

Virtual Update September 18, 2020



Agenda

- 1) Dow Goals and Objectives
- 2) Virgin Pulse Update
 - 1) Approach
 - 2) Digital Experience
 - 3) Live Services
 - 4) Support for Dow
- 3) Q&A



Who We Work With – Global Employers Like Dow

Including 120 of the Global Fortune 500































Members reporting positive lifestyle

change

Ave days a user engages per month

75%

Clients reporting better teamwork

68% Of engaged get

better sleep

84%

Of hypertensives meaningfully reduce **Blood Pressure**

3-5x

Increase in partner app adoption rate



16 Years of Behavior Change Experience & Innovation

+











2020-21

Physical Activity & Robust Challenges

Daily Engagement & Holistic Wellbeing: Physical, Social, Financial & Mental Health

Behavioral Science, Deep **Clinical Expertise** & Interventions

Benefits Promotion, **Navigation** & Conditions Depth









Expanded to 9 holistic wellbeing pillars & daily engagement



Integration of 3rd party point solutions & benefits & expanded partner network



In-house live clinical coaching support & on-site coordinators



Navigating health situations, now with 32 content areas, spanning all

areas of wellbeing, **Digital**

Therapeutics



Benefits navigation & care guidance



Expanded Claims ingestion & powerful reporting

Holistic Homebase For Dow Employees



Conditions Management

Helping members manage conditions and close gaps in preventive care



Health & Wellbeing Engagement

Helping members manage and improve health and wellbeing

Benefits Guidance

Helping members navigate and better utilize benefits

















Rich Data Layer & Advanced Analytics

Data Security and Privacy Framework

Adaptive Partner Network Reward, Recognition and Social Tools

Program Insights & Analytics

Dedicated Client Support Omni-channel Content & Comms

Global Reach spanning 190+ countries

The Virgin Pulse Approach



Daily, meaningful interactions lead to small, incremental change



Through each unique interaction, the program becomes part of daily routine



Over time, these changes lead to healthy habit formation and positive lifestyle changes



Opportunities to expand engagement and amplify behaviour change

Consumer grade digital health & wellbeing experience

Integrated, in-context clinical interventions & live services



Drew

Homebase for Health Delivers Outcomes



Wellbeing Behaviors

Health Outcomes

Business Outcomes and Results

21

Avg number of days a month people engage with Virgin Pulse platform, seven times a day

84%

High-risk, hypertensive members reduced their blood pressure since joining

\$1,029

Per person health care cost savings

68%

of members reported a decrease in stress levels

81%

of members have developed positive daily habits

50%

Of high-risk, obese people lost weight since joining

69%

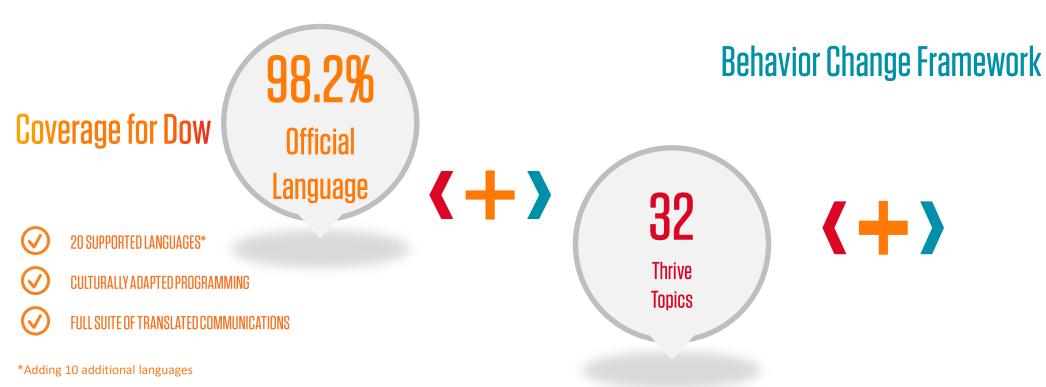
Of high-risk, inactive members increased their activity since joining

66%

of members are more aware of their benefits due to Virgin Pulse 44%

of members reporting being more productive after joining Virgin Pulse

What We Deliver – Broad Access, Comprehensive Content, Proven Behavior Change



- ✓ PERSONALIZED RECOMMENDATIONS
- O DAILY CONTENT
- (V) HABIT & ACTIVITY TRACKING
- (V) 150+ CONNECTED APPS AND DEVICES
- PERSONAL & GROUP CHALLENGES
- FRIENDS & FAMILY
- ✓ LIVE & DIGITAL COACHING
- **(V)** HEALTH STATIONS
- ASSESSMENTS & SCREENINGS
- **OBENEFIT NAVIGATION**
- **OPERATOR OF SOLUTION PROMOTION**

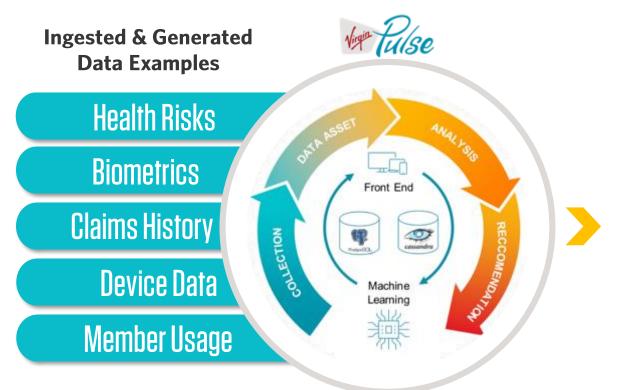
Thrive Topics

CONTRIBUTING TO MY COMMUNITY | BUILDING RELATIONSHIPS | BEING PRODUCTIVE | GETTING ACTIVE

SLEEPING WELL | LEARNING NEW THINGS | MANAGING MY FINANCES | REDUCING STRESS | EATING HEALTHY

CTING SUSTAINABLY | EMBRACING DIVERSITY | STAYING SAFE | BEING EFFECTIVE | MANAGING MY CONDITION(S)

Data Driving Personalization, Engagement & Outcomes



Personalized
Recommendations &
Partners

Wellbeing Actions

Relevant programs, healthy habits, tailored education content

Specific Recommendations

For 3rd parties like Omada, Dow specific content such as training tools or safety resources or targeted any of 32 VP supported topics,

Gaps in Care

Physical exam, flu shot, mammogram, PSA

Measurable Health & Engagement Outcomes

Behavior Change

Health Risk Shift

Health Improvement

Lower Health Costs

Higher Productivity

45,000+

DATA ELEMENTS AND

METRICS TRACKED

1,000+
3RD PARTY APPS &
DEVICES FEEDING DATA

12.5B+

DATA POINTS CAPTURED IN VP DATA
WAREHOUSE MONTHLY

Optimized Dow Benefits & Wellbeing Hub

Partner Fast Track

"Plug & Play" Integration Framework provides full service partner management.

- Client-Directed 90 Day Rapid
 Certification Process
- Contracting, PGs, & Renewals
- Invoicing
- Annual security & privacy audits

VP+

A deeply integrated bundle of seven prescreened and fully integrated vendors: Partner categories include:

- Musculoskeletal
- · Family Health
- Tobacco Cessation
- Nutrition
- Fitness
- Mindfulness
- Financial Wellness.





What We've Been Up To/What's Next

Solving the most critical health problems for employers + employees on a single platform

Health & Wellbeing Engagement

"Help me manage my health"



Digital Wellbeing



Global Health Coaching & EAP



Digital Therapeutics



Benefits Navigation

"Help me find and utilize my benefits"



Benefits Hub



Benefits Benefits Concierge Selection

Care Guidance

"Help me find high quality, low cost health care"







Advocacy

Dow Homebase for Health Experience Demo



Goals & Agenda

- Platform overview: Establishing a Homebase for Health[™] and wellbeing
- 2. Components of a daily routine
- 3. Illustration of a typical daily routine
- 4. Integration of clinical and live services
- 5. How to increase benefits awareness
- 6. Social and cultural engagement tools
- 7. Overview of administrative capabilities and reporting

View Demo

Virgin Pulse Live Services



Primary Coach Model

Individual's choose their focus within a holistic model addressing lifestyle and condition issues integrated with the digital experience

Disciplines Include

- Personal Trainers
- Dietitians
- Emotional Health Coaches
- Social Workers
- Psychologists
- Life Coaches
- Nurses
- Nurse Practitioners

- Diabetes Educators
- Pharmacists
- Tobacco Cessation Specialists
- Chiropractors
- Health educators
- Public health & worksite wellness experts



Reduction in blood pressure risk 39%

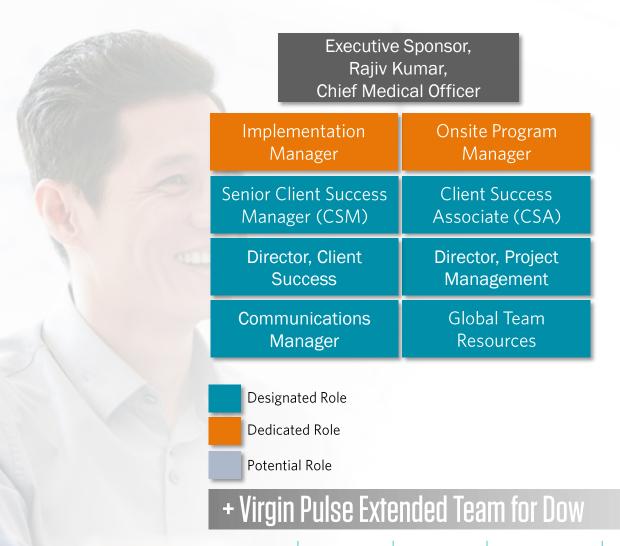
Reduction in cholesterol risk

\$605

In healthcare savings per employee per year



Dow Client Success Team



Other Potential Team Members for Dow

Coach(s)

Onsite Wellness

Professional Services

Platform Configuration Integration & Reporting

Marketing & Communications Member Services & Support

Live Services

Analytics

Insights & IT, Engineering & Security

Your Value Map

\bigcirc	Vision	Your organizational mission - the why behind your program
\bigcirc	Values	Your true north - the guiding principles that inform your decisions
\bigcirc	Objectives	Program goals and outcomes that represent success for your organization
\bigcirc	Actions	Strategic plans and focused activities to drive progress toward your objectives
\bigcirc	KPI's	Key performance indicators that identify and measure program impact



Discover



Develop & Implement



Deliver



Demonstrate Value

Consultative and Collaborative Support



Analytics & Reporting



On-demand aggregate program analytics and reporting across 100+ metrics



Extensive filtering and segmentation options to quickly inform JCI on important data



Data display and export tools to easily share insights with internal stakeholders



Strategic Communications For Reach & Depth

Member Driven Messages

Targeted emails, timely push notifications, and platform site popups are based on member interests, personal goals, platform activity, and program milestones.

STAIS 1683 Wednesday, January 31 Wednesday, January 31 Take the VP Engagement Survey by February 28. CHECK YOUR INDOX UHALLENGES VERY POORE INDAST HE EDISPETITION

Push Notification

iPhone

In-app Reminder - Mobile

On-Demand Engagement

Access a digital marketing library, manage the events calendar, configure challenges, and deploy relevant communications to specific populations.



Emails

Custom Communications

Collaborate with your CSM to develop your Annual Communications Strategy and support your unique program design with unique promotions, special events, and targeted campaigns.

Offline Engagement & Events

Engage hard-to-reach populations, offline employees and specific site locations with a variety of tactics like onsite screenings, lunch and learns, and sponsored events.





Posters

What We Will Deliver For Dow

TRULY GLOBAL PLATFORM 📝



- Global Dow branded platform and infrastructure
- Ready integration with Dow global and "local" resources, benefits, programs, partners and events
- Al driven, personalized recommendations and experience
- Dynamic social resources supporting networking across Dow employee and their family and friends

CLOSE PROGRAMMATIC GAPS



- Industry leading mobile experience
- Robust communications capabilities and support
- Innovative High Tech and holistic High Touch support
- Segmented reporting, ondemand and supported by your account team
- Custom branding, content, pillars aligned to Dow and its program design

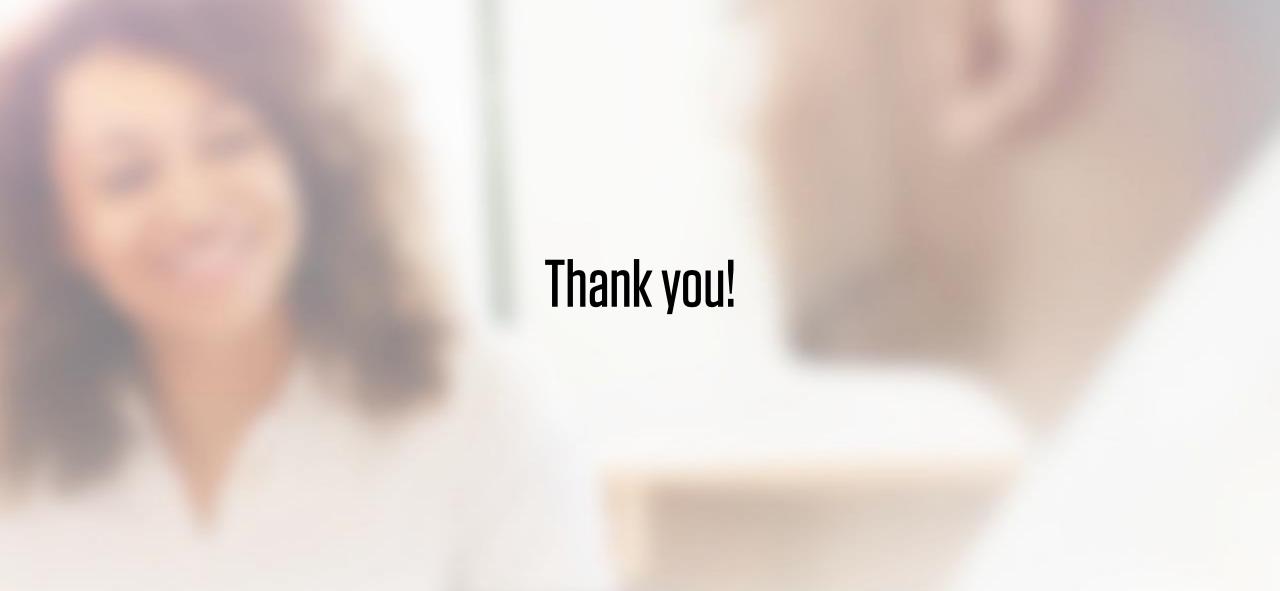
STRATEGIC PROGRAM MANAGEMEI



- Dedicated program manager
- Committed, experienced client team and dedicated program manager
- Broad and aligned resources supporting Dow onsite coordinators
- Strategic, evidence-based approach
- Global approach to data privacy
- Organizational commitment to Dow



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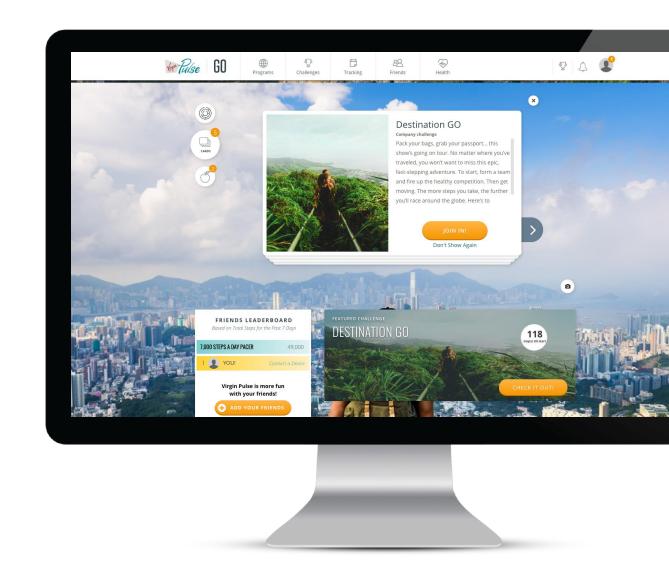
Client Support





Virgin Pulse GO An Engaging and Personalized Wellbeing Experience

- A digital turnkey solution that can be rolled out in days (access via website & app)
- A holistic solution that address' whole person wellbeing including physical, mental, social, community and financial wellbeing.
- A company event that brings your population together and builds a culture of health.
- A personalized solution that lets members pick their areas of focus.
- A fun and engaging experience with tools that support habit building.



Multi-Channel Communication Tools

Virgin Pulse provides a full marketing and communication strategy including a suite of online & offline materials

- E-mail templates
- o Posters
- o Flyers
- Videos
- Intranet articles
- Webtiles



问member.virginpulse.co 或Virgin Pulse移动应用

Creating a Healthy Workforce, One **Employee at a Time**

The platform tailors content to each individual

- Choosing Interest areas
- Health Assessment
- Platform behavior 0

Community



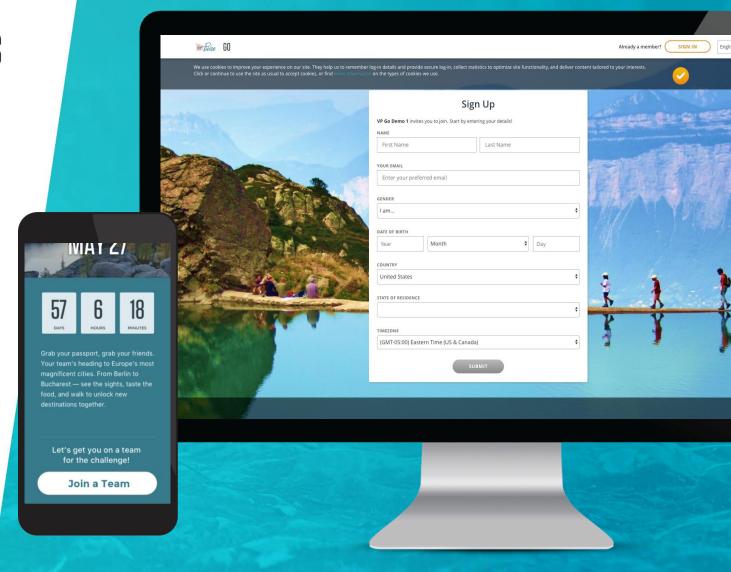
Timeline for Virgin Pulse GO Program January 2021





Individual Sign-up for members

- o Individual Sign-up Portal for all employees
- Employees sign up individually to the Virgin Pulse Go platform

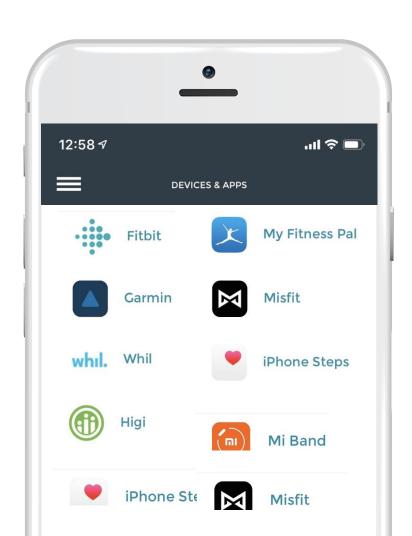




Embracing employee choice

Integrated devices and apps are key tools in building better daily routines









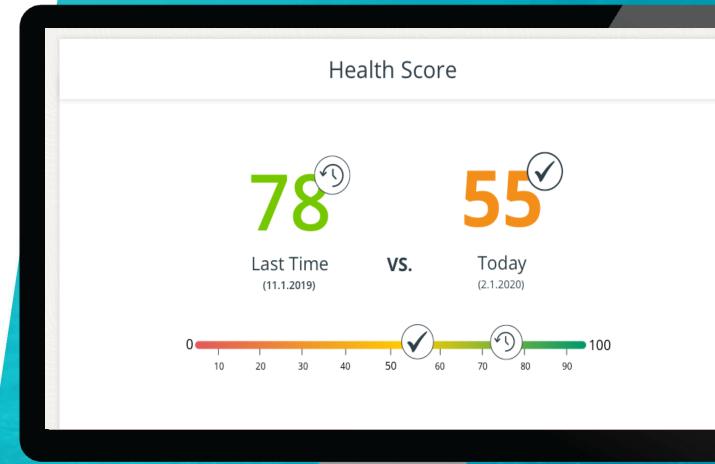
Topics of Interest Choose which topics you're interested in. Your topics help personalize the content you see. ■ Understand how your privacy is protected **Suggested Topics** Suggested topics are based on your health assessment and health data. x Reducing Stress Jump to: Energy | Focus | Drive | Health Situations Energy Getting Active Eating Healthy Sleeping Well

INTEREST AREAS

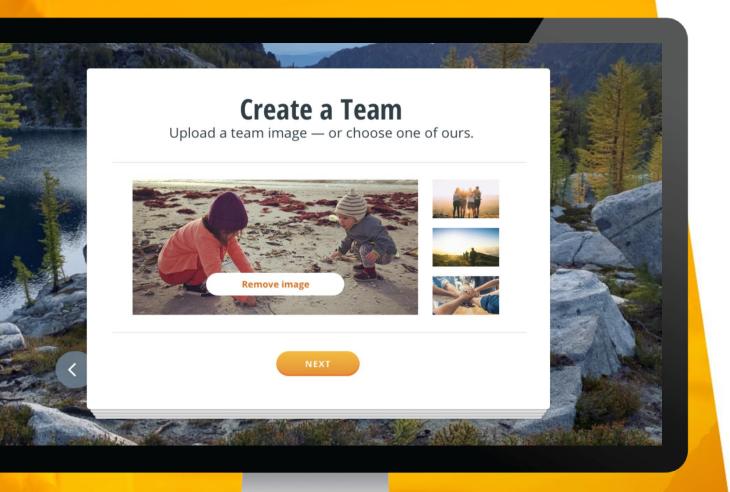
- 4 Topics: Energy, Focus, Drive and Health Situations
- 26 interest areas related to the 4 Topics to individually chose from – these go far beyond traditional wellbeing only and include for example Alcohol Use, Managing Finances or Being Productive
- The content of the platform adapts to your chosen interest areas
- Topics get suggested by completing the health assessment

HEALTH ASSESSMENT

- Interactive health assessment with NCQAcertified content
- Personally relevant: dynamic assessment with built-in intelligence to ask the right questions to the right person
- Actionable: personalized sumary of health status with reccommendations on areas to work on





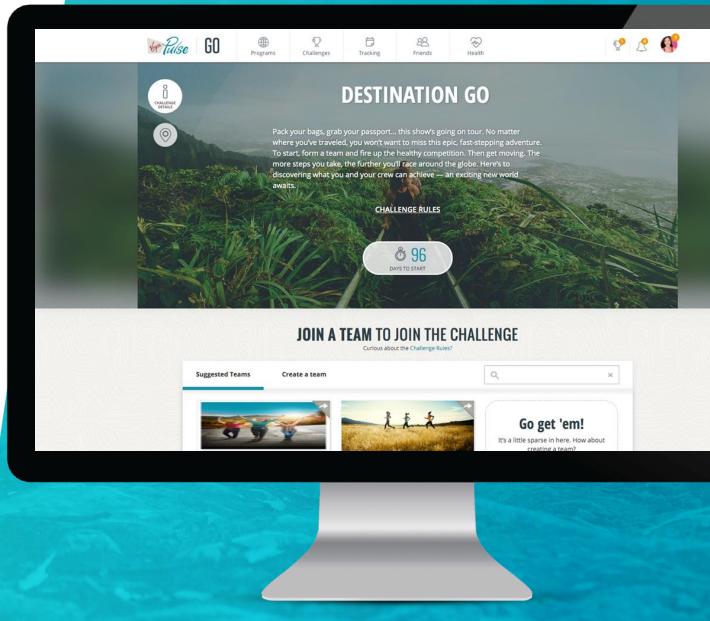


THE POWER OF TEAMWORK

- The built-in Destination Go virtual journey around the world is done in teams of 7
- o Teams of 7 can be formed locally but members can create teams virtually on the platform itself
- Higher levels of engagement, profoundly improving cohesion and teamwork
- Group settings foster stronger communication and increased peer interaction

DESTINATION GO

- Our flagship destination challenge gets your workforce moving and driving program awareness and engagement
- The team-based step challenge encourages members to work together to reach the top of the challenge leaderboard and progress further in their virtual journey around the world
- This immersive 9-week challenge allows members get active in the real world whilst unlocking new locations, providing healthy competition between teams, wide community interaction and social outlets





DAILY CARDS

- Our 26 available interest areas allow members to pick and choose the wellbeing areas most relevant to them
- Members receive two personalized daily tip cards based on interests selection and health score
- Daily cards promote sustainable habit formation, utilizing targeted micro learning content that help members build healthy routines and drive daily engagement

HEALTHY HABIT TRACKING

- Members can break down healthy behaviors and large goals into smaller, achievable and trackable habits every day
- Intelligent Healthy Habit Recommendations support employees by giving personalized suggestions that could further enhance their wellbeing
- Choose from our comprehensive library of over 350+ trackable habits across
- Create peer-to-peer or group challenges for any habit



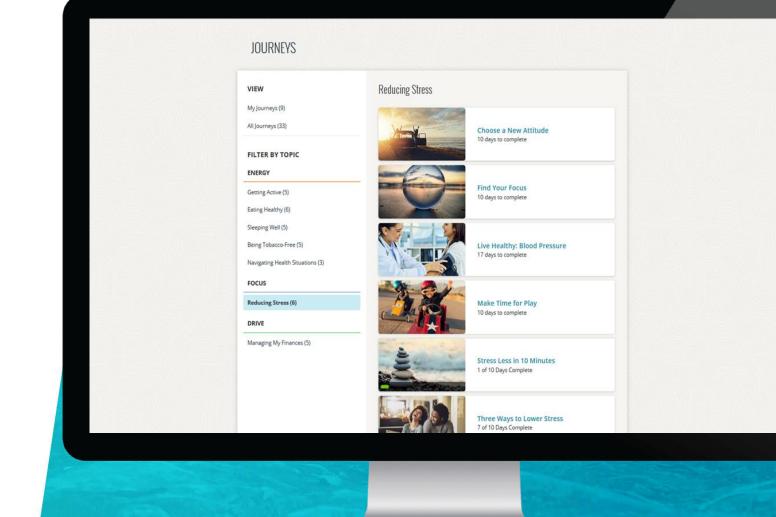
ACHIEVE SUCCESS 5 OUT OF 7 DAYS Built-In Break Finish your tracking by Did you plan a break into your work day? Achieve this habit for at least 5 days. Crissanka Christadoss I needed a nap! Enjoyed a little sunshine today! Set yourself up for success by planning a restorative break in your Nicole Armendariz work day. Jacqueline Aizen Whether working from home or in an office, it's important to plan a positive flow stretching and breathing and structure in your day, including brief periods of stepping away from work. This throughout the day helps avoid distractions, like emails or chats, and the feeling that we need to be connected 24/7

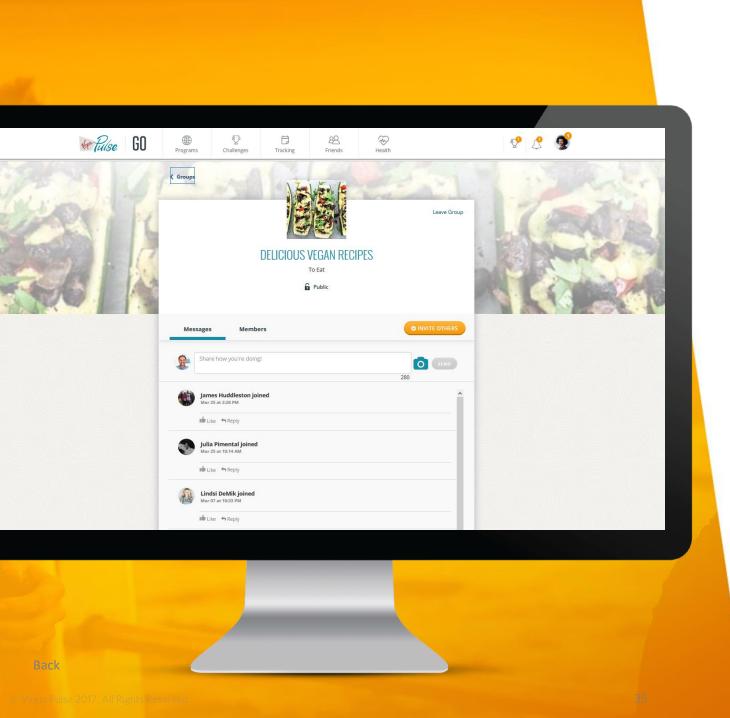
HEALTHY HABIT "CHALLENGES"

- 4 healthy habit challenges during Virgin Pulse
 Go on a company level that foster building a healthy habit in a fun way with the colleagues
- Additional tips and guidance that support to try and implement that healthy habit

JOURNEYS

- Our digital and holistic coaching tool, Journeys, promotes positive behavior change by breaking a key behavior or a larger goal down into smaller achievable steps
- Each of the 36 Journeys lasts 10-25 days,
 ensuring high engagement and a sustainable approach to form new habits for good
- Journeys easily fit into daily life. Members can commit to specific, small steps that appeal to their personal interests and goals and develop literacy and mastery at their own pace



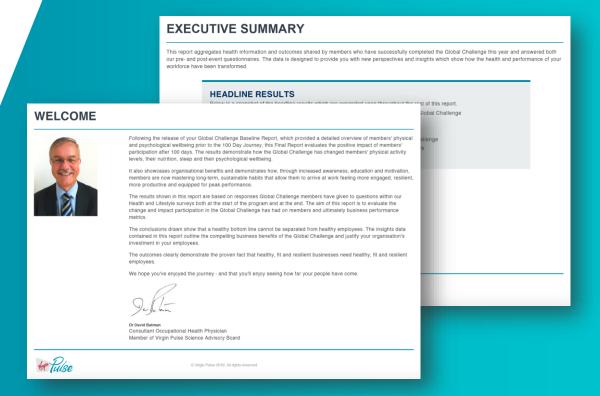


SOCIAL INTERACTION

- Peer-to-Peer Activity and Healthy habit challenges that create awareness of health in a fun and engaging way
- Social network connect your working colleagues as "friends" to interact with them
- Groups allow employees to interact on topics that are relevant for them

Actionable Insights Delivered

- Measure the impact on your employees and on your company
- Baseline report
- ✓ Final report











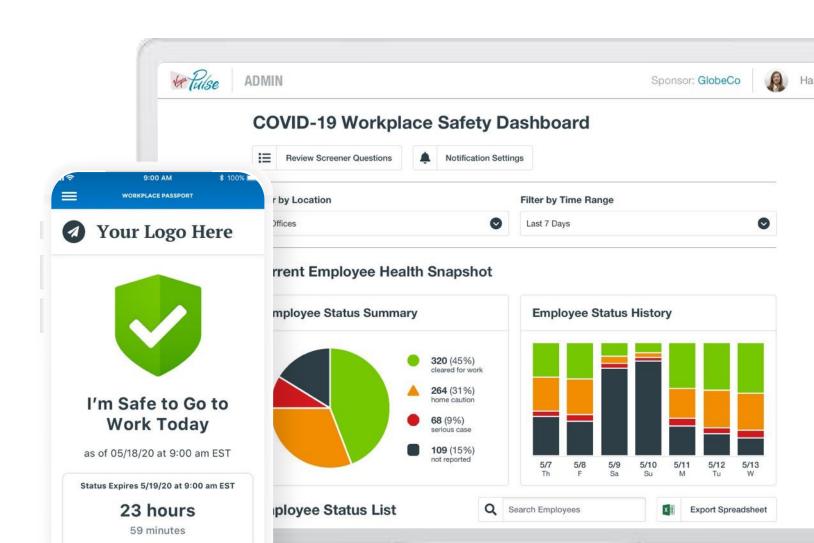




VP Passport™ - Return to Work

A critical **health**, **safety** and **crisis response** solution to safely reopen workplaces and effectively navigate the next phase of this crisis.

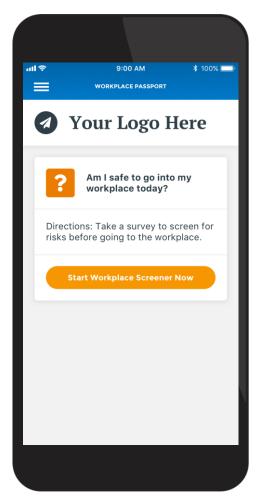
- Easy to use daily assessment of symptoms and exposure
- Triages work readiness
- Detailed guidance, and tips for next steps
- Realtime safety dashboard focused on workforce readiness
- Global/Configurable



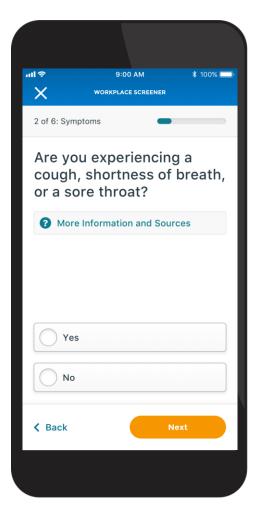
Easy-to-Use Risk Assessment and Symptom Questionnaire



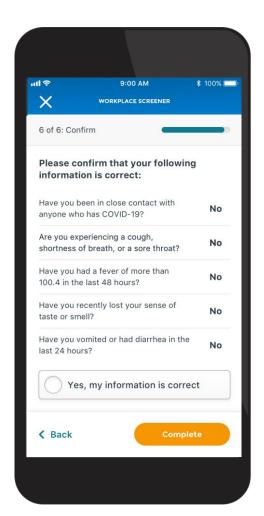
Introduction to Passport



Questions informed by CDC, WHO quidelines



Configurable
Ouestionnaire

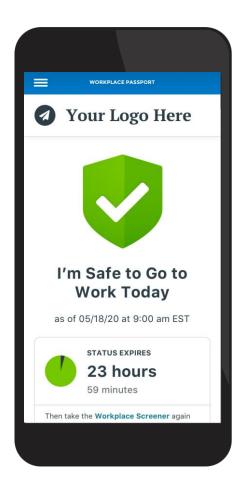


Employee Attestation

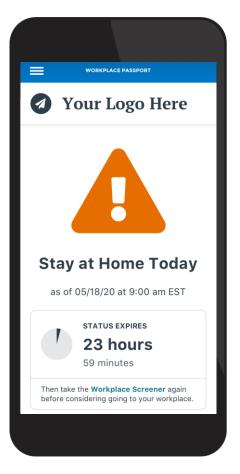


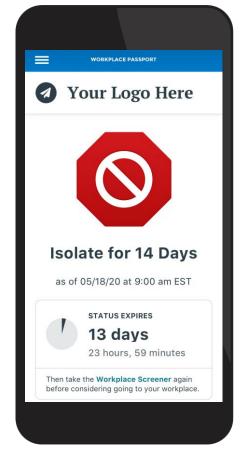
Employee Triage Based on Policies and Guidelines

Triage employees and participants into risk levels: **Minimal**, Low, **Moderate**, **High** based on your criteria





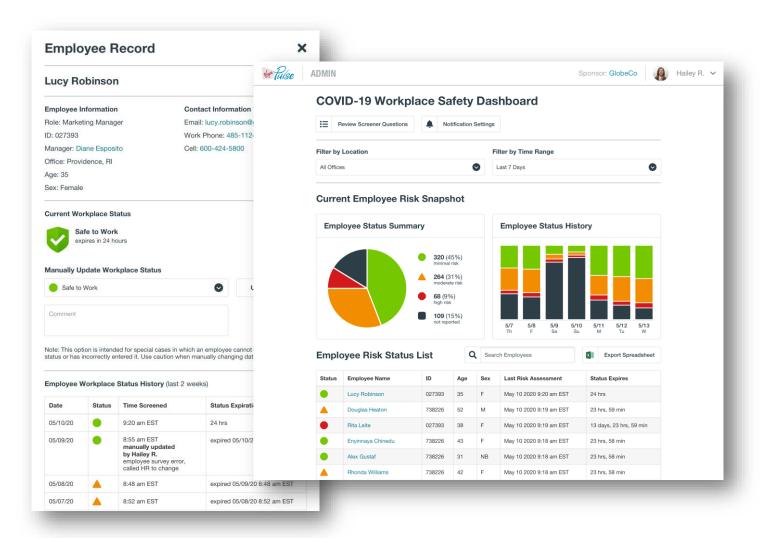






Real Time Reporting Into Workforce Readiness

- **Our Current Health Snapshot**
- Aggregated Status History
- Per Employee Record
- Exportable Reports







VP Transform





VP Transform for Prediabetes

VP Transform for Prediabetes is an evidence-based digital therapeutic tailored for those at risk of developing type 2 diabetes.

33%

of American adults are at risk of developing Type 2 Diabetes, a condition that increases costs by 230% per capita.

8/10

Don't know they are prediabetic.



Many prediabetics will progress to type 2 diabetes without an effective intervention.

Digital Therapeutics Protect Your Population's Health From Preventable Disease



Evidence-Based Curriculum

Lifestyle change programs
designed to promote
healthy behaviors that result
in weight loss, reduced
blood pressure, and an
increase in physical activity.



Connected Hardware

Connected technology builds on integrations and measuring endpoints from connected devices — healthy at home



Integrated App + Behavior Tracking Tools

The app connects users with their peer group and coach, updates with live data from devices and, engages participants with behavior tracking tools and multimodal curriculum



Health Coach

Professional Health Coaches guide individuals and groups toward steady and sustainable behavior change that last long after the program is complete.



Program Design



Two Program Goals (Mobile first delivery)



Easy Setup Wireless Scale

withings



Recognized by the CDC as a top performing diabetes prevention program.



Remote activity tracking with a Fitbit Inspire





Available in an end-to-end Spanish language experience adapted linguistically and culturally for a Latino/a and Hispanic culture



Dedicated Health Coaches



Reduction in the risk of Type 2 diabetes



Private online Peer Group



Delivered in 2 Phases

VP Transform for Prediabetes is based on the CDC's Diabetes Prevention Program (DPP) and is delivered in 2 phases

TRANSFORM CORE 16 Weeks

16 weeks of weekly learning sessions covering topics related to:

- Sustainable weight loss
- Physical activity
- Healthy eating
- Emotional and mental resilience

Program Goals:

- 5% Weight Loss
- Increase in weekly physical activity to 150 minutes/week

TRANSFORM FOR LIFE 8 Months

8 months of maintenance programming to reinforce new healthy behaviors:

• Participants continue to receive regular learning and coaching sessions at a tapered frequency as they become more in control of their healthy lifestyle.

Multi-modal Coaching Touch Points

- A 1:1 call every week in the first 16 week
- Asynchronous texting available regularly throughout the week
- Monitored group chat and social sharing space within the app
- Ongoing monthly maintenance calls, chat and lesson support in the latter 8 months



Competitive Difference

VP Transform for Prediabetes



Price

30% less for Platform Customers

10% less for Stand Alone



Outcomes

Industry's Top outcomes



More 1:1 Health Coach Time

Strike the right balance of technology and human connection



Connected Experience

Part of the VP Ecosystem

Billing as Medical Claim

- Bill health plan directly
- Claims can come out of a medical budget
- **⊘** Fits into an established process



In-App Behavior Tracking

Food, Activity and Weight

In-App Camera and Photo Gallery allows for seamless food tracking.

Scale and Fitbit are automatically integrated and appear in the Participant Dashboard and Health Coach Dashboard.

Participants record their daily meal choices, physical activity levels, and weight and receive feedback from their Health Coach.

Dashboard Food Log Your Weekly Success Report 190.0 Sandwich Snack Each weight-in on your Transform scale automatically Coffee and banana Your Activity Summary Breakfast 07:10 AM Steak and mushroom Dinner 8:20 PM Avocado sandwich Lunch 11:48 AM Current Lesson





Dow Employees: Connection, Content and Personalized Support



Connection: 50+ connected activity apps and devices, personal and group challenges, live coaching and integrated incentives

Content: Daily tip cards, digital coaching, and healthy habit trackers to boost health literacy and positive behavior change

Personalized Support: Relevant, targeted messaging delivered in 20 languages; 22 condition & risk categories

Broad set of Existing Interest Areas

CONTRIBUTING TO MY COMMUNITY | BUILDING RELATIONSHIPS | BEING PRODUCTIVE | GETTING ACTIVE

SLEEPING WELL | LEARNING NEW THINGS | MANAGING MY FINANCES | REDUCING STRESS | EATING HEALTHY

My Safety | Sustainability | Tobacco Cessation | Diversity | Inclusion

Sample "Embracing Diversity" Habit Trackers

- Did you say hello to someone you don't know well?
- Did you learn about a holiday you're unfamiliar with?
- Did you spend time learning how other cultures approach personal space?
- Did you take time to review your company's diversity and inclusion policies?



Dow Leaders: Engagement, Support and Insights to Build Culture

Engagement: Leader "Activation" best practices and approach; highly configurable to promote what's most meaningful to your organization

Support: Effective tools for leaders, managers and champions to sustain activation and empower leaders

Insight: Relevant, easily interpreted information and data aligned to the given consumer

Insight

EXECUTIVE DASHBOARD

■ ENROLLMENT & USAGE

65% ▲ 40% 66% ▲ -%

End of your enrollment Programs

Pulse SCOPE: 46 BOOK OF NIONESS

45

INCENTIVES

94% ▲ 45%

Merrborn saming on incombine

EXTERNAL PROGRAMS

72%

CHALLENGES

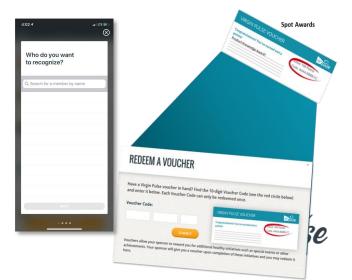
20% ▼ 17%

Average member participation in most

Average members participation in most



Support



Back

Dow Leaders: Promote Custom Benefits, Programs and Events

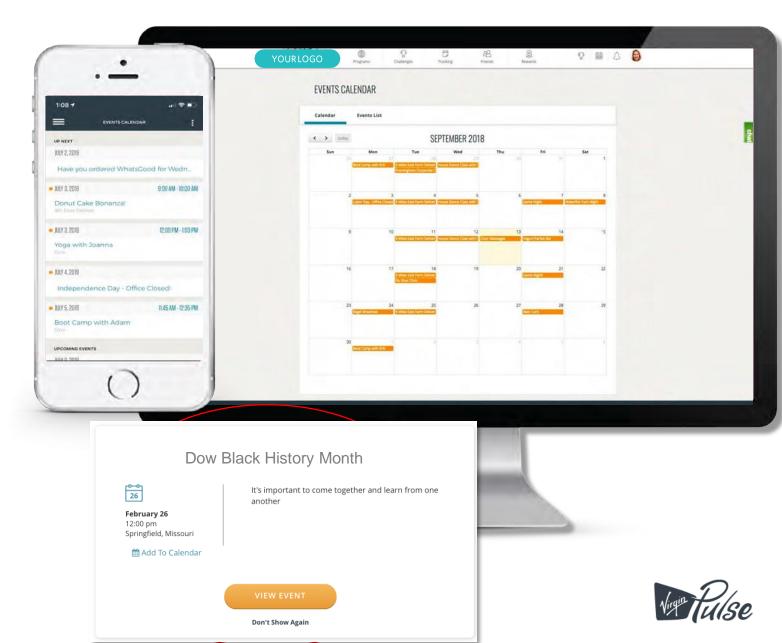
Dow local managers and champions can manage the Events Calendar through the Client Admin Portal. Set dates for company events and announcements for members to discover, RSVP and add to their calendar. Event promotions can be even be readily targeted specific audiences by location.

Challenges and accompanying standard email communications can also be configured and launched locally in the easy to use Admin Portal.

Program administrators have access to the Client Resource Center, a digital library with ready-to-use member marketing assets, like posters and user guides, that can be downloaded any time.

The Resource Center also provides training videos and guides on services in the Client Admin Portal:

- Event calendar
- Survey Tool
- Challenges
- Analytics, and more.



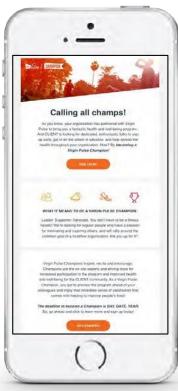
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Dow Wellbeing Champions: Toolkit of Resources Empowering Culture

Harness the power of grassroots communication

Wellbeing Champions are trusted and familiar sources of inspiration and information – they can improve program engagement enormously. More, they are a local voice to culture. The Champions Toolkit, alongside the Admin Portal, provide powerful resources to magnify culture on the ground where your company and your employees live.



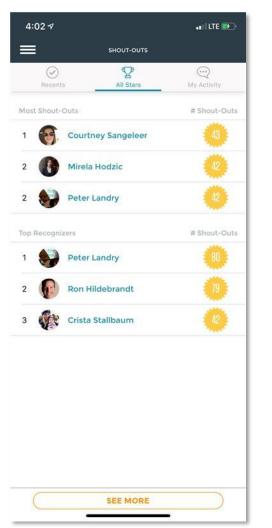


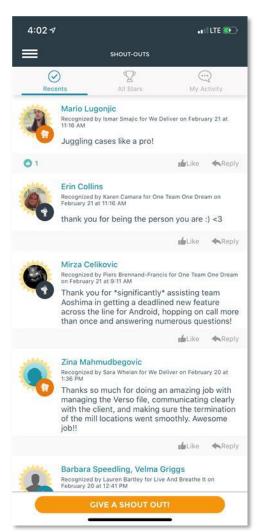


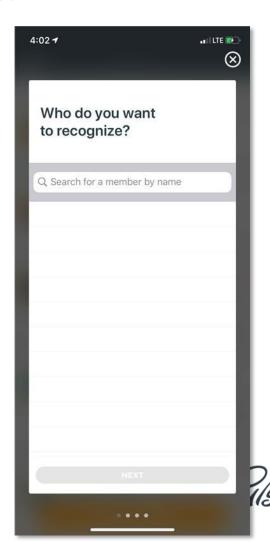
Reinforcing the Message - Shout Outs for Everyone! Dow Leaders, Champions and employees

Team leaders, managers can be nudged to recognize employees and peers, and employees can show support for each other!











Turnkey Diversity and Inclusion Specific Content – This is where it starts

Diversity and Inclusion - Content built in

- D & I Pillar Focus
- 103 Daily D & I Content Cards
- 30 Healthy Habits Trackers supporting individual habit formation and group challenges targeting D & I
- Healthy Habits Challenges
- Communications Campaigns
- Social Groups supporting Diversity and Inclusion

Communications Campaigns



igital Display

Back



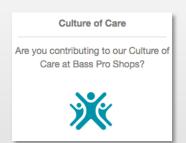






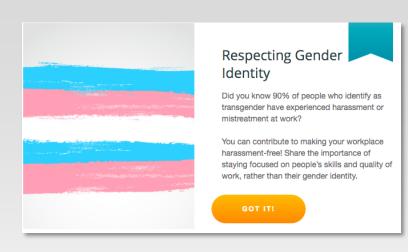
Healthy Habits

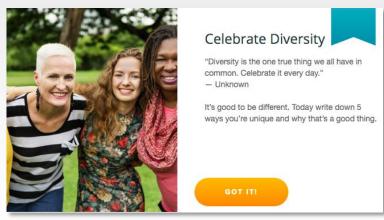




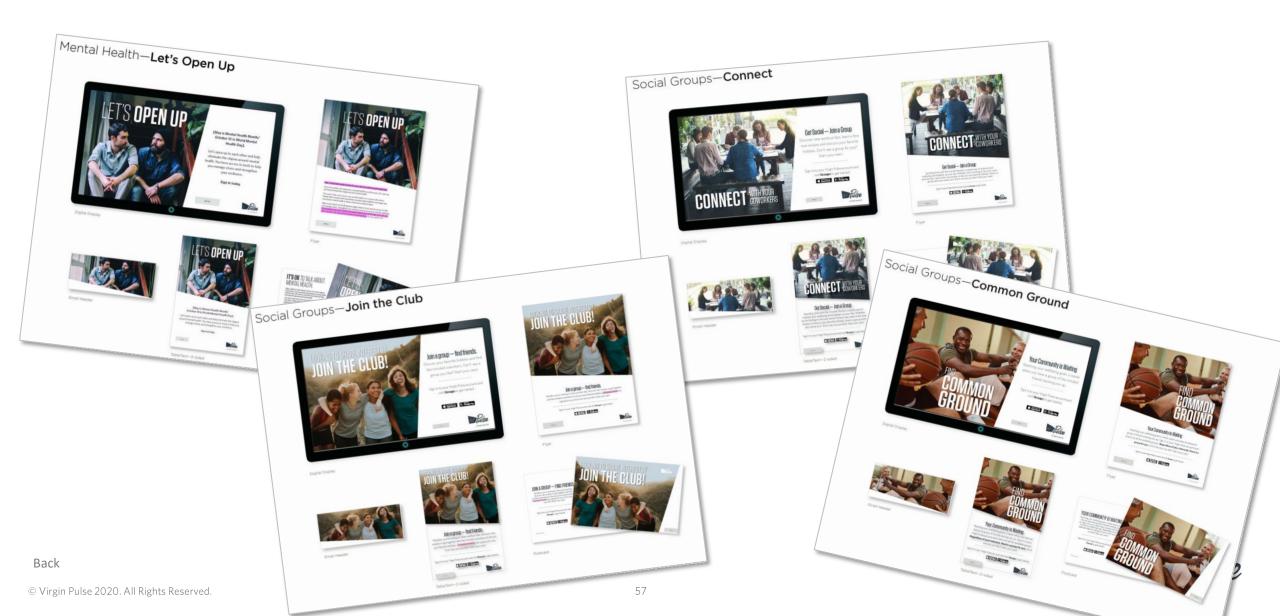


Daily Cards





Other Turnkey Communications Campaigns and Social Groups Supporting Diversity, Inclusion



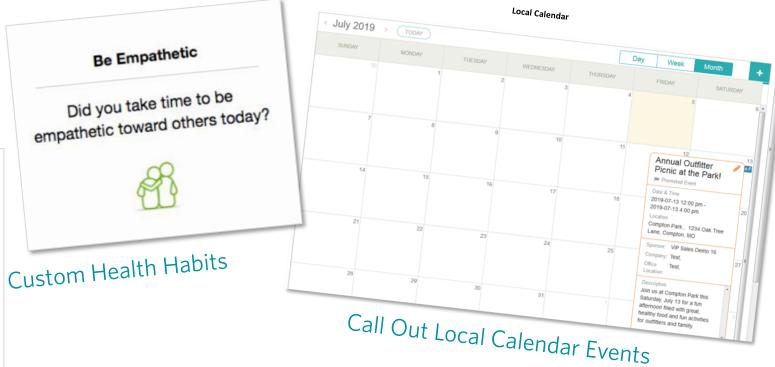
Promote Diversity and Inclusion in the Way Most Meaningful to Dow

Configurable Daily Cards, Healthy Habits, Calendar Events and Even Corporate Challenges –

Build yourself, or have your Client Success team take the lead, There are an incredible array of options to support your culture and your message around D & I..



Create your own Cards



Channels for custom D & I messaging - In

Dow own words

Use a variety of delivery tactics and member marketing assets to reach your employees in their store, in the corporate office, or anywhere in between. Your Client Success team and our marketing team can use your words or provide the content that aligns your culture goals.



Site Popup - Desktop

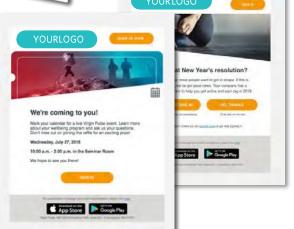




Offline Asset - Postcard

Ready to lose weight, eel energized, or just live healthier than ever?

Join your company's free wellbeing program today





HELP US GROW -

Take the VP Engagement

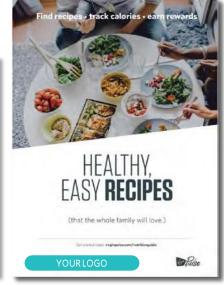
Survey by February 28.

CHECK YOUR INBOX

UHALLENUES

In-app Reminder - Mobile

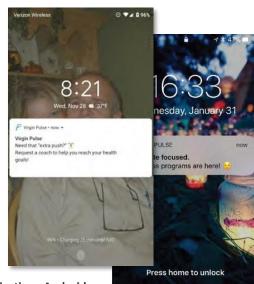
Subject Need help keeping your New Year's resolution



Offline Asset – Feature Guide



Offline Asset - Poster





Back

Emails

Supporting Dow Culture and Social Interaction



Social Cohesion Drives Better Participation, Engagement, Outcomes

Social connections illustrate strengths in relationships and participation, and identify target areas for intervention¹

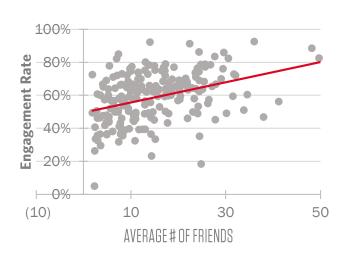




Friends Support The Path to Wellbeing

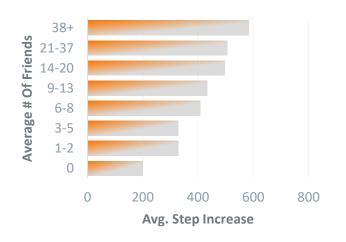
Stronger social networks also correlate to increased engagement, activity & health

More Engagement¹



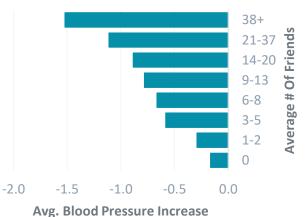
More Activity²

Average # of friends directly correlated to increasing activity:



Healthier Outcomes³

Average # of friends directly correlated to reducing blood pressure:







^{2.} Change in average steps from first 14 days of tracking to average steps most recent 30 days of tracking. Data from 2008-2018 validated only (from devices). n=577,830



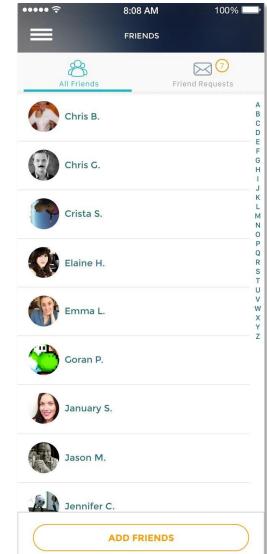
^{3.} Change in first recorded Systolic BP to last recorded Systolic BP. Data from 2008-2018 validated only foo self-entry). n=128,949

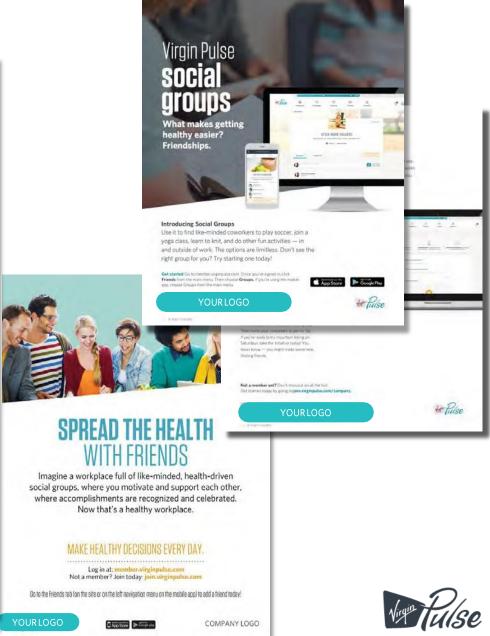
Social Support for Dow Employees

Virgin Pulse incorporates social support throughout the platform.

Friends and family, social groups, and chat features help Dow employees encourage each other and acknowledge each other's success.





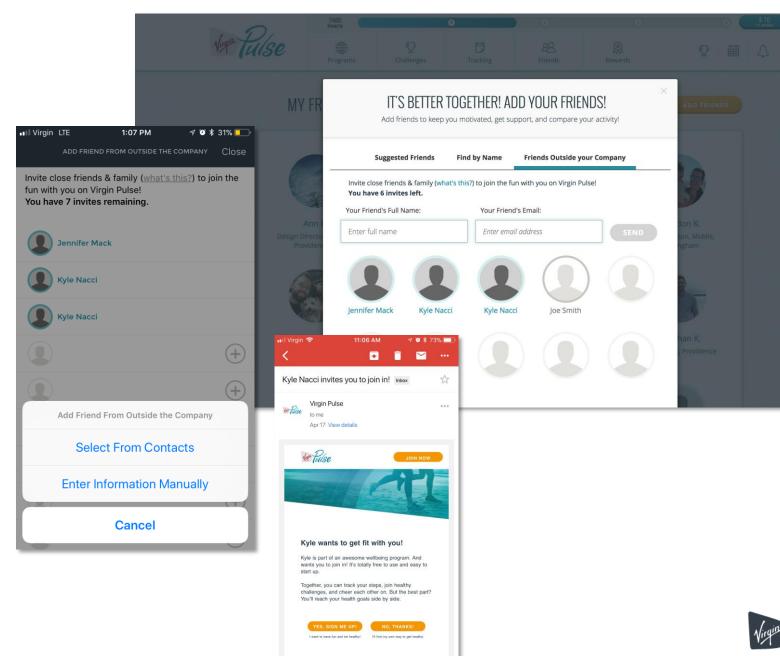


Dow Friends & Family

Dow employees can connect with each other through the app, building a wide support system through a variety of interactions.

Additionally, Dow employees can invite up to 10 friends and family members outside of Dow, using either the web or mobile app.

Friends can connect devices or other tracking apps, choose their interests, track their habits, view daily content cards, and participate in challenges.

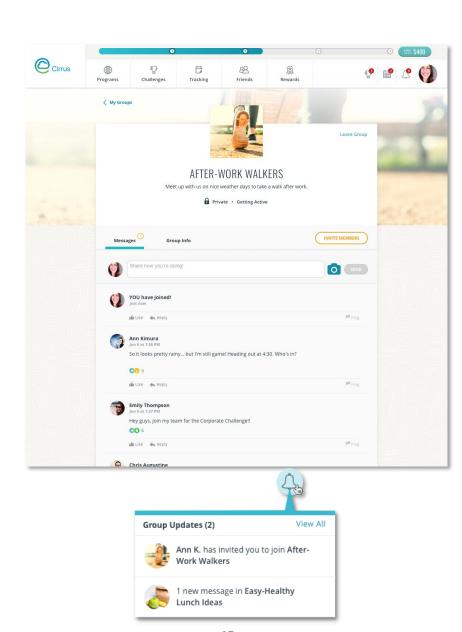


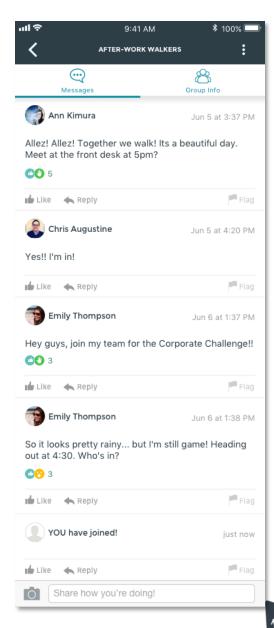


Dow Social Groups

Social Groups are a Virgin Pulse feature allowing members to interact with their coworkers through groups on various topics. Members can create and join groups of their preference on their Virgin Pulse account.

The members then have a shared board on which to share information and post comments. For example, members could create a group to share recipes and encourage each other to cook.





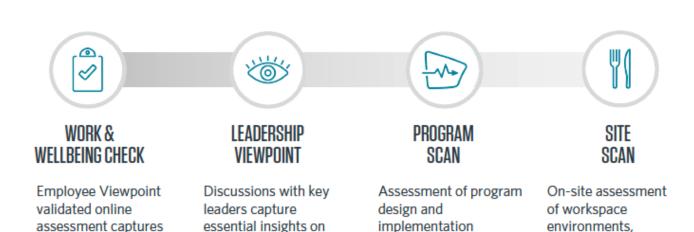
Virgin Pulse Culture Check for Dow

Virgin Pulse Culture Check applies a unique four-pillar approach to produce a benchmarked report and detailed, actionable recommendations tailored for your situation.

Evaluating your culture can uncover unexpected opportunities. Unlike typical self assessments and scorecards,

Virgin Pulse Culture Check concisely synthesizes data from multiple aspects of your culture, and provides you strategic guidance, realistic recommendations based on validated metrics and evidence-based best practice research.

At the core are the insights gained from those who matter most: your employees.



strategies to pinpoint

opportunities to better

align with best

practices.

foundational

and practices.

elements such as

policies, perceptions



outdoor spaces and

nearby community

amenities.

company-wide and

location-specific

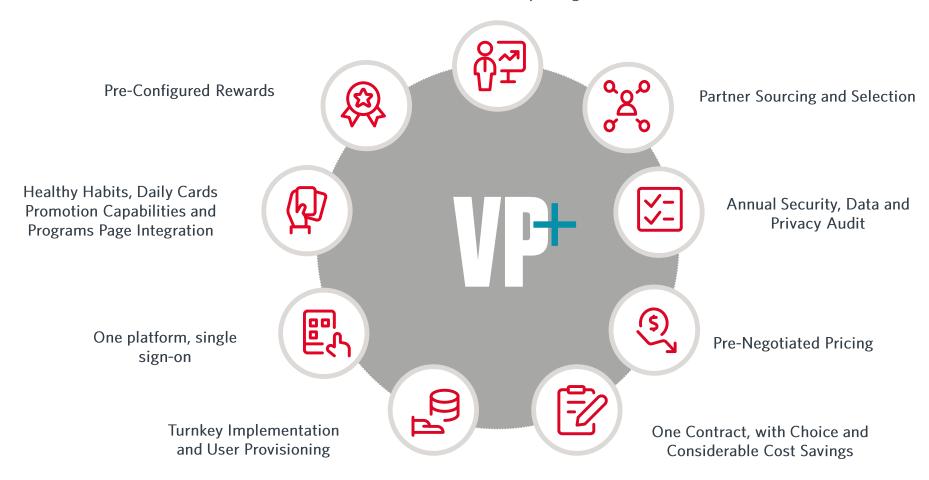
employee

perceptions.

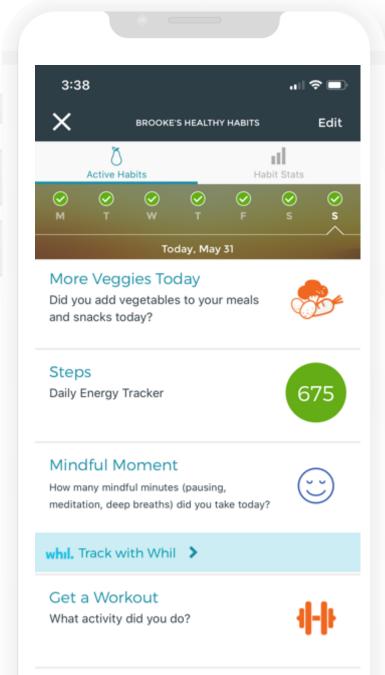


Complete Lifecyle Management Included in VP+

On-Demand Reporting







Connected Member Experience

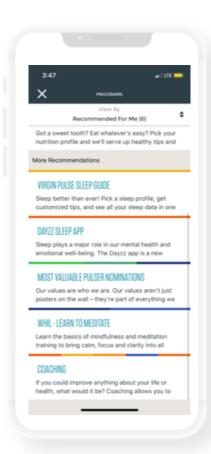
VP+ expands employee's personalized, daily health and wellbeing experience and helps to increase awareness, utilization, and creates successful daily routines.

- All partners, all in one place
- Healthy habit integration makes tracking daily habits easy*
- Motivating and supportive of employee journey



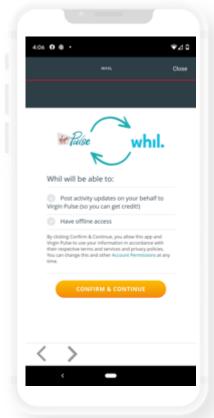
All-In-One, Integrated Engagement Platform

Navigate to and access partners using the programs page.

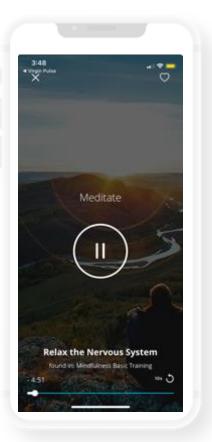


Seamlessly connect to partner applications from Virgin Pulse.

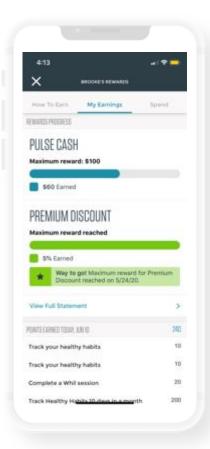
Member confirms terms and conditions.



Access partner content directly within the partner application.



Complete activities to earn rewards within Virgin Pulse.





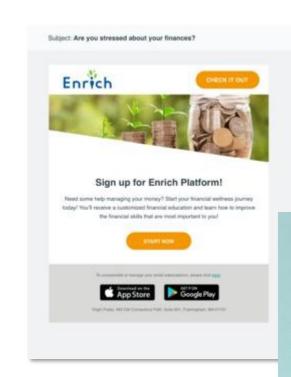
VP+ Member Communication Package

Available Campaign for VP+

- Email Feature Guide
- Poster / Digital Display
- Postcard
- Table Tent

Available Campaigns for Each VP+ Partner

- Email
- Poster Digital Display
- In-App Mobile Message





Looking to join? Go to join virginpulse.com or the Virgin Pulse mobile app

Utilize Custom Comms Credits for Customization



Police

oviahealth

Client Support for Dow





Virgin Pulse Client Success

Your Client Success Manager, and our extended team of experts, provides consultative, collaborative support at every step.

We lead with operational excellence to ensure you – and your employees – get the most of your program.



Implementation & Program Design Strategy



Tactical & Strategic Program Management



Data-driven Decision Making & Ongoing Analysis



Member Engagement Strategy & Communication Support



Your Value Map

\bigcirc	Vision	Your organizational mission - the why behind your program			
\bigcirc	Values	Your true north - the guiding principles that inform your decisions			
\bigcirc	Objectives	Program goals and outcomes that represent success for your organization			
\bigcirc	Actions	Strategic plans and focused activities to drive progress toward your objectives			
⊘	KPI's	Key performance indicators that identify and measure program impact			



Discover



Develop & Implement



Deliver



Demonstrate Value

Consultative and Collaborative Support





Enhanced Incentive Design Flexibility

More Personalized. More Engaging. Better Outcomes.



Biometric Rewards

Reward members for hitting a biometric target metric or percentage improvement.



Grouping

Group actions together with rewarding contingent on completing one, some or all in a group. Allows for more choice for achieving rewards.



Reward Capping

Provide reward options to members outside of a levels game design while keeping a set budget.



Custom Completion Period

Set a window of time for actions to be completed.



Gating

Require certain actions be completed before any other rewards can be unlocked. Allows key activities to be emphasized.



Reasonable Alternatives

Reasonable alternatives are available for members to earn an award to offer equal opportunity to members.





Analytics & Reporting



On-demand aggregate program analytics and reporting across 100+ metrics



Extensive filtering and segmentation options to quickly inform JCI on important data



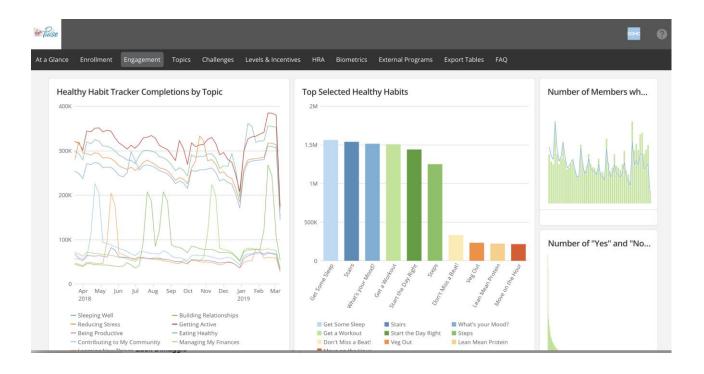
Data display and export tools to easily share insights with internal stakeholders



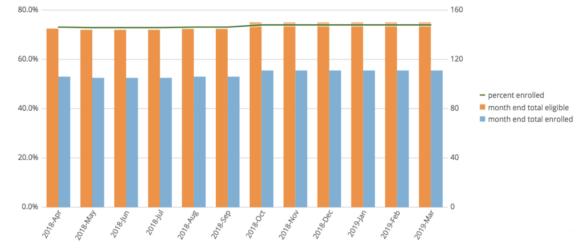
Back

On-demand reporting

- Ability to view aggregate insights into your program on a variety of metrics from engagement to biometrics
- Provisioned to only appropriate individuals with specific access
- Ability to export data into PowerPoint, Excel, and PDF formats
- Access on desktop or through the mobile app on iOS and Android



74.0 % of members are enrolled



Back

Quarterly & annual reviews

- In depth reporting and insights about your program provided to you on a quarterly and annual basis
- Provides stats around program usage, wellbeing areas, and biometrics
- Client Success team provides recommendations and actionable next steps to ensure program success







Incentives



Virgin Pulse Supports a Wide Range of Incentive Designs

Action Rewards Game

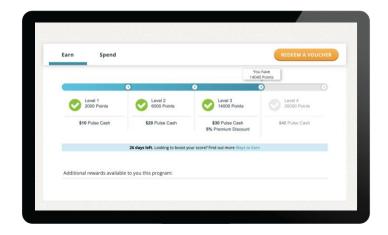
Healthy Lifestyle & Outcomes

Members complete an action or a group of actions to earn an incentive. A wide range of actions are supported.



Points/Levels Game

Members complete actions to earn points and reach levels. Levels unlock incentives. Configurable points-based game with four levels that can run quarterly or annual.





Enhanced Incentive Design Flexibility

More Personalized. More Engaging. Better Outcomes.



Biometric Rewards

Reward members for hitting a biometric target metric or percentage improvement.



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Group actions together with rewarding contingent on completing one, some or all in a group. Allows for more choice for achieving rewards.



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Provide reward options to members outside of a levels game design while keeping a set budget.



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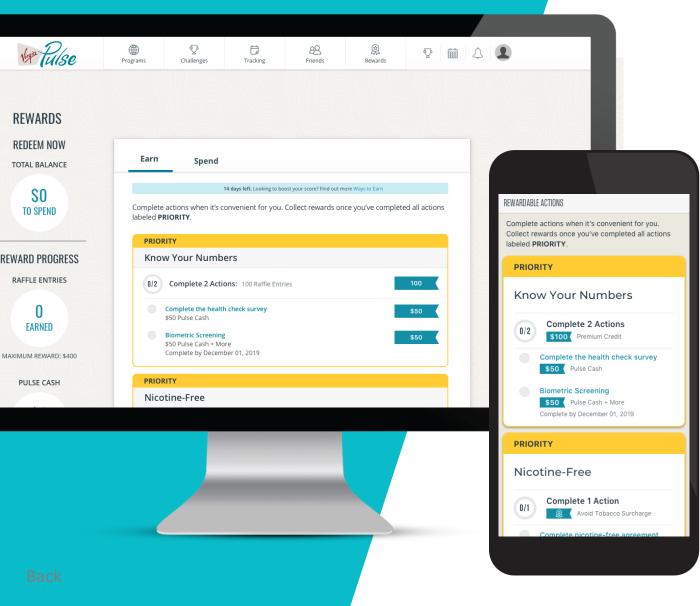


Reasonable Alternatives

Reasonable alternatives are available for members to earn an award to offer equal opportunity to members.







Outcomes Based Design

New framework incentivizes healthy actions and outcomes that drive results.

Support new configurations and a variety of program designs with:

- Grouping
- ✓ Gating
- ✓ Reward Capping
- ✓ Biometric Rewards
- ✓ Reasonable Alternatives
- ✓ Custom Completion Rewards



Live Services



VP Live Bolsters Homebase for Health™

Members are empowered to choose the elements and path most relevant to them

Approach is member-centric

Options for members to engage

Choice of focus is a key driver



Virgin Pulse Live – Experience and Expertise



Primary Coach Model

Individual's choose their focus within a holistic model addressing lifestyle and 22 condition issues integrated with the digital experience

Disciplines Include

- Personal Trainers
- Dietitians
- Emotional Health Coaches
- Social Workers
- Psychologists
- Life Coaches
- Nurses
- Nurse Practitioners

- Diabetes Educators
- Pharmacists
- Tobacco Cessation Specialists
- Chiropractors
- Health educators
- Public health & worksite wellness experts

66%

Reduction in blood pressure risk 39%

Reduction

Reduction in cholesterol risk

\$605

In healthcare savings per employee per year

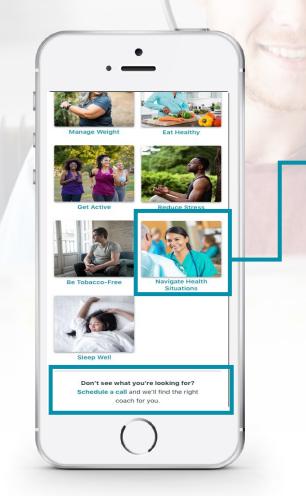


VP Live - Empowering Members Through Choice

Total Population Health Coaching Topics

- Anxiety & Depression
- Chronic Pain
- Diabetes
- Heart Health
- Substance Support
- Medicine Safety
- Infertility
- Digestive Health
- Pregnancy
- Lung Health

- Get Active
- Eat Healthy
- Reduce Stress
- Sleep Well
- Be Tobacco-Free
- Manage Weight
- "Don't See What You're Looking For?"



Navigate Health Situations

Your coach can help you navigate health situations by offering support, discussing your goals, and helping you





























Integrated Coaching Outcomes



Tobacco

30%

Of high-risk members reported no longer being a tobacco user after working with a coach and digital tools. Compared to 20% who only engaged with digital tools.



67%

Diabetes

Of high-risk members reduced glucose values by 10% or moved below 126 mg/dL. after working with a coach and digital tools. Compared to 52% who only engaged with digital tools.



45%

Anxiety

Improvement in GAD-7* score between call #1 and calls #4-5.
*GAD-7 is a measure of anxiety: Mild<5, Moderate<
10, Severe <15

Members Like It...

Member satisfaction

Telephonic Coaching Satisfaction 90%

Onsite Coaching Satisfaction

Client satisfaction

91%

Telephonic Coaching Satisfaction 94%

Onsite Coaching Satisfaction

...And It Works

Member Satisfaction





"Having someone to talk to actually made me enthused to take these simple easy steps. I am gradually feeling less stressed and I'm motivated to continue."

-Rosie, 56

2017 RedBrick Program Outcomes: n= 52,945 employees with repeat screenings in calendar year 2016 and calendar year 2017 and obese at baseline measure (2016)

Next-Steps Consult Helps Members Get Started (Or Unstuck!)

One Simple Step To Educate, Motivate, And Engage

Next-Steps Consult is a concierge-style conversation between member and Health Guide, focused on personalized guidance of members achieving their goals and **94% of members would recommend it!**

Satisfaction Survey





Participation at 180 days

	Without NSC		With NSC
Phone Coaching:	3%	\rightarrow	35%
Journeys:	9%	\rightarrow	30%
Habit Tracking:	19%	\rightarrow	43%



Onsite Support Encourages a Culture of Health



Coaching

- 1:1 holistic, person-first
- Group Stress & Resiliency, Diabetes Prevention Program (DPP)
- Informal hallways, fitness centers



Program Management

- High-touch support
- Wellness events/activities
- Integration with safety committees, on-site clinics
- Wellness committee member.



Education

- Stop-by-tables, Lunch N' Learns
- Support screening & flu shot events
- Leadership



Health Expert

- Client and member support
- Programs and portal
- FAQs
- Rewards and incentives

Boost Engagement:

98%

Of onsite coaching participants also enrolled in habit tracking

84%

Of onsite coaching participants also enrolled in digital coaching





Person-first

Choose your direction. Your coach will help you get there.

Traditional Coaching

- Singular disease or risk factor focus
- Fixed schedule and duration of calls
- Protocol-driven, data-collection oriented
- Phone track vs. Digital track
- Junior-level educators or R.N.S
- Clinically trained and focused
- Call-center oriented
- Limited change
- Scripted

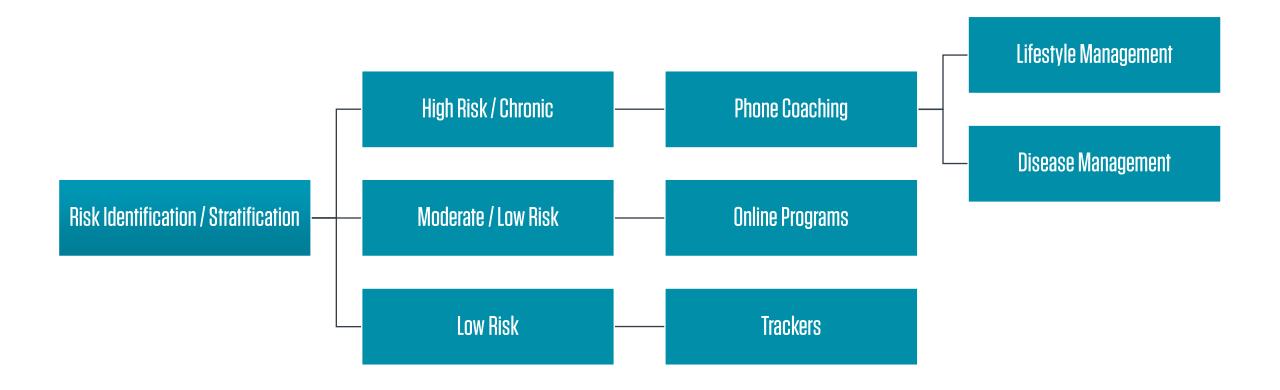
VERSUS

Person-first With A Well-being Coach

- Breadth and Depth
- Individualized schedule as long and as often as needed
- Person-driven, behavior change oriented
- Multiple ways to engage: blended model with live phone/on-site and digital support
- Experienced, credentialed, multi-disciplinary team
- Clinically grounded with consistent behavior design
- Outreach staff leverage behavior change framework to engage
- Continues to grow and evolve
- Nationally accredited training (first in industry)

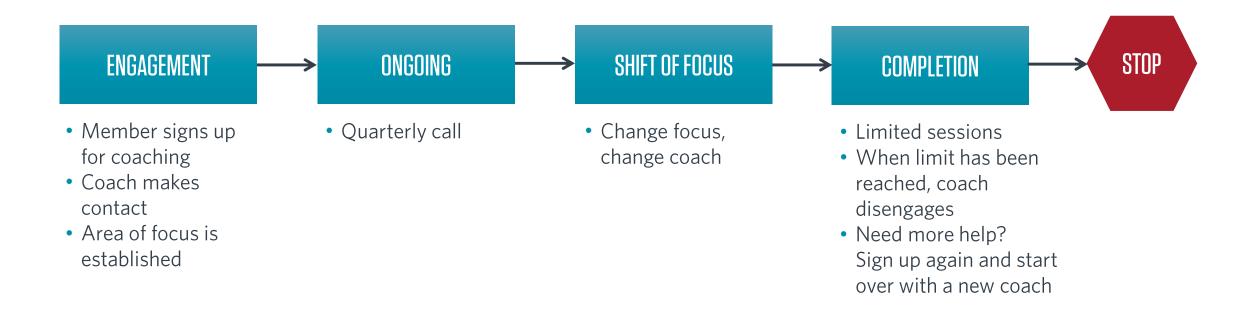


Traditional coaching – Risk stratification at intake



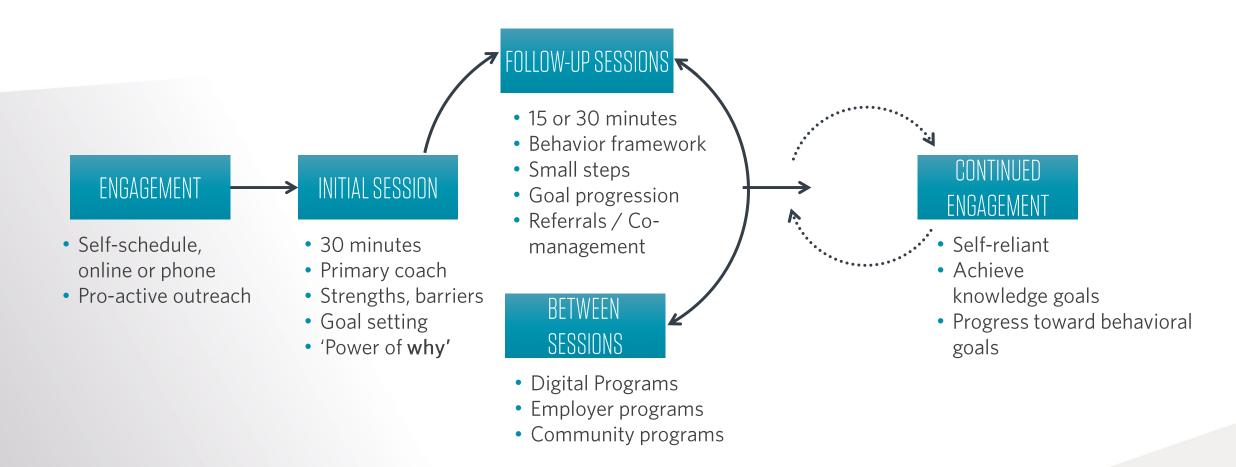


Traditional 'condition oriented' coaching – Consumer experience





Coaching the Virgin Pulse way





Behavior framework guides coaching relationships

	Motivation	Ability	Trigger
Personal	Engage	Break goals	Break goals
	intrinsic motivators	into small steps	into small steps
Social	Engage	Work	Social
	support	together	reminders
Structural	Align	Change	Link to
& Financial	incentives	environment	environment

Integration of Behavior Change Strategies

- Fogg Behavior Model
- Positive Psychology
- Ethical Influence
- Cognitive Behavior Model
- Motivational Interviewing
- Transtheoretical Model
- Christakis Social Connectivity
- Mental Contrasting
- Self-determination Theory

Peeling back the "onion" – or getting to what matters





VOI/ROI



Value On Investment Framework (VOI)

Business

performance

• Employee Engagement

- Company Culture
- Performance & Productivity
- Retention of Key Employees
- Employee Value Proposition

Direct cost saving

- Absenteeism
- Presenteeism
- Medical & Rx Claims
- Workers' Compensation & Safety

Wellbeing Outcomes

- Disease Risk
- BMI, Blood Pressure, Cholesterol
- Biometric Indicators
- Overall Health
- Psychological Health

Wellbeing Behaviors

- Activity Levels
- Sleep Quantity & Quality
- Nutrition
- Engagement & Satisfaction Levels

Back

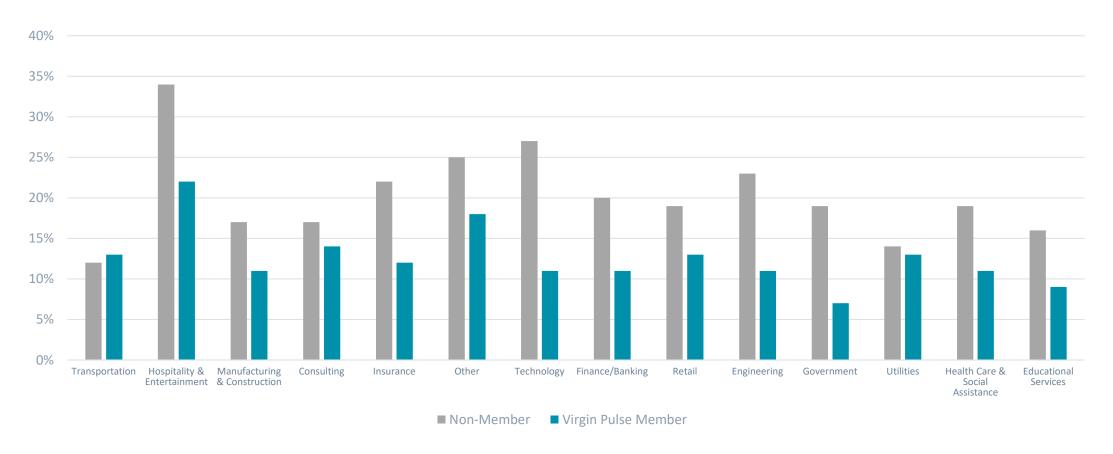
Virgin Pulse Measurably Boosts Company Culture Across the Book of Business

Employees See The Value Proposition,		are Committed & Engaged		and Lift Productivity	
58%	Virgin Pulse makes their company a better place to work	45%	More engaged at work	45%	More energetic at work
65%	More aware of other benefits	58%	More proud of company culture	44%	More productive
62%	Would feel disappointed if they could no longer use Virgin Pulse	81%	Have developed positive daily habits	28%	Fewer sick days



Staff Turnover is 50% Lower for Virgin Pulse Members Overall

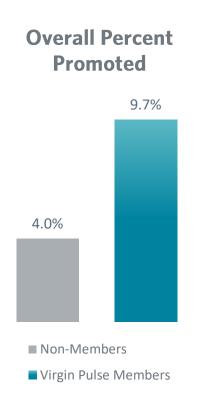
In most industries non-members leave more than members

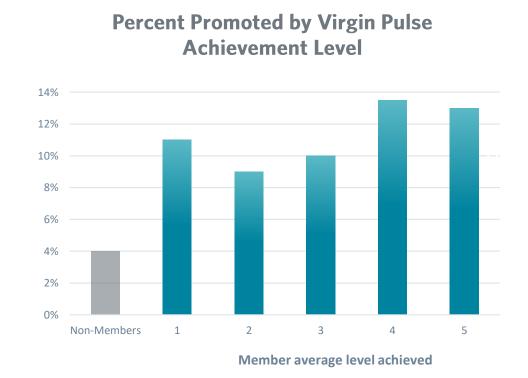




Performance Study: Members More Than Twice As Likely To Be Promoted

All Employees (8% Of All Promoted) That Received 2 Promotions In 2014 – 2016 Were Engaged Virgin Pulse Members

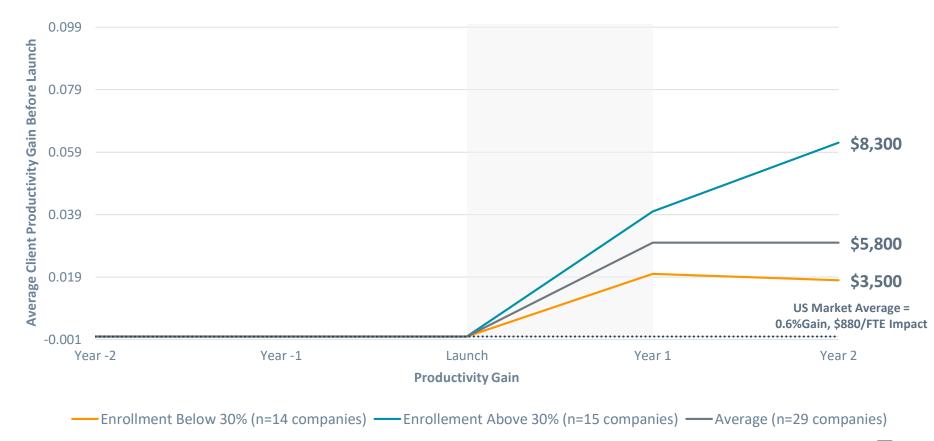




Virgin Pulse Impacts Human Capital Productivity

In most industries, non-members leave more than members

Increase in enrollment = 16% productivity gain or USD\$27 million impact²





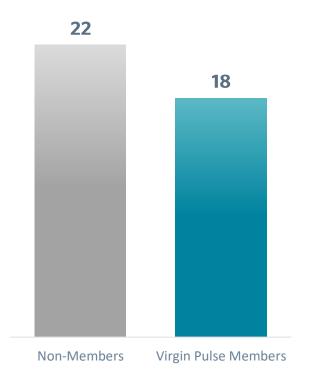
Productivity Study: Reducing Absenteeism at work

Employees engaged in wellbeing program took less unscheduled time off

Lower Unscheduled Absence Rate* For Members vs Non-**Members. VP Clients Average** 15-20% Lower Member Absences. 3,560

Additional Days Per Year Of Productive Time* For Members Over Nonmembers.

Annual Absence Hours Per Employee

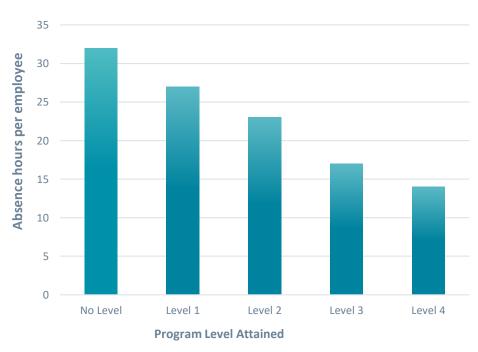




Productivity Study: Reducing Absenteeism at work

Program engagement correlates to higher productivity, and less healthy workers saw bigger productivity gains

Member Reaching Higher Program Levels Take Off Less Unscheduled Time Overall



Annual Absence Hours Per Employee

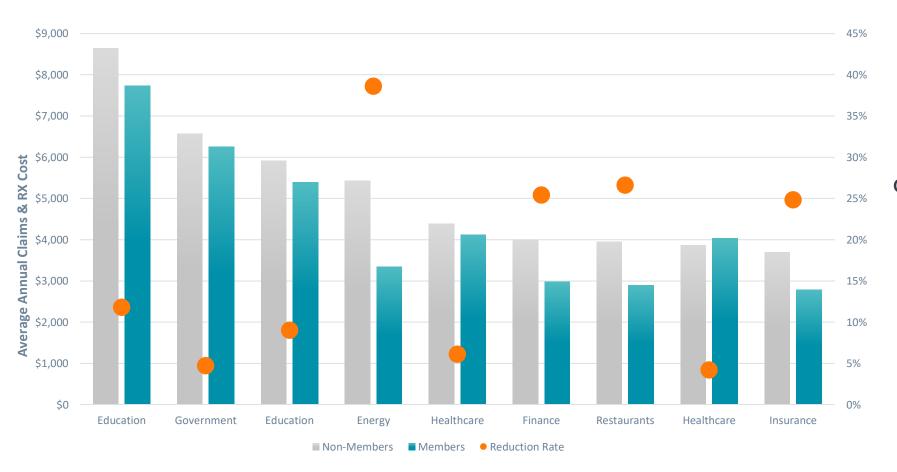




105

Medical claims reductions

Claims are lower for members vs. non in 2-3 years Post-launch



On Average Members Reduce Claims Costs By 4% - 39%

\$1,029*



Improving Safety & Worker's Compensation

2.9x

Lower worker's Compensation Claims For Members Vs. Non-members Injury Rates Are Cut In 1/2 Among Program Members



Positive Impact on Health Risk

Percentage of high-risk members who have improved since joining VP



Total Cholesterol

49%,



Stress



Lost Weight

50%



Increased Activity

60%



Lowered Blood Pressure

03%

Positive Impact on Health Risk

Percentage of members who have improved or maintain healthy since joining VP



Maintain Healthy or Lost Weight

59%



Maintain Healthy or Increased Activity

62%



Maintained Healthy or Decreased Blood Pressure

67%

Impact on High BMI Risk Employees

High Risk Virgin Pulse Members Lower Their BMI (BMI for members starting >=30)



50%

Of high-risk members reduced their BMI since joining Virgin Pulse

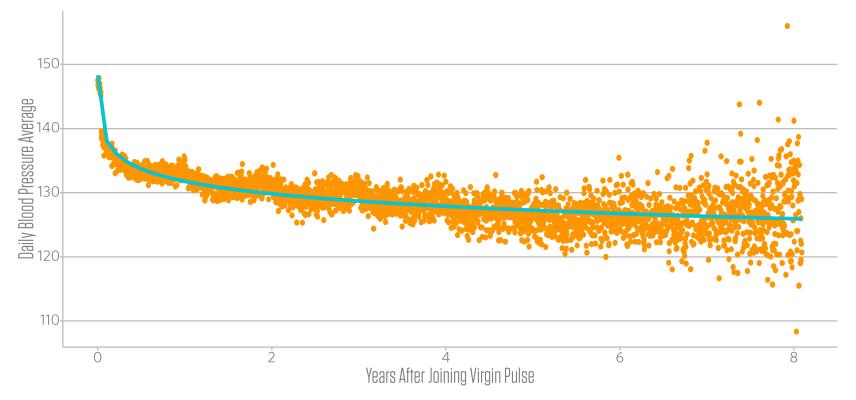


Impact on High BP Risk Employees

High Risk Virgin Pulse Members Lower Their BP (Average High-risk Starting >140 Systolic)

83%

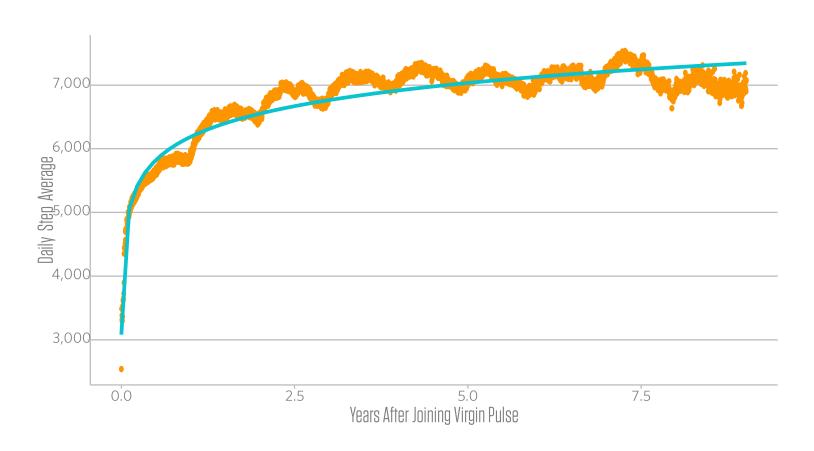
Of high-risk, hypertensive members reduced their BP since joining Virgin Pulse





Sustained Increase in Physical Activity

Daily Step Increase For Members Starting With <5000



68%

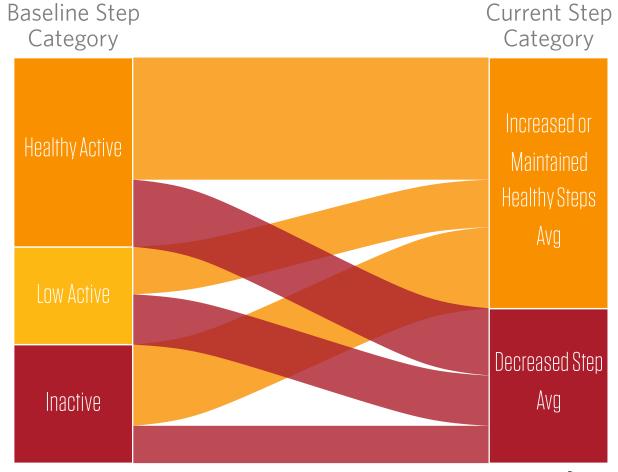
Of high-risk, inactive members increase their activity since joining Virgin Pulse



Shift in Physical Activity

62%

Of Members increased or maintained healthy step avg





Research Based Outcomes



Health Assessment Measure | Stress High Risk

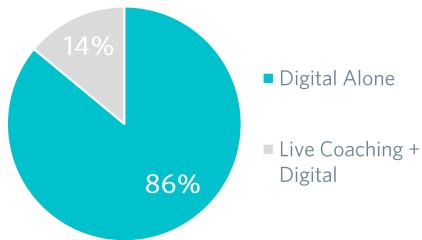


Of members identified at baseline as high risk choose to take action and engage with one or more VP offerings

53%

Of members at high risk for stress engaged with digital tools made clinically significant improvement YoY





55%

Of members at high risk for stress engaged with a VP Coach supported by digital tools made clinically significant improvement YoY

19.4%

Of members at high risk for stress engaged with a VP Coach and actively tracking healthy habits moved to low risk YoY



Health Assessment Measure | Tobacco

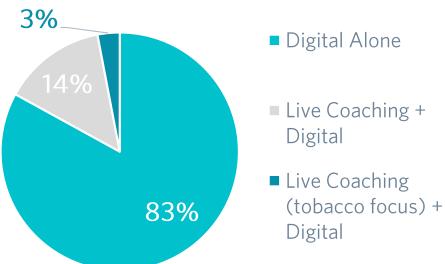


Of members identified at baseline as tobacco users choose to take action and engage with one or more VP offerings

20%

Of members identified as tobacco users engaged with digital tools quit using tobacco





23%

Of members identified as tobacco users engaged with a VP Coach supported by digital tools quit using tobacco

30%

Of members identified as tobacco users engaged with a VP Coach, focused on tobacco cessation and supported by digital tools quit using tobacco



Back

Health Assessment Measure | Activity High Risk



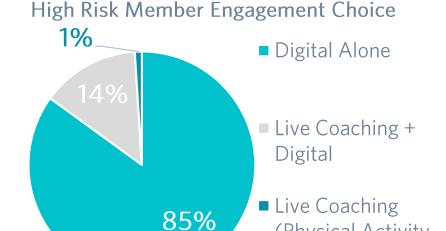
Of members identified at baseline as high risk choose to take action and engage with one or more VP offerings

(Physical Activity

Focus) + Digital

73%

Of members at high risk for physical activity engaged with digital tools made clinically significant improvement YoY



74%

Of members at high risk for physical activity engaged with a VP Coach, supported by digital tools made clinically significant improvement YoY

Of members at high risk for physical activity engaged with a VP Coach, focused on physical activity and supported by digital tools made clinically significant improvement YoY





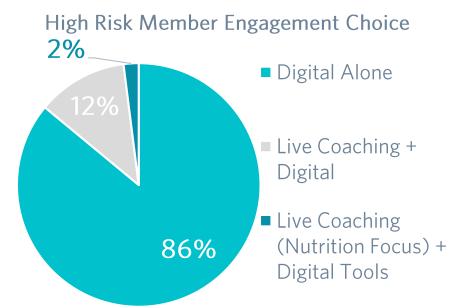
Health Assessment Measure | Nutrition High Risk



Of members identified at baseline as high risk choose to take action and engage with one or more VP offerings

58.7%

Of members at high risk for nutrition engaged with digital tools made clinically significant improvement YoY



58.8%

Of members at high risk for nutrition engaged with a VP Coach, supported by digital tools made clinically significant improvement YoY

60.1%

Of members at high risk for nutrition engaged with a VP Coach, focused on nutrition and supported by digital tools made clinically significant improvements YoY



Biometric Validated Measures | Obesity High Risk

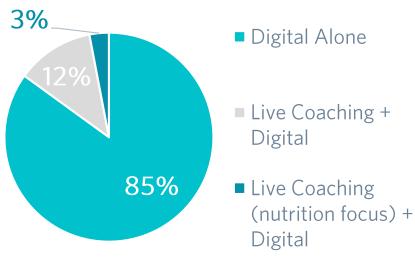


Of members identified at baseline as high risk choose to take action and engage with one or VP offerings

20%

Of members at high risk for obesity engaged with digital tools made clinically significant improvement YoY





22%

Of members at high risk for obesity engaged with a VP Coach supported by digital tools made clinically significant improvement YoY

32%

Of members at high risk for obesity engaged with a VP Coach, focused on nutrition and supported by digital tools made clinically significant improvement YoY





Biometric Validated Measures | Diabetes High Risk

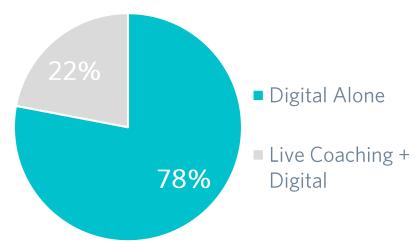


Of members identified at baseline as high risk choose to take action and engage with one or more VP offerings

52%

Of members at high risk for diabetes engaged with digital tools made clinically significant improvement YoY





53%

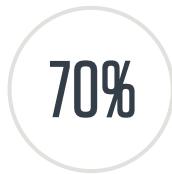
Of members at high risk for diabetes engaged with a VP Coach supported by digital tools made clinically significant improvement YoY

67%

Of members at high risk for diabetes were referred and engaged with additional client benefits through the VP platform



Biometric Validated Measures | BP High Risk

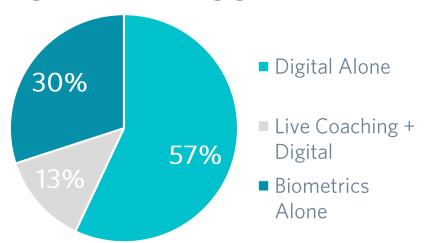


Of members identified at baseline as high risk choose to take action and engage with one or more VP offerings

68%

Of members at high risk for hypertension engaged with digital tools made clinically significant improvement YoY





68%

Of members at high risk for hypertension engaged with a VP Coach supported by digital tools made clinically significant improvement YoY

65%

Of members learning of their high risk through biometric screenings took action directly without engagement with VP and made clinically significant improvement YoY



Biometric Validated Measures | Non-HDL High Risk

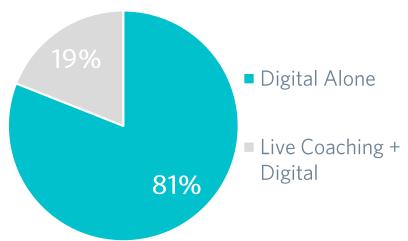


Of members identified at baseline as high risk choose to take action and engage with one or more VP offerings

48%

Of members at high risk for hyperlipidemia engaged with digital tools made clinically significant improvement YoY





48%

Of members at high risk for hyperlipidemia engaged with a VP Coach supported by digital tools made clinically significant improvement YoY

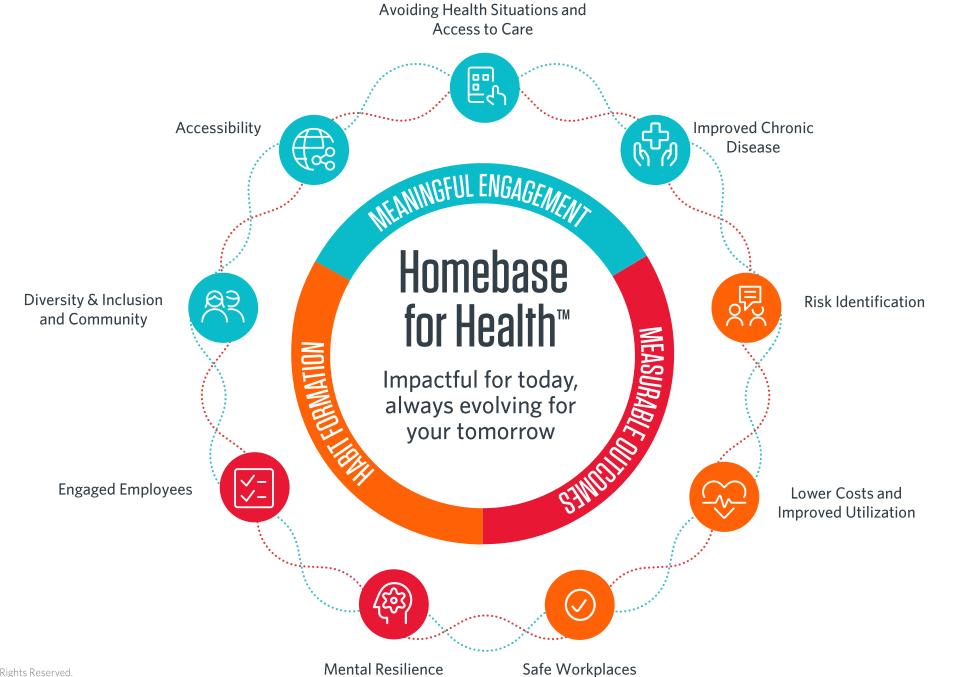
65%

Of members at high risk for hyperlipidemia were referred and engaged with additional client benefits through the VP platform



Roadmap







Back

Our Innovation Continues to Drive Health Outcomes

Global, Flexible and Interoperable

Deliver a truly configurable Homebase for Health™ - anywhere in the world, with consistency and stability.

Deeply Personalized Engagement

Provide a personalized, relevant and meaningful experience for each member to drive engagement.



Concrete VOI and ROI

Create real value and driving meaningful outcomes.

Benefits and Care Guidance

Simplify access to benefits and removing friction from finding quality care.

Intrinsic Motivation

Create a wellbeing solution that members enjoy participating in and find value in regardless of incentives.

Condition Depth

Help members understand, manage, mitigate and reverse a broad range of conditions.





Global Innovation Achievements



Outcome-based & Dynamic Rewards Configuration

Expanded Global Partner Network

Multi-factor Authentication

Expanded Languages, incl. Dutch and Thai



AI-Based Personalization & Recommendation

Healthy Habit & Journeys Recommendations

VP Ignite Enhanced



Journeys
Digital Coaching

New Non-steps Challenge Framework

Mindfulness Challenge

Charity Challenge

VP GO Global Wellbeing Event



Lifestyle & Condition Mgmt. Coaching

Global Coaching & EAP

VP Transform Digital Therapeutics for Pre-Diabetes

> Condition Management Personalization

Health Check HRA



Benefits Navigation

Transparency Tools

> Next-Steps Consult



Enhanced Self-Service Analytics

Culture Check





Global Innovation Roadmap for 2020-2021



Public API & Developer Portal

Omnichannel Communicati ons

VP+ Partner Bundle

Enhanced Connection s and Interactions for Partners

EHR Connections

Expanded Global Partner Network

Arabic Language Support



New Dynamic User Experience and Domain Navigation

Deeper Device Connections In Stats and Habits

Smart Nudges Driving Personalization and Recommendation

Diversity & Inclusion Content Updates

Relevant Precise Engagement Drivers "Right action, right time"

RR INTRINSIC MOTIVATION

VP TV Streaming Workouts & Classes

Fun Pop Quizzes, Polls & Surveys

Direct Consumer Accounts and Consumer Buy-ups

Peer Recognition & Culture Celebration

Sleep, Finance & Weight Management Challeng es

Global Crosssponsor Challenge Event



Gaps in Care & Health Profile

Digital Therapeutics for Hypertension, Weight Management & Sleep

Coach Connectivity: Messaging, Inbound & Group Coaching

New Health Scenario Tips, Habits, Journeys & Challenges

VP Therapy for Behavioral Health



Benefits Navigation with Concierge

Digital Wallet

Plan Details, Insight &

Recommendations

Bill as Claim & Directed Spend

Enhanced Family, Kids and Older Adults Support

Care Guidance with Advocacy

CONCRETE ROI & VOI

Workplace Risk Assessment & Contact Tracing

Claims ROI Reporting & Population Health
Analytics

Enhanced Client Admin Experience

Partner and Benefit Targeting & Conversion Insights

Program and Campaign Success Insights





Global Innovation Roadmap for 2020-2021

Winter '20 (October 1st)

Wellbeing Innovation

Updated Dynamic User Experience and Navigation

Workplace Risk Assessment

Peer Recognition & Culture Celebration

Deeper Device Connections in Stats and Habits

Smart Nudges Driving Personalization and

Recommendations

Partner Bundle Offer

Expanded Global Partner Network

Inbound Coaching and Coach Messaging

New Health Scenario Content

Gaps in Care & Health Profile

Digital Therapeutics for Weight Management

Claims ROI Reporting

Benefits Navigation with Concierge

Summer '21 (April 1st)

Workplace Contact Tracing

Diversity & Inclusion Content Updates

Global Cross-sponsor Challenge Event

Sleep Challenge

VP TV pilot

Expanded Global Partner Network

VP Therapy pilot

Digital Therapeutics for Hypertension

Group Coaching

Digital Wallet

Benefits Plan Details

Bill as Medical Claim



Care Guidance

Benefits &

Condition

Depth

Program Design



Wellness Best Practices





Delivering Design - Sample Design For Employers

	Year 1 Enrollment, Awareness, Culture	Year 2 Engagement, Behavior Change	Year 3 Measurement, Growth
Strategic Priority	Establish success metrics Focus on successful rollout of employee experience with positive employee impact & reach	Align more closely to org culture & messaging to fine-tune program approach, drive behavior change	Deeper analysis of program impact against success metrics. Initiate global program
High Tech Solutions	Engage platform, device integration, gaps in care, custom surveys, custom challenges	Rollout Health Stations at critical locations for ongoing, validated biometric measurement	Consider benefit navigation upgrade to build upon Total Health Engagement experience
High Touch Solutions	Onsite biometric screenings, PCP forms, Next Steps Consult and phone coaching	Targeted promotion of ongoing Live Coaching based on risk	Custom VOI analysis from VP Institute, global program coordinator
Partner Integrations	Incorporate VP programming, Omada, Livongo, Hello Heart, Lifeworks, WW, Quest, Etc.as well as benefit partners	Additional client benefits integrated into platform/incentive design.	Track interests and risks and consider VP partner upgrades in critical areas
Incentive Design	Flexible points program – aligned across sub-populations in US Explore Daily engagement configuration	Adjust program rigor as needed Layer in more health-improvement point triggers related to health station rollout	Revisit incentive design to ensure relevance/effectiveness Expand to hourly workforce or benefitenrolled spouses
Communications Back D Virgin Pulse 2020. All Rights Reserved	Champions engagement video, Activation & ongoing VP campaigns, new hire onboarding materials, onsite launch events	Success story campaign, custom Pillars including safety, sustainability, diversity content, custom surveys leveraged for non-wellbeing initiatives	Incorporate wellbeing themes into manager training, Champion recruitment campaign

Employers

Incentive Design Considerations

TOTAL AVAILABLE REWARD AMOUNT

Health Assessment
Onsite, lab or provider screening
Health Assessment

Onsite, lab or provider screening

The street of category specific partners targeting weight, sleep, pre-diabetes, diabetes, heart disease, HBP, telemed, emotional, dental, cessation.

Onsite, lab or provider screening

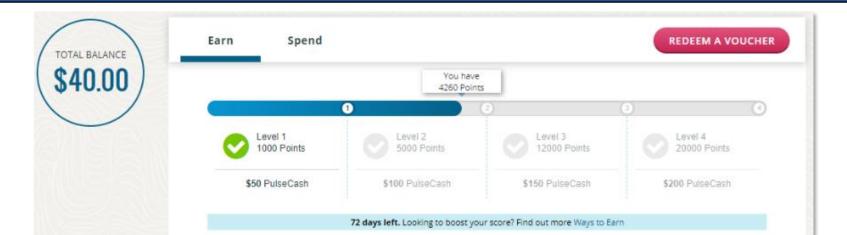
Points vary based on activities, date, activity completed and partner

1,000 points = \$125, 2,000 points = \$250, 3,000 points = \$500

Aligning Focus to Daily Engagement / Choice

פנ	"My Wellbeing Survey"	"My Wellbeing Numbers"		"My Wellbeing Activities"	
,	Health Assessment	Onsite, lab or provider screening	Coaching/Journeys Activity Tracking Daily Content Review	Integrated Partners Local Events Health Habits	Challenges Events Sleep/Nutrition Guides

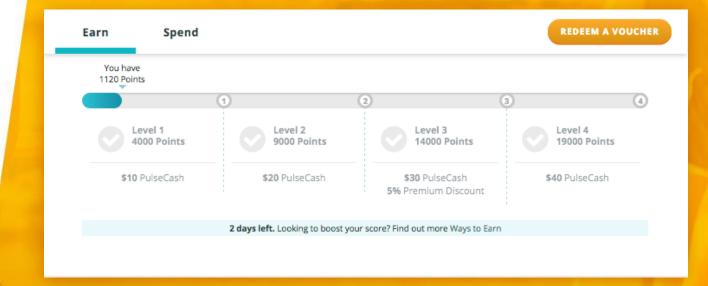
Points accrue across game levels as earned. Key programmatic items can be highlighted isolating or by assigning greater value





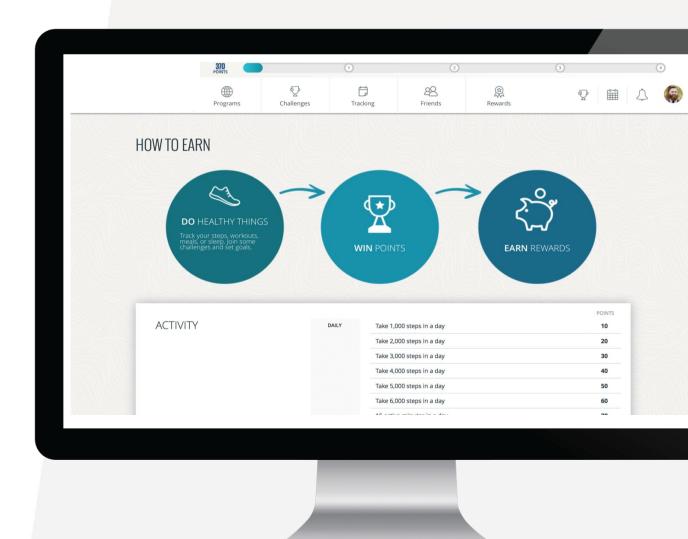
Designing For Daily Engagement Levels Platform

- Virgin Pulse can configure the applicable activities to earn points and the points employed to activities
- Individuals will accumulate as many points as possible throughout the levels program
- As members accumulate points, they will move through the four levels
- The goal is for members to reach as many levels as they can to maximize their reward earnings
- Members' points accounts will reset to zero quarterly encouraging year-long participation and engagement with the platform



Earning Points Encourages Healthy Behaviors

- Client-specific earning opportunities
- Activity (e.g., walk 7,000 steps per day)
- Interest & Goal setting
- Daily Education Cards
- Personal Healthy Habit Trackers
- Challenges
- Coaching
- On-going participation & tracking
- Social interactions



Enrollment & Engagement Predictors



Qualitative Variables

LEADERSHIP SUPPORT EMBEDDING WELLNESS IN YOUR CULTURE

CHAMPIONS NETWORK

STAFF SUPPORT

ADDITIONAL BEST PRACTICES

Leaders provide visibility and organizational support which promotes the program and encourages participation. Especially ideal if leaders are seen participating (in challenges, etc.) and/or are willing to tell the story.

Promote wellness in your corporate culture by declaring it as a value and focal point. Things like providing healthy snacks, encouraging exercise equipment and classes, and other helpful encouragements and tying in Virgin Pulse where possible.

Champions can provide local help and support to members, including helping their coworkers enroll.
Champions increase the social contagion and strength of coverage, especially in non co-located (multi-site) organizations.

Dedicated staff support can help make Virgin Pulse and wellbeing a success at your company. From things like a full calendar to frequent challenges, staff support can help utilization and enrollment.

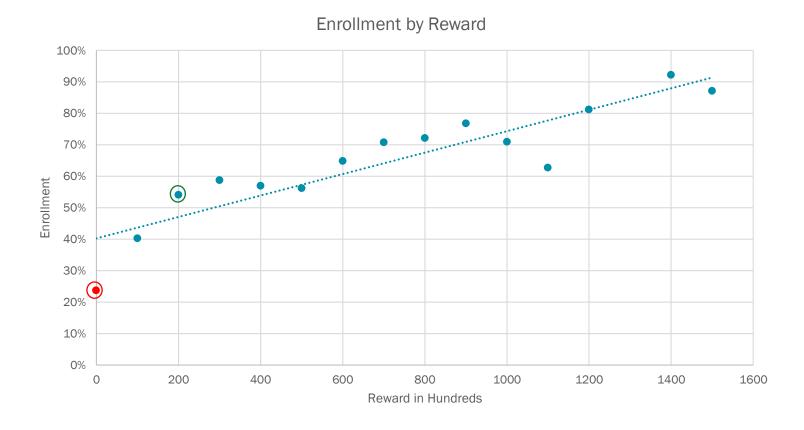
- SSO seamless access
- Health Stations available
- Quarterly Levels Program
- Mindful marketing and communications
- Running Corporate Challenges
- Participating in Monthly Healthy Habit Challenges
- Rewarding onsite activities frequently

QUANTITATIVE VARIABLES

DESIGN FACTOR	CLARIFICATION	TYPE OF IMPACT
Total Rewards	Total Rewards offered is the most important enrollment predictor	Positive Impact for Enrollment/Engagement
Cash Reward	Offering cash incentive	Positive Impact for Enrollment/Engagement
Free Device	Is a free device offered to members?	Positive Impact for Enrollment/Engagement
Eligible Email Addresses	Supports our ability to communicate initially	Positive Impact for Enrollment/Engagement
Must do something for device	Members having to do something for a free device	Positive Impact for Enrollment/Engagement
% of eligible at one location (centralized)	A central location can help spread the word quickly	Positive Impact for Enrollment/Engagement
International Location	International locations also note a higher enrollment.	Positive Impact for Enrollment/Engagement
Spouse population	Spouses included in eligible population	Positive Impact for Enrollment/Engagement
Raffle Reward	employees can entries into a raffle	Negative Impact for Enrollment & Engagement
ck Monthly Fee	Member to pay fee to participate in VP	Negative Impact for Enrollment

Effect Of Rewards On Enrollment

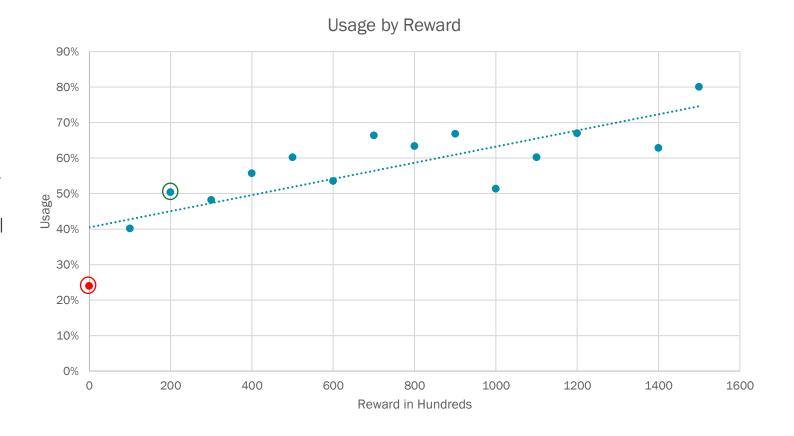
- The effect of rewards on enrollment is mostly linear, with very large rewards seeing higher enrollment percentages.
- Zero rewards is a bit of an exception, with zero rewards being especially low enrollment
- At \$200 the rewards begin to have a substantial impact, at 54% enrollment





Effect Of Rewards On Usage

- Reward effects on usage are very similar to those on enrollment
- The effect of rewards on usage is mostly linear, with very large rewards delivering higher utilization
- When no rewards or raffles are offered, usage is drastically effected
- At \$200 the rewards begin to have a substantial impact, with 50% usage
- Integrating 3rd party programs into the program and incentive design can increase usage by approximately 3%
- There are certain effects which have a negative impact on the predicated utilization. These include:
 - Raffles Only (no monetary incentive)
 - Member penalty
 - Number of years in the program





Biometric Screening



Screening Events Managed By Virgin Pulse



Our expert team takes the hassle out of biometric screening administration

86%

Client satisfaction with biometric screening services

89%

Of site coordinators would recommend screenings to others





Consultative Planning

- Strategic recommendations and participation forecasting
- Coordination of all logistics and documentation, including options for remote employees
- Communications strategy and event promotion

Event Management

- Staff preparation, compliance and safety checks
- Delivery of supplies and set-up of screening location(s)
- Registration monitoring and participant reminders
- Individual results brochures and exit consultations

Data Integration & Insights

- Secure data exchange, QA, and individual results integration
- Aggregate reporting for population health insights, risk areas, and opportunities
- Incentives and rewards fulfillment; resource and support recommendations



The Screening Experience

Onsite Check-in

Participant securely confirms registration with a photo ID and user-created pin.

Biometric Screening

Screener performs tests and measurements behind a privacy screen and shares individual results brochure.

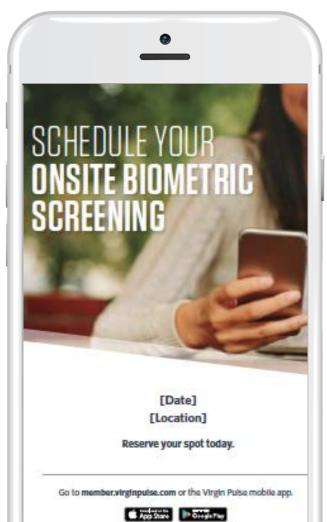
Next Steps

Screener provides participant with results brochure and exit consultation.

Optional: Health Educators onsite to provide extended education consultation.



Simple Tools For Screening Participants



Pre Screening

- Automated event communications
- Online registration access and confirmation
- Appointment scheduling and reminders

Post Screening

- Access auto-populated screening results
- Set goals based on individual health information
- Receive Incentive credits within 10 business days



Marketing & Communications



Communications Approach

System-Generated Standard Messages

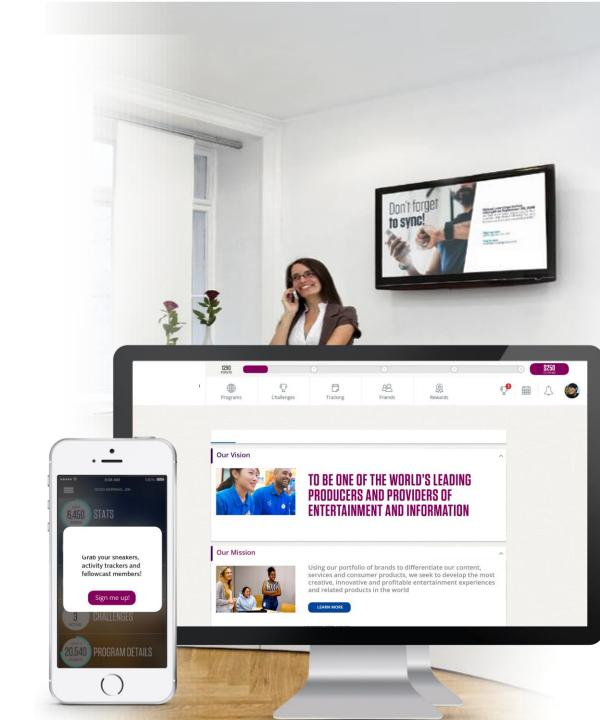
Automated, targeted messaging based on member interests, goals, and platform activity, delivered in cast member's language choice

On-Demand Engagement

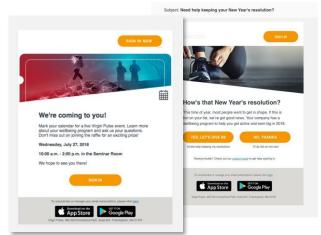
Admins can access the Client Resource Center to download readuse member marketing assets like posters and user guides from robust library.

Custom Communications

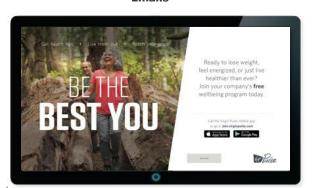
Designed to support your unique program, Disney can utilize its **Annual Communications Service Credit** toward the design and delivery of custom communication assets and unique campaigns.



Communication Channels & Tactics

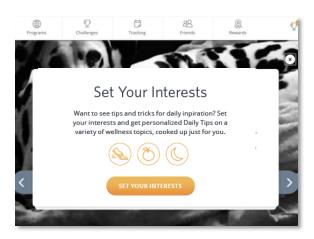


Emails



STATS
STEPS

In-app Reminder - Mobile



Site Popup - Desktop





Offline Asset - Feature Guide

Offline Asset - Poster



Push Notification - Android



Push Notification - iPhone



Offline Asset - Postcard



Member Driven Messages

Timely messages and proactive reminders delivered throughout the year

Seasonal Push Notifications

Notes of encouragement aligned to a **New Hires**

seasonal holiday

Automated enrollment campaign is activated when new hires are added

Administrative Messages

Password resets, security updates

Champions Check-in

to your eligibility file

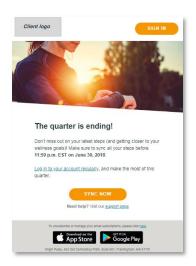
Monthly Email sent to Champions network with tips and strategies

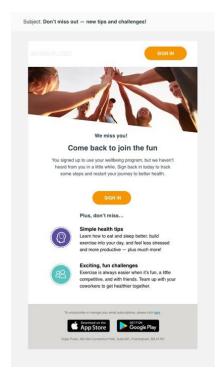
Quarterly Emails

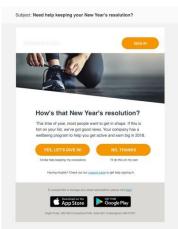
steps reminder

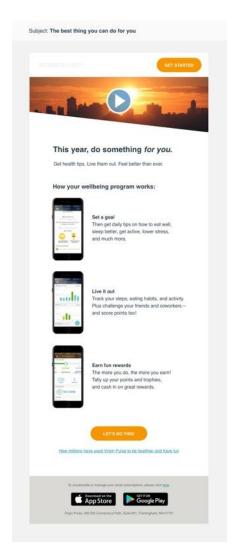
Enrolment and re-engagement reminders sent to eligible members; Member Satisfaction Survey; Sync

Subject: Don't miss out - your coworkers are crushing it! We haven't seen you in a while And a lot's been going on. Your coworkers, friends, and millions of Virgin Pulse members have been crushing their fitness goals, day by day. taken over 45 billion steps tracked over 1 million habits to get more active started over 130 thousand challenges Don't miss out on all the fun - and benefits of getting fit!













Challenge Communications

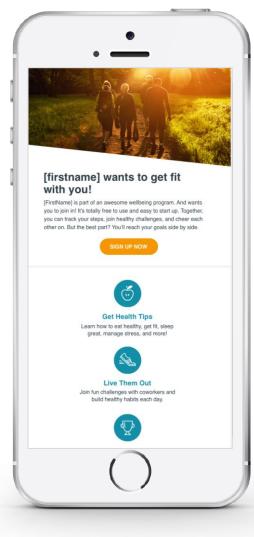
Automated emails & offline assets encourage participation

Personal Challenges
Initiated by any member

Monthly Promoted Healthy Habit ChallengeDeployed by Virgin Pulse

Standard Team Challenges

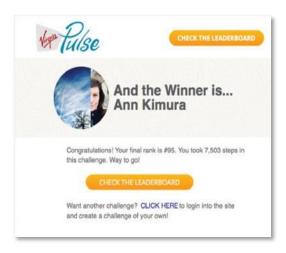
Deployed by Virgin Pulse or Client



Personal Challenge Email: Invitation



Personal Challenge Email: Starts Today



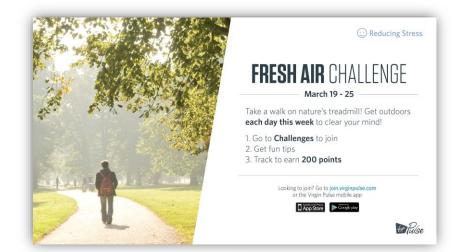
Personal Challenge Email: Winner Announcement

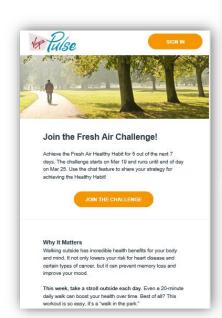


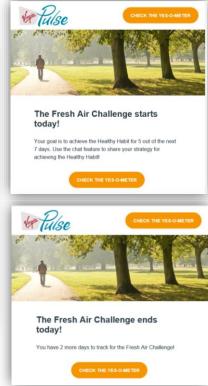
Promoted Healthy Habit Challenges

Encourage castmembers to focus on a new healthy habit each month

Virgin Pulse runs monthly Promoted Healthy Habit Challenges to take the work off your plate*. Each Promoted Healthy Habit Challenge runs for 1 week of the month. Digital and offline promotional assets are available on the Client Resource Center, and castmembers will receive automated email invitations and reminders to track the habit for 7 days.











Custom Communications: Consultative & Collaborative Support



Annual Strategy

During implementation, you'll collaborate with your Client Success Manager to map out a 12-view of all program milestones, alongside your organizational events and key dates. Your CSM will maintain this calendar, supporting any mid-stream adjustments and providing guidance and insight along the way.



Program Alignment

Together, you'll discuss the most effective application of your Annual Flexible Service Credit based on your. Your CSM will guide you through designing and implementing custom communications that align to your program goals and business objectives.



Execution

Review an extensive catalogue of creative assets and campaigns that can be tailored to reflect your unique brand. Your CSM will manage development and delivery of custom communications.



Custom Communications

Campaign planning and execution excellence across digital, video, mailers, posters, etc.













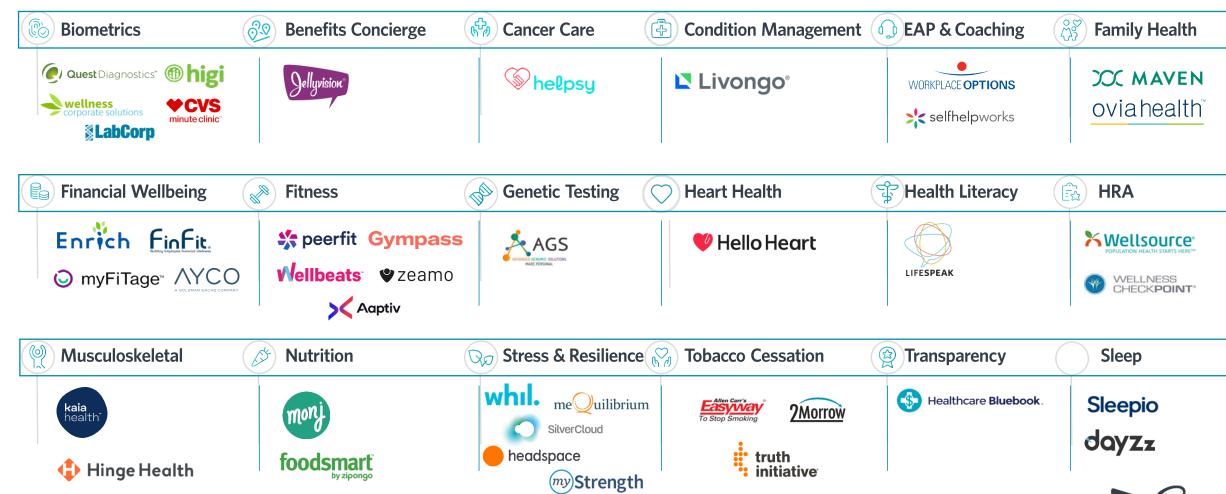




Adaptive Partner Network



Homebase for Health™ Partner Ecosystem





Virgin Pulse's Adaptive Partner Network

Certified Partners

Sold, contracted and invoiced through Virgin Pulse to reduce the admin burden of offering a rich vendor ecosystem to employees.































































Authorized Partners

Sold, contracted and invoiced through Partner.









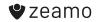














Fast Track Vendors Integration With Virgin Pulse



Virgin Pulse

Contracting & renewals

Performance guarantees

Invoicing

Annual security and privacy audits

Basic reporting (adoption, usage)

90 Days

Virgin Pulse will rapidly certify vendors within 90 days while embracing client choice for type and level of integration

- Direct Link
- File Share
- API
- SSO/SAML



Additionally, Virgin Pulse can directly link to any client partner or vendor a client may have. We have created bespoke program designs with 800+ 3rd party applications.