

Why Invest in Dossia? Why Now?

Investing in Dossia now is a strategic long-term investment with positive ROI, in terms of improved employee health and productivity, and reduced healthcare spending.

The underlying logic for the value of the Dossia Personal Health Record (PHR) is as follows:

- Poor health and spiraling healthcare costs among American employees reduces profitability and puts American companies at a competitive disadvantage in the global marketplace.
- Employers have a business interest in engendering a healthy workforce, in terms of containing healthcare costs and improving employee health and performance.
- Employee health promotion programs consistently demonstrate a positive ROI, often exceeding 3:1.
- Dossia presents a uniquely advantageous technological solution through which to drive this ROI substantially higher by delivering a cadre of high-value, cost-effective health applications that have the capacity to improve employee health and productivity while simultaneously reducing healthcare costs.
- Employers that invest now in Dossia personal health tools will be well positioned to realize optimal value from rapidly advancing PHR functionalities.

Employee Benefits

Dossia personal health tools will provide employees with valuable solutions to achieve better health and higher healthcare quality. PHRs will increase employee access to, engagement with, and control over their aggregated health information, which can then be leveraged to deliver personalized health education that increases awareness and enables employees to become more active stakeholders in their health and healthcare. Dossia further offers a flexible platform from which to deliver numerous health applications and initiatives to employees, such as targeted health messages and reminders, information tracking, disease prevention and self-management tools, remote monitoring device coordination, as well as social networking and mobile health applications. Employees will be able to use their personal health tools to facilitate more efficient healthcare transactions, seamlessly sharing information with their providers or family members, accessing their test results online, and filling prescriptions electronically. Employees will enjoy improved safety and quality of care, as the information housed in their personal health record will enable providers to make more informed healthcare decisions, and will prevent medical errors by flagging potential allergies or drug interactions. Eventually, employees will be able to use their personal health tools to coordinate self-care and share their information electronically with their provider, preventing costly hospital re-admissions and reducing the overall number of visits to providers.

For employees, using Dossia will translate to higher awareness and control over health and healthcare, personalized tools to enable better health behaviors and decision making, and more efficient and better quality healthcare.

Employer Benefits

Dossia will bring substantial financial benefits to employers by (a) improving employee health and productivity while reducing risk factors and preventing disease, (b) making employees more prudent consumers of healthcare, and (c) improving efficiency and reducing redundancy in healthcare delivered to employees.

Even modest changes in employee health behavior reduce health risk factors that in turn cause a dramatic reduction in overall healthcare costs to the employer. Dossia's personal health tools are at the core of cost-effective employee health promotion, and will deliver a cadre of wellness and prevention as well as

disease treatment applications that will reduce employee health risks and disease burden and translate to lower healthcare expenditures, less absenteeism, and increased employee productivity. Personal health tools will be used to deliver online health risk assessments, improve compliance with preventive and therapeutic interventions, enable sustained behavioral change (such as smoking cessation and physical activity), and help those with chronic conditions such as hypertension or diabetes self-monitor and self-care more efficiently.

Dossia will further transform the way that employees engage with the healthcare system, and improve the quality and efficiency of the care that they receive. Personal health tools will be used to help employees choose the most appropriate health plan and better understand the costs of care; they will help reduce healthcare inefficiencies due to excess administration, duplicative radiology and laboratory tests, redundant procedures, unnecessary prescriptions, and medical errors; and they will also help reduce provider visits by enabling telehealth, home-surveillance and remote monitoring.

Providing Dossia to employees will lead to more cost-effective employee health promotion; reduced health insurance claims expenditures and lower absenteeism; and improved employee productivity.

Why Invest Now?

The exact long-term ROI of Dossia to employers and employees is yet to be established, as perceived value is continually increasing due to ongoing advancements in personal health technologies and functionalities set in a correspondingly fast evolving health IT and healthcare landscape. However, as financial projections demonstrate, even modest changes in the current trajectory of healthcare spending will have significant financial ramifications in the mid- to long-term. Dossia is evolving to become not just a health technology application, but rather an ecosystem that enables a host of health technology applications, each of which will contribute value in certain areas for certain employees. As a whole, these various applications, operating within the Dossia ecosystem, will mitigate some the largest drivers of rising healthcare cost, will improve healthcare quality, and will enable a shift towards employee empowerment, wellness and prevention, and patient-centered care.

Dossia and its ecosystem of applications and services is constantly evolving. The ROI to be achieved from these functionalities will be more quickly and more fully realized as additional employers offer Dossia to their employees, for when the Dossia ecosystem is richly populated with data for a large user base, this will attract additional health applications and functionalities to the ecosystem, initiating a cycle of value added to the employer.

As we are doing with Walmart, Dossia will work with each employer to establish a plan to continuously monitor and evaluate evolving ROI in terms of employee health and productivity as well as employer healthcare cost savings.

If any of your specific concerns were not addressed, please do not hesitate to follow up.