

Re-imagining engagement.

Improving health.

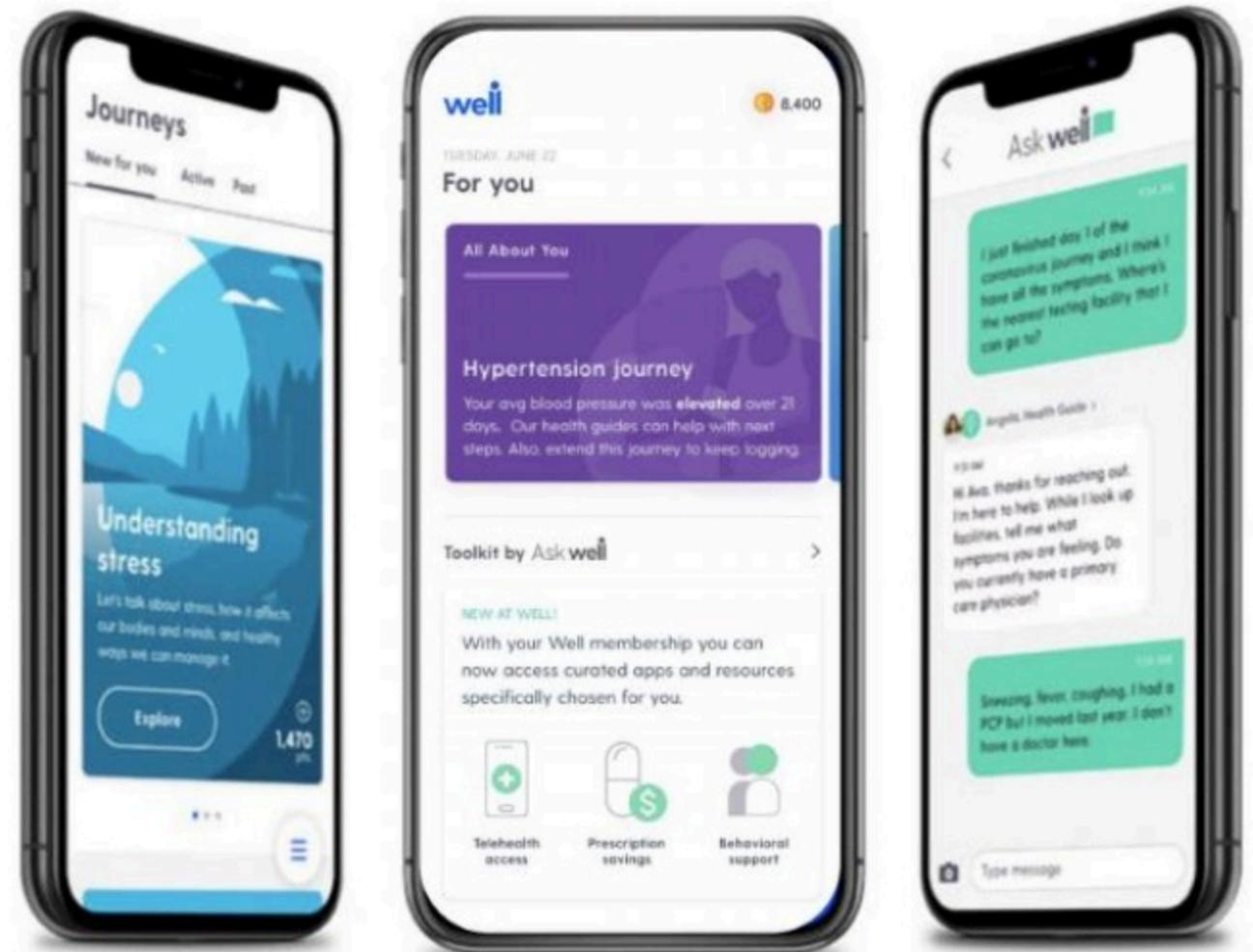
Reducing cost.

**well**

# well

Designed to  
maximize health  
engagement  
and outcomes  
for all members

## Well Is a Highly Personalized, Consumer-Grade Health Engagement Platform



# Well's Health Engagement Platform Differentiators



- **Consumer-centric techniques, behavioral economics and dynamic incentives** engage members and spur action
- **Proactive guidance and support** empower members to improve their health and navigate healthcare
- **Easy-to-use digital tools and services** plus **on-demand team** of experts offer trusted support for members
- **Fully personalized** engagement and clinically-robust interventions – leveraging all available member data and orchestrated by Well's AI Health Engine

Well's strength is creating individual moments that meaningfully engage every member to improve health and reduce cost

# Clinically-Robust Whole Health Approach

Members receive doctor-approved, evidence-based guidance, content and support

- **Built by our in-house clinical team** of physicians, psychologists and public health experts
- **Physical, mental, condition and wellness** support all in one integrated platform and experience
- **200+ distinct clinical interventions across 50+ medical and behavioral health topics** to address gaps in care
- **Proprietary content, algorithms and pathways**, from daily step-by-step guidance to vaccinations to screenings
- **Action-oriented content and tracking**, guiding members to make real progress and utilize services
- Content is complemented by individualized **goal-setting and motivational interviewing** through Health Guides
- **Recommendations based on full member profile** – from integrated data to easy-to-answer questions
- Our library of content is robust and **ever-growing**, engaging members across conditions / circumstances

*Spanning the full spectrum of whole health, such as:*



Allergy Season



Mindfulness



Better Sleep



Core Strength



Coronavirus



Stress Management



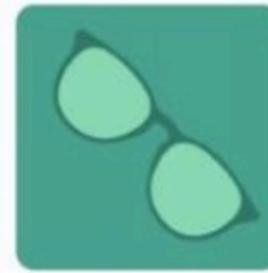
Strength



Doctors & Appointments



Asthma Management



Eyecare



Diet & Nutrition



Migraine Management



Heart Health

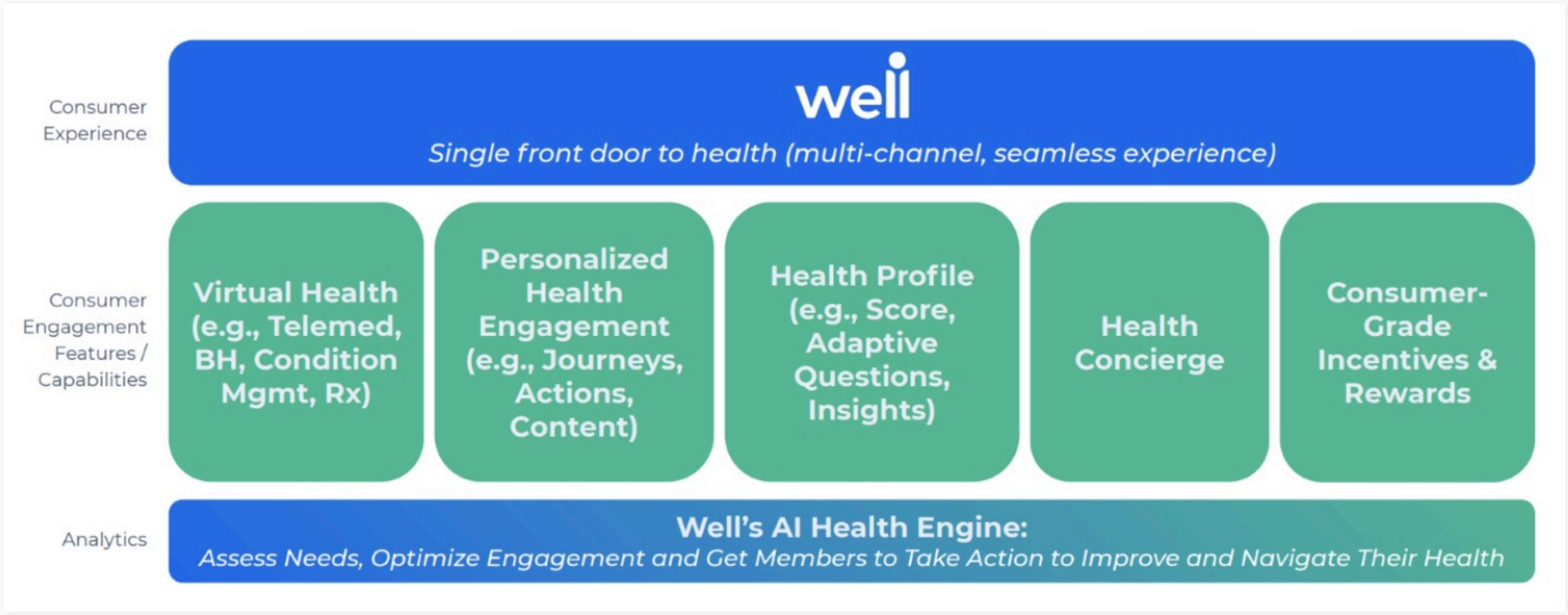


Medication Management



Intestinal Health

# Well's Personalized Health Engagement Platform



Well's platform is infused with our clinically-robust whole health approach to improve the health of every member

# Consumer-Grade Health Experience

Our approach applies the personalized, ultra-convenient experiences of the most disruptive consumer companies to the health of individual members



*Personalized, every-night entertainment for the masses*



*Ultra-convenient, personalized shopping for the masses*



*On-demand personalized playlist for the masses*



*Personalized, on-demand health improvement for the masses*

## Consumer-Centric Principles Delivered in a Seamless, Multi-Channel Experience

Novelty and variety of a continuous content stream

High velocity engagement

Micro-dosing personalized incentives and habit loops

AI-scored member potential (health & cost)

Continuous test-and-learn optimization

Consumer-grade, low-friction design

Consumer lifecycle management

Evidence-based support covering total health

# Robust Vertical Capabilities

Well offers clinically-robust whole health guidance and engaging services to members

## Virtual Health

Well's integrated approach to BH and condition management pairs with additional solutions as desired by the partner (e.g., telehealth, cognitive behavioral therapy, employer benefits information)

## Personalized Health Engagement

Fully personalized engagement to guide whole health advancement in areas that matter most to the member, helping them reach their health goals and taking care of their clinical "healthcare must do's"

## Health Profile

Dynamic and ever-evolving health profile to capture and deliver actionable insights for each member, featuring adaptive questioning and scoring for each member

## Health Concierge

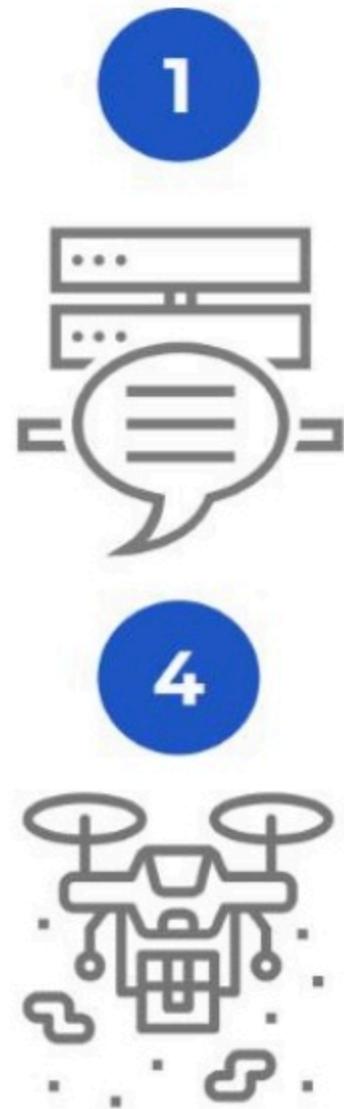
On-demand team of Well Guides and nurses offers trusted support to members, helping them expertly navigate healthcare and receive human-delivered coaching / support via in-app chat and phone

## Incentives & Rewards

Personalized incentives, behavioral economics and gamified approach drive high velocity engagement and motivate action across the entire platform

# Well's AI Health Engine

Dynamic engagement optimization and personalization across the entire platform



## Ingest Data

Capture all available data related to the member's health, interests and engagement to continuously build a robust profile

## Perform Assessments

Dynamically score every member based on their health, cost and engagement opportunities, including look-alike comparisons

## Deliver with Personalized Incentives

Dynamically assess reward inducement, delivery channel and timing to produce a higher conversion rate; test and learn to find engagement hook

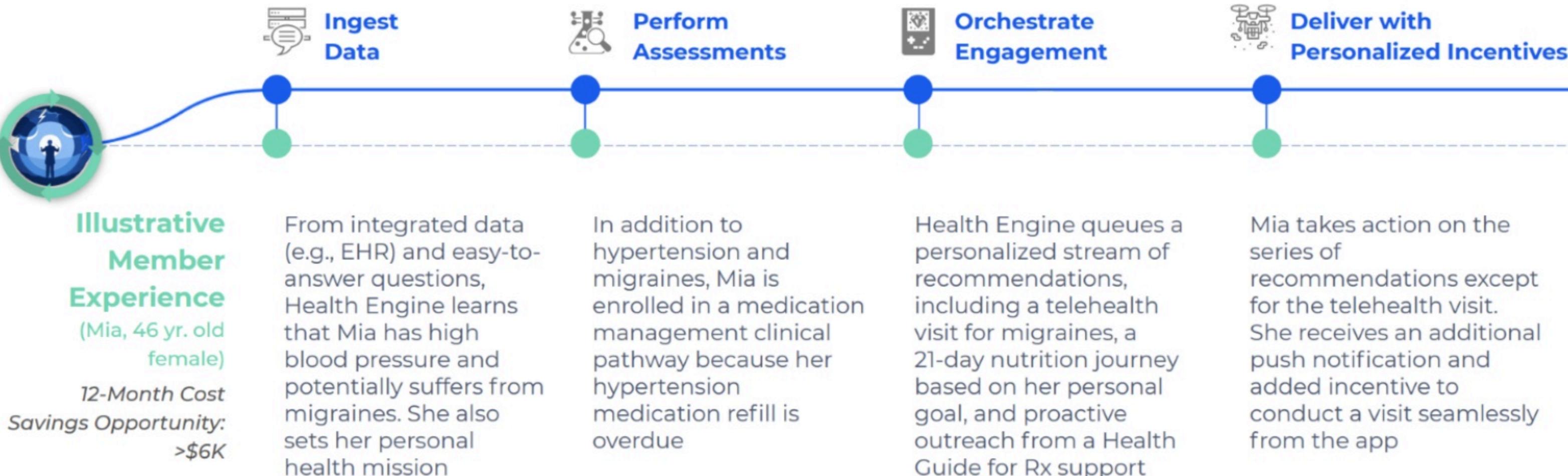
## Orchestrate Engagement

Tailor the platform to engage the member in the right action at the right time, focused on actions with the highest clinical and engagement value



Well's AI Health Engine deploys test-and-learn experimentation via a closed feedback loop across the entire platform to get more members to engage in their health and utilize relevant services

# Personalized Health Improvement for Every Member



Well's AI Health Engine adapts and learns from every data signal, continuously optimizing a personalized stream of content, services and incentives to get every member to take the right action at the right time

# Key ROI Drivers

We target the entire membership population by pairing consumer-centric engagement techniques with clinical actions proven to improve health and reduce cost



## Engage preemptively

Identify members with the highest probability of moving into higher cost brackets and proactively work with them to improve their path



## Drive targeted utilization

Get more members into the optimal programs and services that are proven to work, while also routing members to the optimal providers and site of care



## Sustain proven programs

Keep members engaged in the clinical programs and services as opposed to dropping off



## Swim upstream

Thanks to frequent engagement and an extensive range of clinical topics, we are able to go after cost and health impacts typically left untouched

Personalized engagement in proven areas across the entire population drives significant ROI for employers in addition to greater benefits to health improvement and productivity/satisfaction

Our mission is to be the world's most effective partner in the advancement of our members' health.

**well**



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