



HEALTH **KICK**

Wellness for everybody.

Digital Wallet

HK

LSA (Lifestyle Spend Account) 101

What are LSAs?

- LSAs are customizable spend accounts for discretionary spend (typically wellness and lifestyle)

How do LSAs differ from HSAs and FSAs?

- In contrast to HSAs and FSAs which both have strict spend criteria LSAs have no restrictions on what they can be used for (caretaking, sports, tuition, travel, continuing ed)

What is the benefit of an LSA?

- LSAs offer maximum flexibility to design customized programs, because employers can determine what qualifies for eligible spend for the organization or even different populations/groups.

LSA setup options

Wellness stipend / subsidy

- Upfront annual or monthly stipend to use toward eligible wellness expenses (as defined by the company)

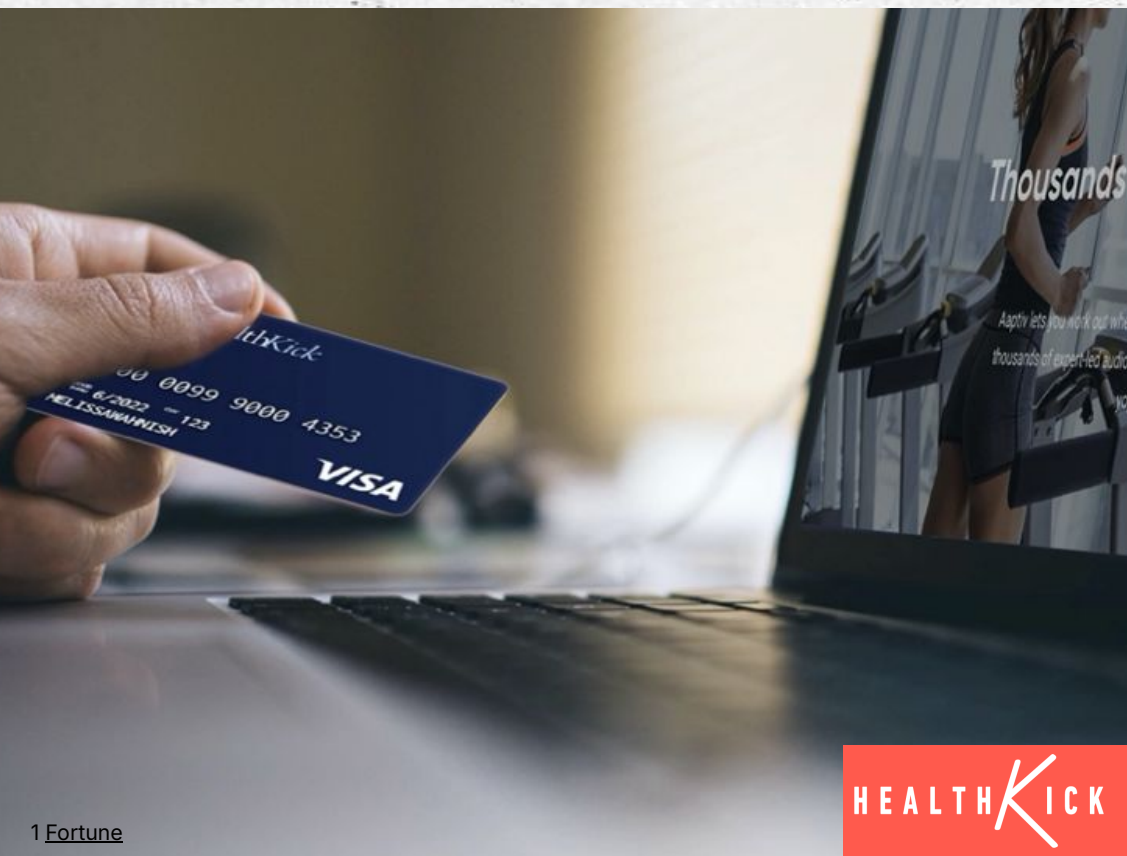
Incentive / reward fulfillment

- Convert Personify points to LSA dollars for maximum spend flexibility
- Award dollars for participation in challenges, webinars, etc
- Employee recognition (work anniversaries, performance incentives, etc)

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72%

Employees ranked a wellness stipend as one of their top 3 benefits¹



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Key Benefits of LSAs

FLEXIBILITY

Employees can use wellness dollars for their unique needs

ENGAGEMENT

Higher employee participation and engagement in services

LOW ADMIN

Zero administrative lift & streamlined tax reporting

DATA INSIGHTS

Insight into employee wellness behavior & trends

BENEFITS EQUITY

For diverse, global, multi-generational workforces

Digital Wallet **Use Cases**

Multi-generational workforce:

- Flexibly offer employees at different life stages access to the benefits most relevant to their lifestyle

Distinct employee populations:

- Meet the diverse needs of distinct employee groups (i.e. corporate, retail, manufacturing, field, fulfillment)

Geographically dispersed workforce:

- Equitable offering for employees in all geographic locations

Coverage gaps / benefits supplement:

- Supplement core benefits for specific needs (i.e. caretaking)

Benefits flexibility for today's workforce



Flexibility for employees' unique lifestyle needs

With 250+ benefit partners, all employees can find flexible options for their unique lifestyle

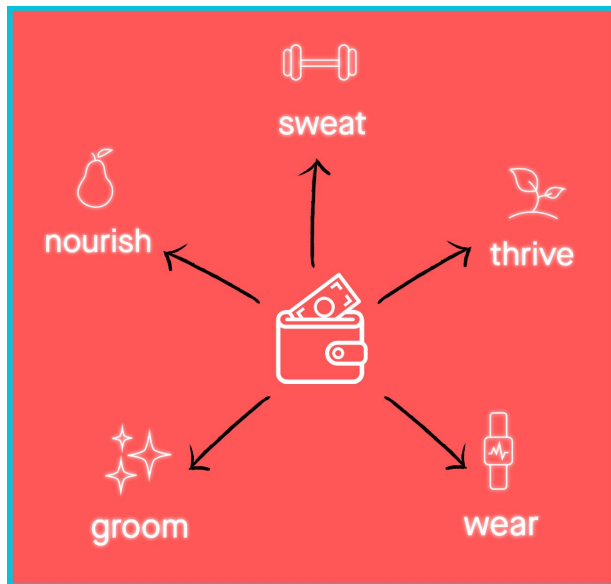


One card, all the benefits


Simplify benefits management with HealthKick's
versatile digital wallet options



Access all HK partners



Multiple wallets

Fitness	\$100	  
Meals	\$100	  
Mental health	\$150	  
Women's health	\$150	  

Universal Wellness Usage



Client Use Cases

HealthKick's **digital wallet** offers a **flexible solution** to fund employee wellness in a variety of ways

Saks

Annual upfront stipend for eligible health & wellness expenditures

Gainsight

Monthly use it or lose it stipend

Turner & Townsend

Annual mental health stipend

AECOM

Incentive fulfillment for healthy behaviors

snyk

Annual wellness reimbursement for global population

Client use case #1

Mental health

SITUATION

The company subsidized employee access to a mindfulness app as a benefit

PROBLEM

Employees who used it loved it, but overall usage was too low to continue to sponsor this benefit

SOLUTION

Employees can use mental health services of choice with the same \$\$ subsidy amount



InsightTimer



THE RESULT

70%

Avg employee participation rate



Equitable mental health support options for unique needs and lifestyles with same company financial commitment

Client use case #2

Fitness

SITUATION

The company subsidized employee access to multi-studio gym membership

PROBLEM

Employees who used it loved it, but overall usage was too low to continue to sponsor this benefit

SOLUTION

Employees can use fitness services of choice with the same \$\$ subsidy amount



THE RESULT

70%

Avg employee participation rate



Equitable options for all fitness levels, locations and lifestyles with same company financial commitment

VP Engage

HK

Services Overview

Wellness marketplace

- Network of over 250 health, fitness & wellness brands

Engagement Suite

- On-demand library of fitness & mindfulness classes and expert-led wellness webinars with live monthly sessions

Digital Wallet

- Customizable spend accounts (LSAs) for wellness stipends, reimbursements & incentive fulfillment



Wellness for *everybody*.

HealthKick Account Access

Enrollment open to all employees

- HealthKick access offered to all employees to enroll (participation based)

Access when users reach min point level

- “Unlock” HealthKick access once users achieve a point minimum (*without funding*)

Access when users have points to redeem

- Users get HealthKick access once they have points to convert to LSA dollars

HealthKick <> Personify Synergies

Integration benefits

- HealthKick access can be “unlocked” at a minimum point level in the Personify platform
- Employees can use HealthKick services: on-demand content, live classes, marketplace to engage in healthy behaviors and earn points
- Eligibility files sent through Personify integration for administrative ease
- Seamless conversion of points to LSA dollars through Personify integration
- Predictive analytics on future health claims: actionable LSA usage data insights on wellness behaviors by employee population, geography, etc providing insight to future claims

Wellness **Marketplace** & Programming

Wellness marketplace

- Network of over 250 health, fitness & wellness brands
- Fully customizable to remove or add existing corporate partners
- Included meditation app, fitness classes, wellness coaching

Engagement Suite

- On-demand classes (fitness, mindfulness, wellness webinars)
- Live themed wellbeing webinars and classes led by wellness experts
- Wellness content & resources

Find your feel-good.



HEALTH **KICK**

Included Member Benefits

Employees can engage in healthy behaviors using included wellness services:

On-Demand Content Library

From yoga with Y7 and dance with 305, to stretch with LYMBR and sound bath meditations, employees can enjoy hundreds of classes taught by top instructors and wellbeing experts.

Monthly Live Webinars

From a pantry edit nutrition session to workshops on summer skin health, financial planning and emotional resilience, these fun and interactive monthly webinars bring live fresh content to employees.

Unlimited Access to a Mindfulness App

The Insight Timer app includes over 70,000 completely free guided meditations and music tracks covering an array of topics and issues, from anxiety and stress to sleep.

Complimentary Wellness Coaching Sessions

Ten (10) total sessions across Wellness, Nutrition, Financial Planning, Parenting, and Life Coaching

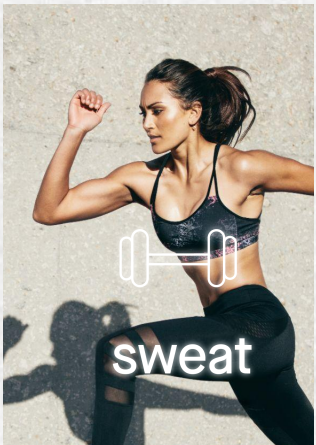


Wellness Marketplace

60%

Employees seek a wider mix of non-medical benefits that they can purchase on their own¹

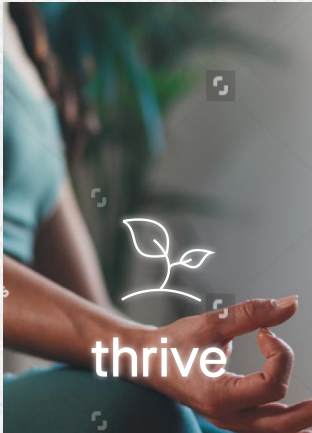
Employees can access exclusive rates for a curated network of 250+ leading consumer health, fitness & wellness brands across whole-person wellbeing personalized to their unique lifestyle.



- SOULCYCLE
- BARRY'S
- corepower YOGA
- pure barre



- HELLO FRESH
- sunbasket
- DAILY HARVEST
- THRIVE MARKET



- Calm
- talkspace
- FLEX PHYSICAL THERAPY
- penny finance



- FACE GYM.
- zeel
Massage On Demand*
- blo
blow-dry-bar
- THORNE

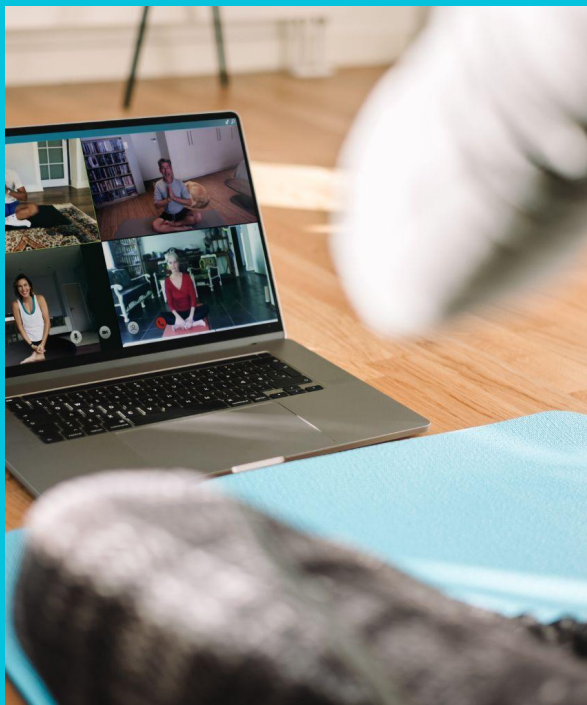


- GARMIN
- RHONE
- BARBELL
- bellabeat

MetLife Benefits report¹

Engagement suite

From live and on-demand classes to challenges, employees stay continually engaged with new programming & content

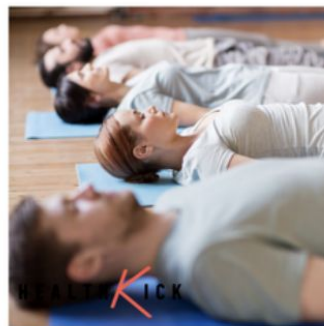


Wellness programming

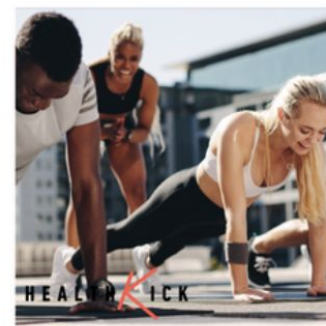
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Classes for Mind and Body

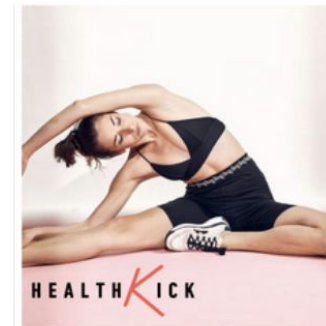
Fitness, mindfulness and stretch classes from 5 to 60 minutes led by HealthKick's partner network.



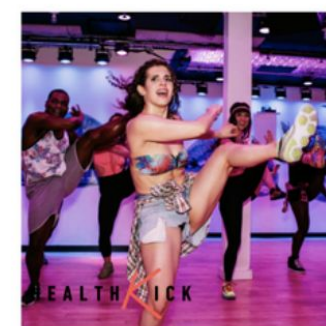
Breathe Your Way to Calm & Peace



Bootcamp Class



Stretch Session



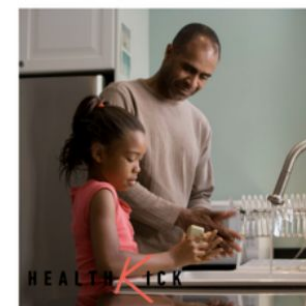
305 Dance Cardio Class

Wellbeing Webinars

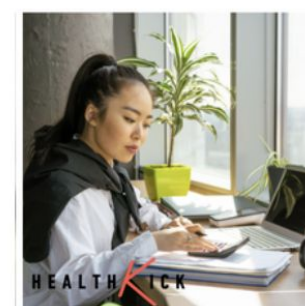
A broad range of topics from sleep health to financial planning, resilience, parenting, and more.



Empowering Your Health Through Food



Parenting Panel on Navigating Turbulent Times



Financial Goal Setting + Planning



Effective Goal Setting Webinar - Create a Fresh

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Current VP <> HK Incentive Rewards Structure

Reward Types	Frequency	Point Value	Reward Name	Reward Trigger Description
Connect to partner Connecting from Virgin Pulse to Partner.	One time	250	Connect to HealthKick	Member creates an account with HealthKick.
Complete Profile assessment Member completes their profile questions to present them with the relevant classes and resources for them	One time	100	Complete profile	Member completes their 10 question HealthKick profile setup
Sign up for a class, workout, training Classes, workouts, and trainings engage users and help them progress toward their goals	Weekly, Monthly	20	Sign-up	Member signs up for a class or service on HealthKick
Meet with a health coach Advisor/coach meetings are used to create human connection, track progress, and maintain accountability	Monthly, Quarterly	100	Book coaching	Member books a wellness coaching session

Our Clients

Leading companies use HealthKick

We work with hundreds of companies globally across all industries

