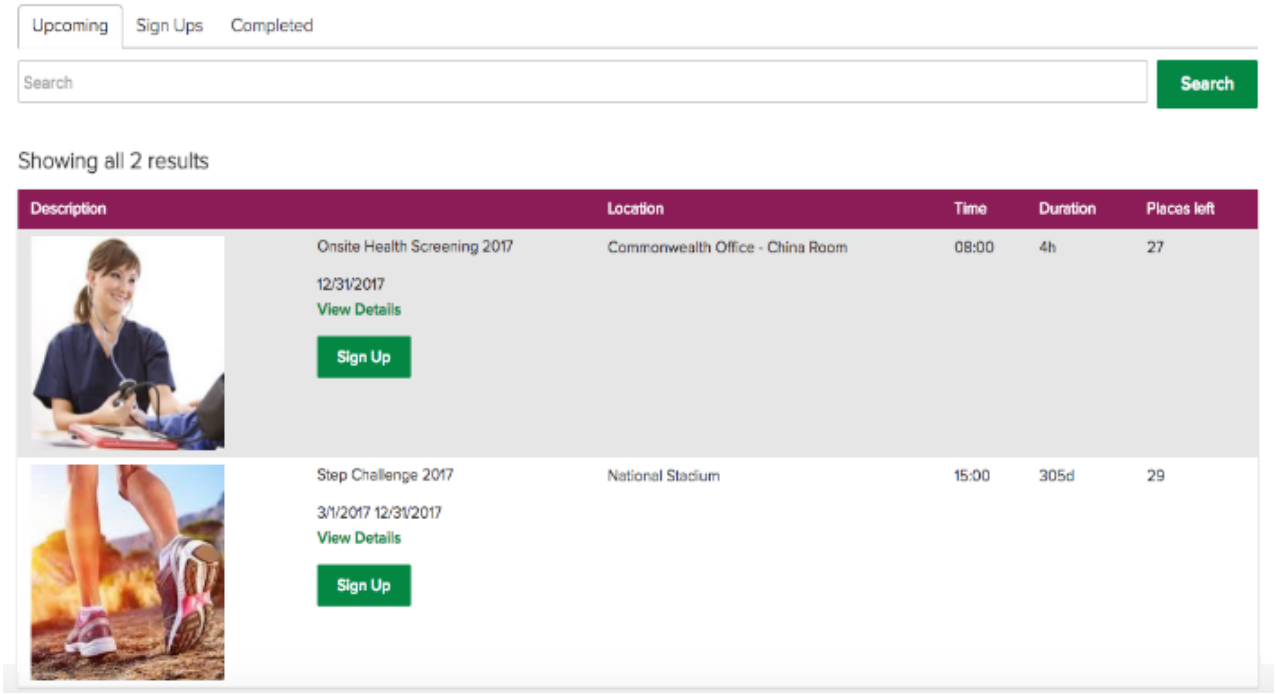
HR Data Analytics



HR Real-Time Analytics and Corporate Health Management



Engagement and Rewards



BROKER

AUTOMATION
PROCESS
INNOVATION
TECHNOLOGY
SYSTEM
PRODUCTIVITY
CONTROL

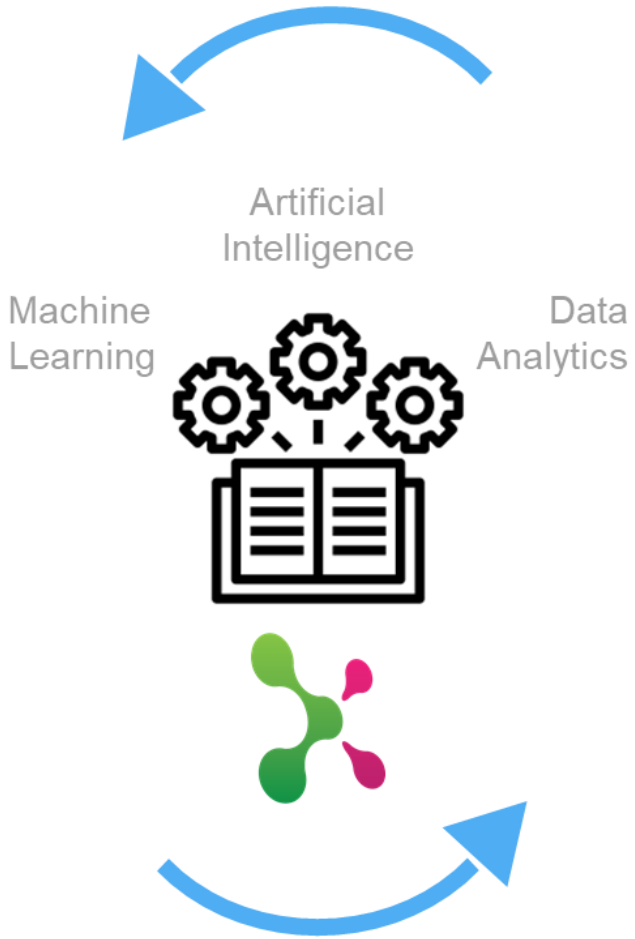
Quote
Quote No:
001538
Date:
Client Name:
Description of Work:

Business Planning
SME
BANK
GO
Small and Medium
Enterprise

Continuous learning of customer behaviour

Inputs

- Demographics
- Insurance Claims
- Job level and salary packages
- Biometrics
- Insurance coverage status
- Work Life Events
- Marital and dependent status
- Purchase Behaviour
- Personal priorities
- & more…



Outputs

- Face aging
- Health risk assessment
- Insurance needs assessment
- Protection gap analysis
- Customized marketing content
- Email notifications
- Insurance recommendations
- Intervention education
- Risk management solutions
- & more…

Why 75 stars including 20 actuaries left established brokerage & HR firms to join a startup

Tired of same old routine, boring role

Sick of bureaucracy and lack of desire to change

Break glass ceiling by learning business acumen

Need to reinvent as AI spells slow death for actuaries

Apply training to find new solution to client pain point of rising health spend

Pushing boundaries at edge to transform old industry

STOPPED trying to be a robot – cannot win against real robots