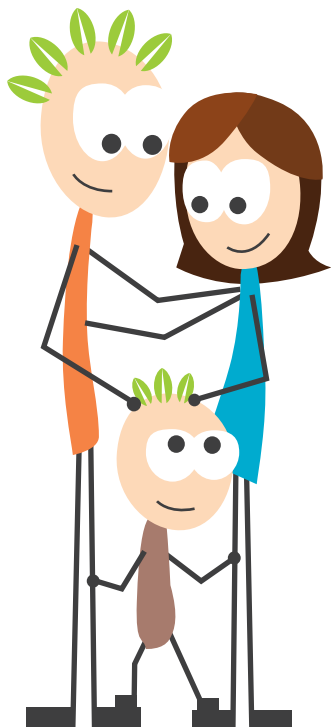


wellness

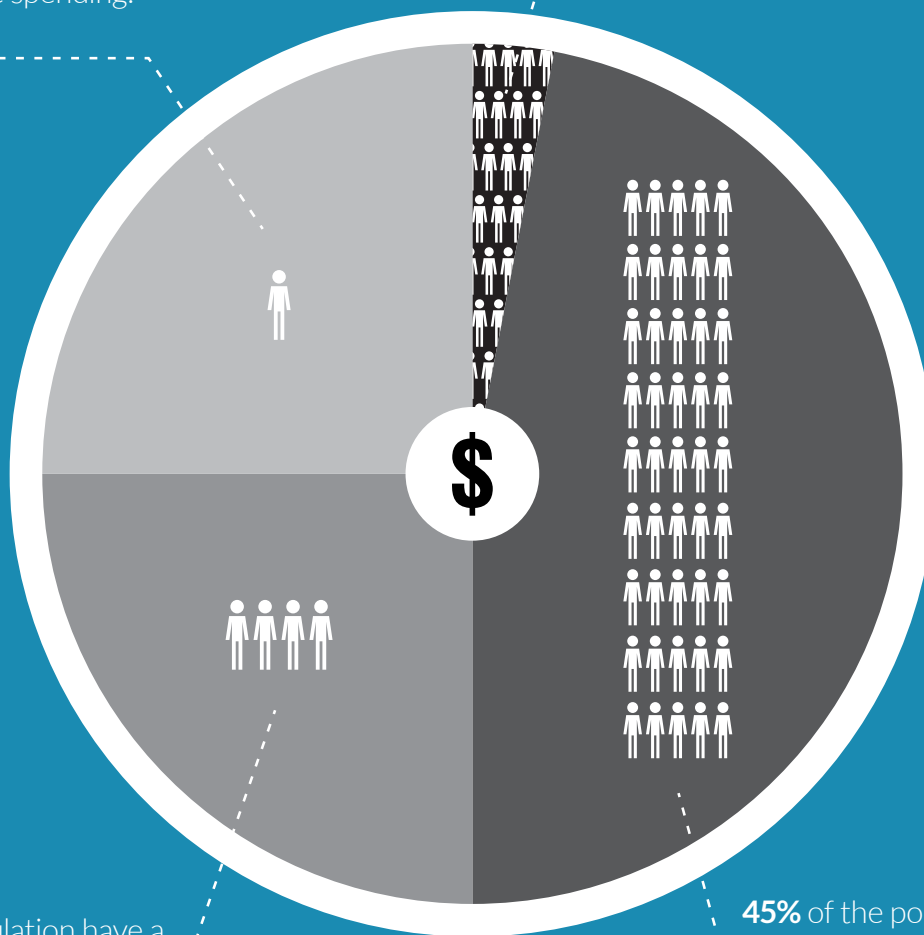


by  **CYPRESS**

The Status of Private Insurance Spending

1% of the population is chronically ill, accounting for about **25%** of private health care spending.

50% of the population rarely see a doctor, accounting for a mere **3%** of health care spend. Some of these people are extremely healthy. Others are ticking time bombs.



4% of the population have a significant health issue and they know it, comprising **25%** of health care costs.

45% of the population accounts for **47%** of health care costs, an almost dollar-for-dollar spend that indicates intended plan usage including regular doctor visits and wellness checkups..



America ~~Houston~~, we have a problem.

It's no secret that the United States is facing a mounting health crisis. Every study on the planet projects a decline in personal wellness. Aside from reduced life expectancy and general ill-being, an impending financial crisis looms as we face the burden of paying our collective medical bills. Merely keeping people alive in the face of sedentary lifestyles, toxic diets and high-stress jobs promises to bankrupt our healthcare system in a few short decades, and make us all miserable in the process.

By the year 2020:

Half of all American adults will be diabetic or pre-diabetic.

- UnitedHealth Group

75% of American adults will be obese or overweight.

- Organization for Economic Cooperation and Development

Heart disease will be the leading cause of death worldwide.

- The Heart Foundation

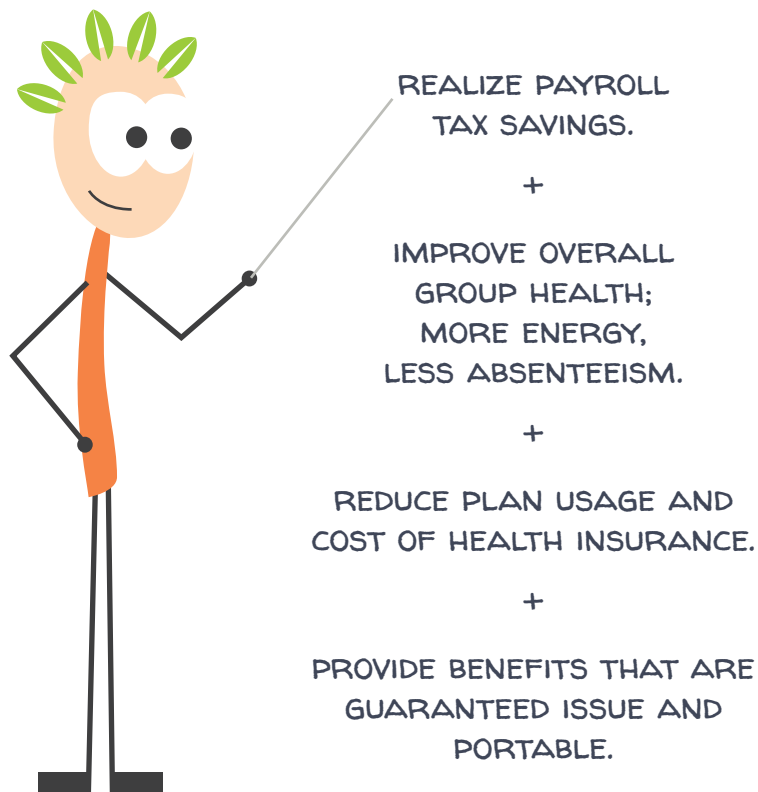
157 million Americans will be afflicted by chronic illness.

- US Department of Health and Human Services

Poor health costs money and wastes effort. But to reverse this trajectory has traditionally required even more money and effort, already in short supply.

Buck the trend.

Your company isn't subject to national trends and statistical averages. In fact, you have the right (and now the means) to succeed where so many others are failing. Harnessing the simple, yet extremely potent power of the Cypress Wellness Plan, you can benefit your organization in very tangible ways:



NO

OUT OF

pocket

COST

&

IMMEDIATE

NET

PROFIT



WELLNESS
insurance



by  **CYPRESS**

Epidemic-proof.

Insurance exists to share risk. What risk burdens your health plan more than an employee suddenly diagnosed with a chronic illness? Not only are you faced with the medical claims, but the emotional toll on that person and their coworkers, the reduced productivity, and the missed work for sickness and treatment are a serious and growing threat.

Wellness & Healthcare Mandates

Beginning in 2014, most individual, employer and health insurance Exchange plans must cover “essential health benefits.” The Secretary of Health and Human Services (HHS) is to define the essential health benefits, however such benefits are required to include certain

general categories, including: emergency services, hospitalization, maternity and newborn care, prescription drugs, laboratory services, mental health services, preventive and wellness services and chronic disease management (PPACA, Sec. 1302).

** Consult with your CPA regarding available tax credits under the Affordable Care Act

Premium / Claim Structure

EMP. ONLY*	PREMIUM	TIER 1	TIER 2	TOTAL CLAIM
18-24	\$600	\$360	\$210	\$570
25-34	\$700	\$420	\$245	\$665
35-44	\$800	\$480	\$280	\$760
45-54	\$900	\$540	\$315	\$855
55+	\$1000	\$600	\$350	\$950

Participate in Scan and Benefit Bank at enrollment

Participate in Wellness Game

What about Tier 3?

Like any insurance product, an individual's claim may exceed the premium paid under the predefined conditions. If funds from Tier 1 and 2 claim payments are exhausted on wellness expenses and properly documented as such, additional funds up to \$750 per month will be remitted to cover allowable expenses.

** EC / ES / EF coverage available. Smoker / Non-Smoker rates apply.*

Reduce your organization's exposure with our Wellness Insurance Policy.

1. Employee pays a monthly premium.
2. Scan and non-invasive health analysis trigger tier-one claim payment.
3. Participation in Wellness Program triggers tier-two claim payment.
4. Claim payments are delivered to employee with regular paycheck.
5. Tax savings fund the scan, the wellness program and administration.
6. Benefit bank helps fund supplemental insurance products.
7. Employee receives a significantly-enhanced benefits package.
8. Employer takes advantage of available tax savings.

Employee Examples

Current Plan	Age 35-44 Employee Only	Wellness Plan
\$4,000	Monthly Wage	\$4,000
\$0	Qualified Deductions	(\$800)
\$4,000	Taxable Income	\$3,200
(\$748.43)	Taxes	(\$533.04)
\$3,251.57	Post-tax Income	\$2,666.96
\$0	Claim Payments	\$760
\$3,251.57	Net Pay	\$3,426.96
\$0	Benefit Bank	(\$175.39)
\$3,251.57	Your Paycheck	\$3,251.57

Rates are based on general case

Employer Tax Savings for age band 35-44

COVERAGE	PREMIUM	FICA SAVINGS	WELLNESS PROGRAM**	NET SAVINGS
EO	\$800	\$61.20	\$29.95	\$375.00/year
EC	\$1200	\$91.80	\$34.95	\$682.20/year
ES	\$1200	\$91.80	\$34.95	\$682.20/year
FAM	\$1600	\$122.40	\$39.95	\$989.40/year

The Benefit Bank.

The tax savings created by the Wellness Insurance Policy go into the individual's Benefit Bank, where the funds are then used to reinsure them against risk. The employee can choose which coverage best fits their personal situation, whether it's a Deductible Gap plan to cover out-of-pocket medical expenses, Cash Value Life Insurance to provide for a family and save for retirement, or any of the other useful policies available.

Because these policies are funded by the benefit bank, the net result is that the employee enjoys vastly improved coverage and access to a revolutionary wellness program, without the negative impact on their take-home pay.

- ↕ Deductible Gap Plan
- \$ Cash Value Life Insurance
- ⊕ Accident Indemnity Policy
- ⤴ Disability Insurance
- ✕ Critical Illness
- ♥ Cancer Insurance
- H Hospital Indemnity Insurance
- 👁️ Dental & Vision Care



WELLNESS
scan + game



by  **CYPRESS**

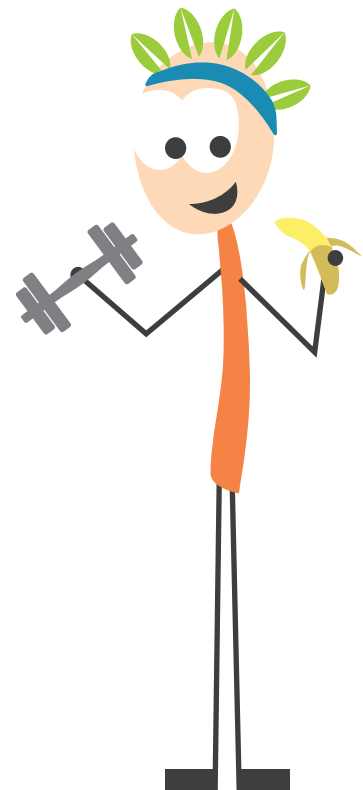
Behavioral Wellness.

Where we are

Success in a wellness program depends on an accurate assessment of a participant's current health. What aspects of my well-being require the most attention? How much physical activity can my body currently handle? What risk factors will affect my plan for improvement? Our wellness program begins with a revolutionary, non-invasive **scan** that determines an individual's risk of serious chronic illness, years before the onset of any recognizable symptoms. These factors, combined with heart rate, blood pressure, BMI and waist circumference give a fast-and accurate-indication of overall health.

Where we go from here

A healthy lifestyle is the sum of many healthy habits. Our **wellness game** helps participants develop healthy habits that make the most sense to them, by providing vast amounts of educational material, helping set and keep goals, and rewarding them for their effort and progress. This behavioral approach provides both the incentives and the means to live healthily. And since it's a social game with competitive elements, it makes wellness fun!

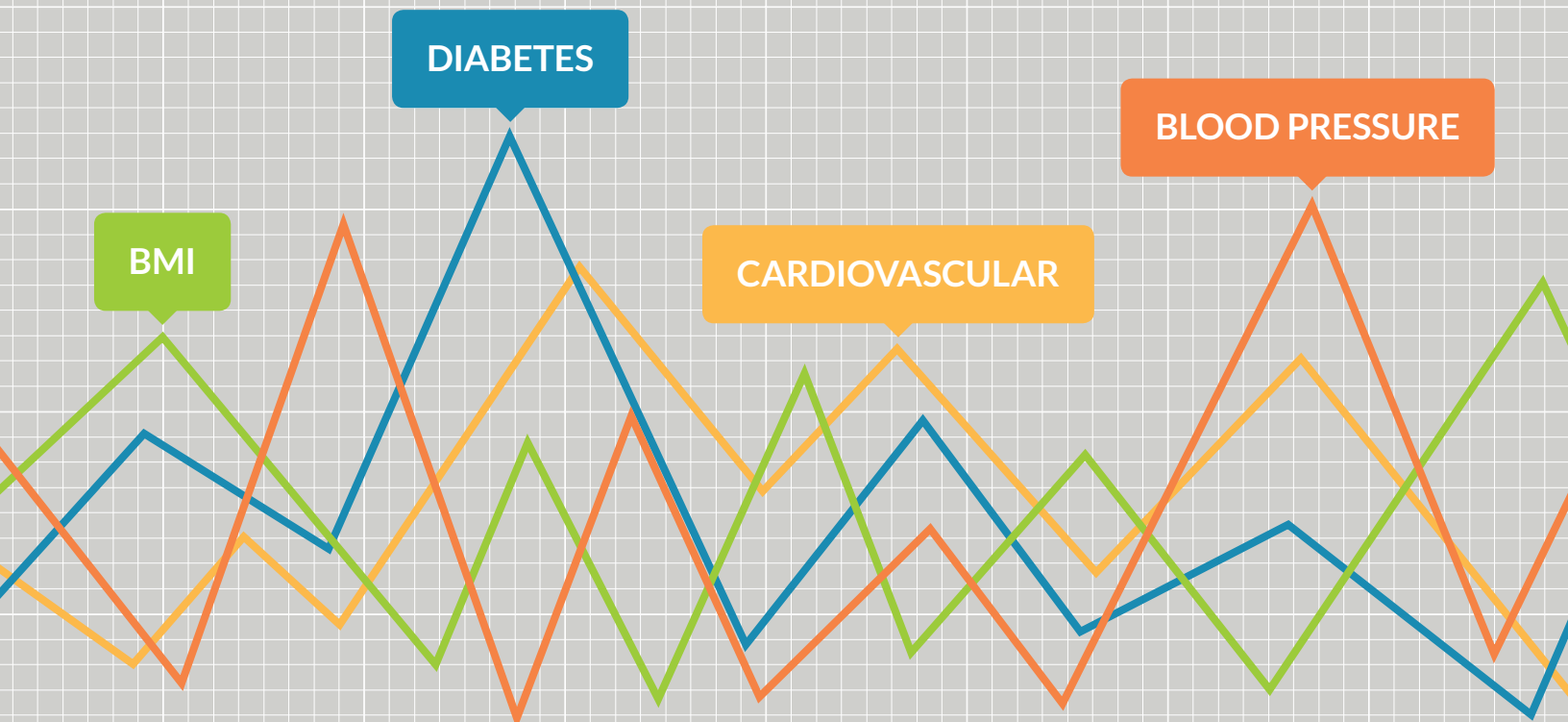


The Scan

Our scan is a revolutionary, non-invasive screening process that sets each individual's baseline for the wellness program.

It assesses risk indicators for:

Diabetes
+
Cardiovascular
+
Blood pressure
+
BMI



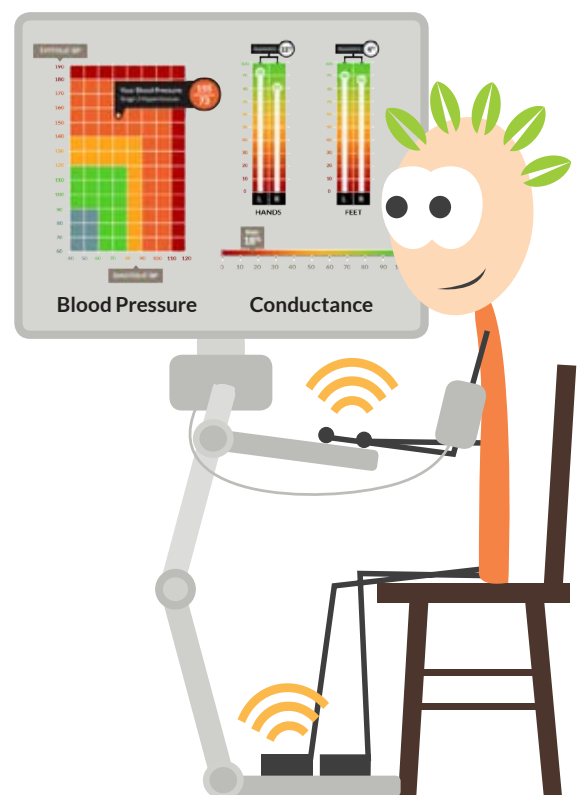
What are we scanning for?

In 2008, the net cost of diabetes, heart disease and stroke was estimated at nearly \$620 billion in the U.S. alone*, and these diseases are occurring at epidemic rates. Fortunately, they are preventable in most cases with easy detection and lifestyle intervention.

To ascertain the actual state of one's health, we employ a non-invasive scanning procedure to help you and your physician understand your risk of diabetes, potentially years prior to the onset of any recognizable symptoms. By placing hands and feet onto four conductance measuring plates, the scanner measures minute, electrochemical reactions in sweat glands to determine the presence of peripheral nerve damage, which may indicate otherwise-imperceptible affects of diabetes and heart disease.

In addition to our scan, we assess for BMI, blood pressure, waist-to-height ratio, and a comprehensive health risk that analyzes your diet, physical activity, and stress management habits. We want to meet you where you currently are to improve your health in the most effective way.

This quick, simple and painless process uses your risk factors to serve as a benchmark as you embark in the wellness program, targeting threats while they are still reversible.



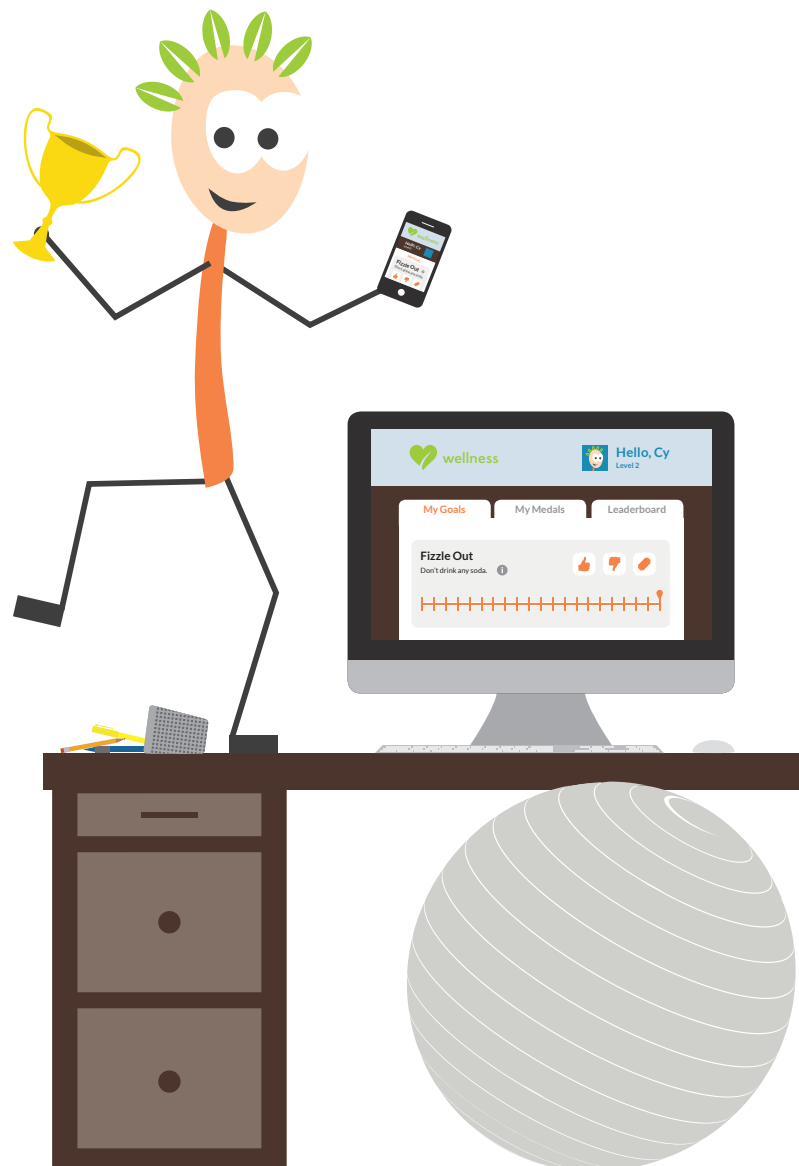
* Independent studies by American Diabetes Association and the American Heart Association

Wellness is a game, too.

Healthy habits make a healthy lifestyle

We are constantly bombarded with messages about a new gadget or diet, each one presumably the key to personal wellness. And more often than not, each of these ‘silver bullets’ turn out to be yet another gimmick or fad. We believe it’s a lot simpler than the fitness market would have us believe: Healthy habits make people healthy.

Participants in this game will choose a few simple practices at a time, anything from taking regular walks and eating from a smaller plate, to a half-hour of daily intense cardio and abstaining from soda. They’ll choose practices that they feel are effective and attainable for them, commit to doing them daily, and will track their activities in an app, available online, for mobile devices, and even in paper format. After 21 days, when a healthy practice becomes a healthy habit, users will earn a medal and commit to new goals.



Information is key

People typically want to know why they should do something before they do it. Fair enough. We believe that people empowered with knowledge of what affects their health will make healthier decisions, naturally. Our app is more than an accountability partner; it's a vast repository of accessible, easy-to-digest information that makes learning fun. Healthy tips, clinical studies that validate diet, exercise and lifestyle, and statistical information to help guide choices appeal to people's thirst for information, and help develop valuable life skills.

Competition benefits everyone

What fun is a game if you have nobody to play it with? In our wellness program, players publish their scores and compete with others at their fitness level. Talk smack or cheer each other on or as you work toward a healthier society.

Real incentives

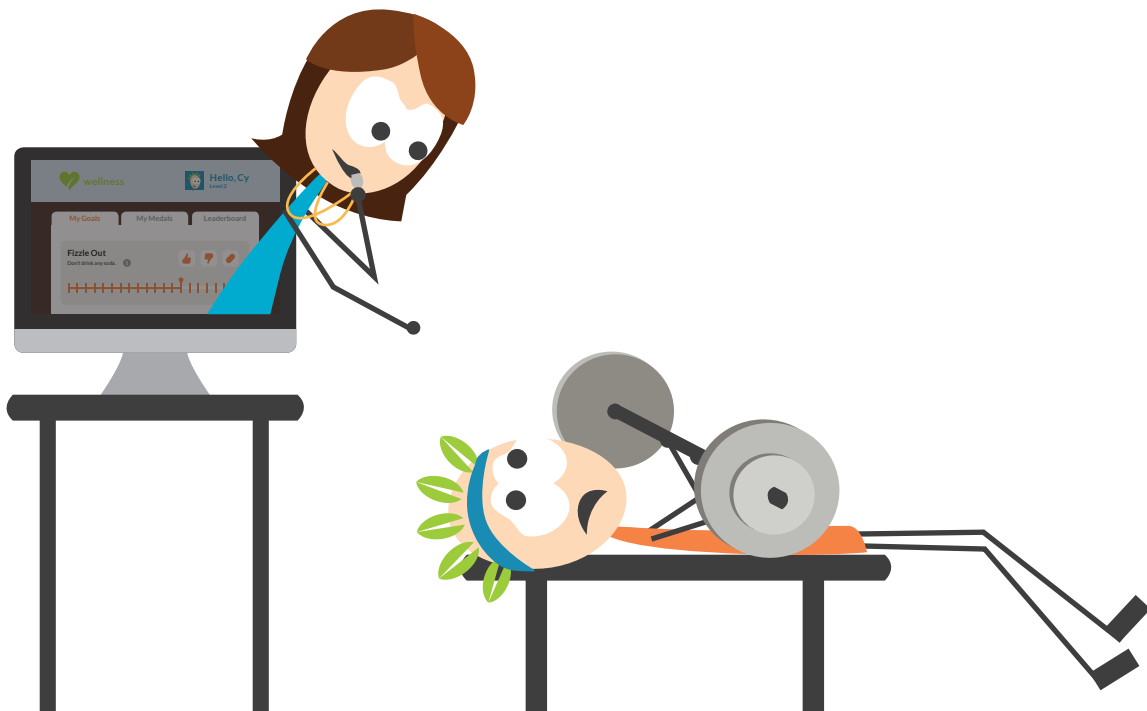
Players earn points for regular participation, for extra learning, for winning medals, and for progress. Real rewards and are given out frequently for excellence in the various aspects of the game, and players can take part in drawings for serious prizes.



Personal Coaching.

The wellness game boasts a vast wealth of information, an accountability partner, an incentive system, and a community where users can find mutual encouragement. But we've taken it all a step further, with the option for personal, remote coaching.

Users communicate with their designated coaches through the game's user interface or over the phone. Coaches will have access to users' stats so they can assess an individual's situation, what's working and what could use some attention. They will be able to monitor progress, provide instruction, answer questions and cheer participants on as they take control of their own wellness.



EAT
better



move
MORE



get healthy

