

ElfieWorks

by *Elfie* 

THE ULTIMATE GUIDE TO

Improving employee's health, reducing payer's burden.

In exclusive partnership with **wtw**





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Foreword

“ At WTW, we work daily with employers and insurers to positively impact employees' health to increase productivity and control premiums.

With this mission at heart, we decided to partner with Elfie to create **ElfieWorks**, the most comprehensive health & wellness program that is medically endorsed across the world and recognised for its tangible impact and high user engagement rates.

Together, we aim to revolutionise the approach to workplace health and create safe and healthy workspaces globally. ”

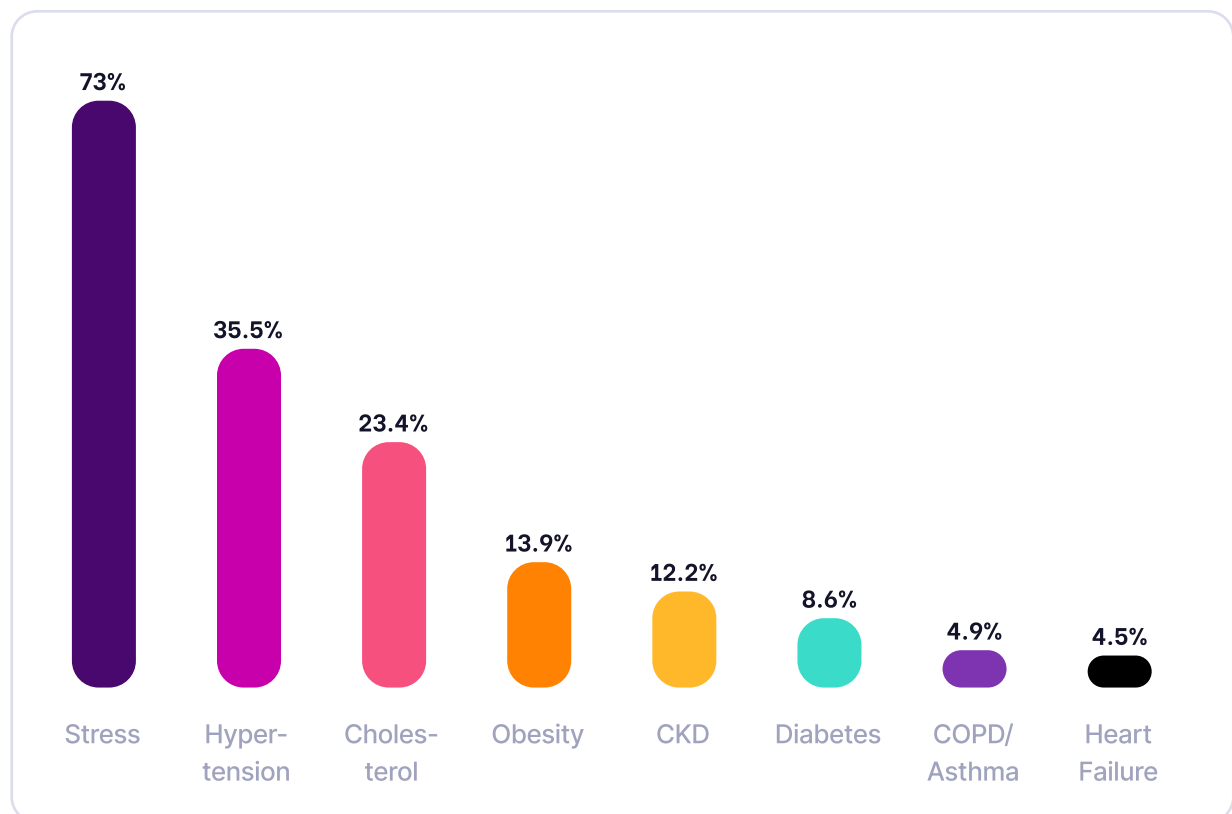
- Cedric Luah, Managing Director, Head of Health & Benefits, International



01 The burden of workplace health

Over 70% Singaporean employees suffer from a chronic condition.

As reported by the Ministry of Health and insurers studies, the prevalence of chronic diseases continues to grow in Singapore led by chronic stress, cardio-metabolic disease, and obesity. Over 70% Singaporean employees now suffer from at least one chronic condition affecting their productivity and life expectancy.



Chronic Diseases and Prevalence in Singapore ①

These pandemics can be addressed for as long as we address their causes (nutrition, physical activity, sleep, working environment...) and manage the diseases when they appear. Unfortunately, most chronic patients don't know they are affected and 60% don't even follow their treatment.



The economic burden for payers is estimated at 3.5% of GDP or S\$10bn.

The cost of chronic diseases can be broken down into two main categories: direct costs and indirect costs.

- Direct costs include the cost of medical care, such as doctor visits, hospital stays, and medication.
- Indirect costs include the cost of lost productivity, such as time away from work (absenteeism) and unproductive time at work (presenteeism).

While payers cover a significant part of the direct costs, employers are fully absorbing indirect costs associated with lost productivity.

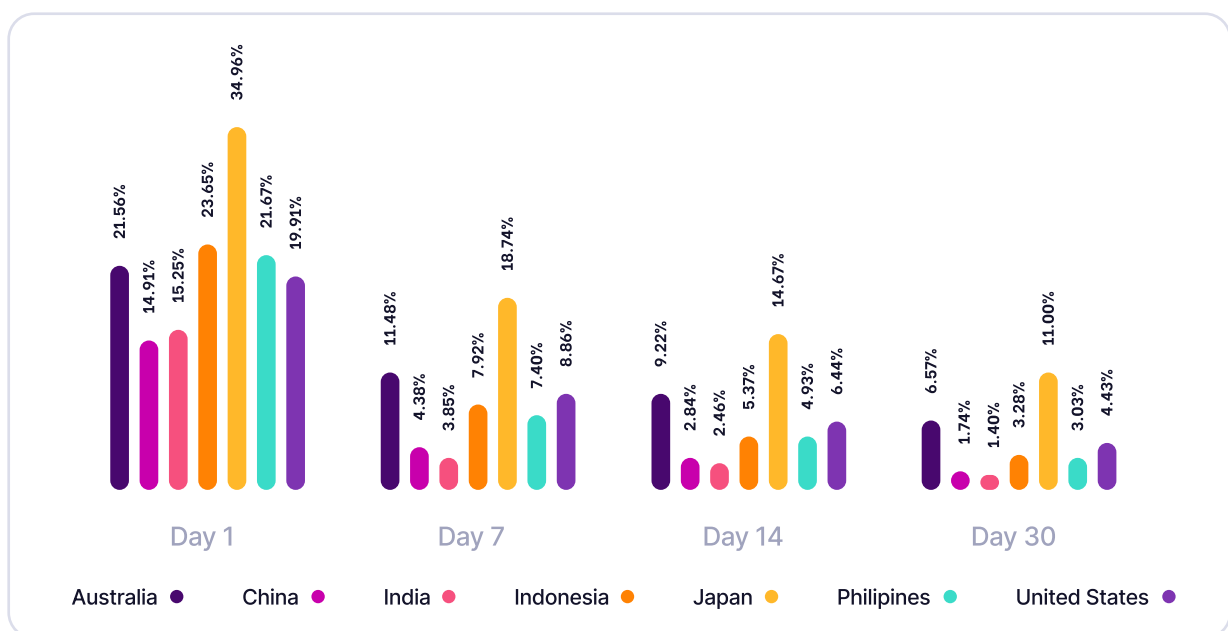
02 Limitations of existing programs

Five obstacles to overcome

Modern corporate wellness and disease management programs only started with the arrival of the internet and the mainstream adoption of the smartphone across the last 10 years. The first results were disappointing for 5 main reasons.

LOW ENGAGEMENT

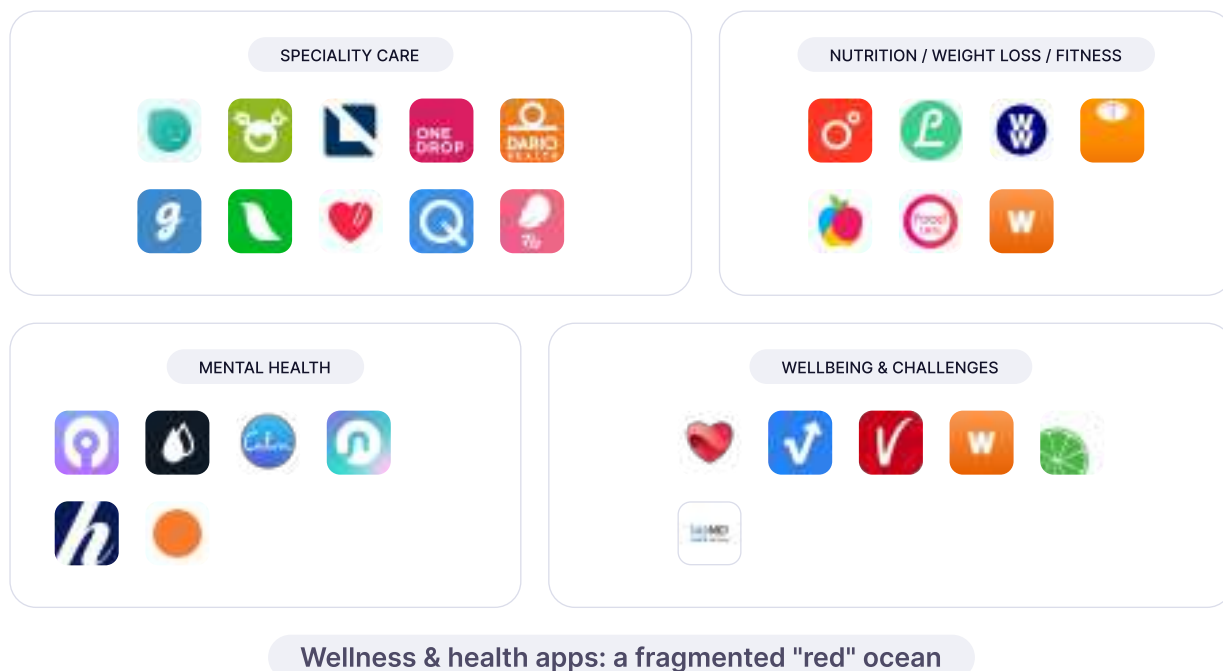
The retention rate of mobile health & wellness applications is notoriously very low with less than 4% of users still on the app after only 30 days **(3)**. This is due to low personalization, lack of engagement feature, unrealistic goals/expectations



Retention rate at 1, 7, 14 and 30 days of average apps **(2)**

ONE-TRICK PONY

Most programs focus on one or two problems (stress, diabetes, weight, exercise...). While individually compelling, they resonate with a small percentage of employees. It thus puts the burden on corporations to roll out several complementary programs at the same time or leave many employees unattended.



SINGLE MARKET SOLUTION

With above 50% of the world's health market, US employers always attracted innovation and investment in corporate health & wellness programs. This creates a red ocean of US-focused vendors whose solutions were unadapted, unavailable, non-compliant, or overpriced for the rest of the world. This allowed a large number of small vendors to survive locally. Today's corporates have few to no solution that they can deploy consistently across the world.

HIGH COSTS, LOW RETURNS

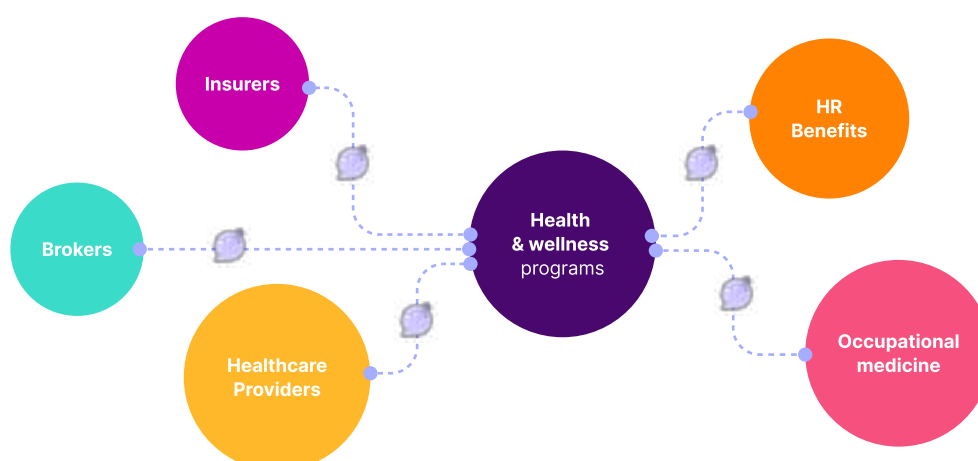
With costs ranging from \$2 to \$10 per employee per month, health & wellness programs can represent a significant budget. When independently assessed by RAND, a world renown non-for-profit organisation shaping public and private health policies, the Return-On-Investment (ROI) in general wellness alone was negative. Only disease programs generate a positive ROI.



ROI from diseases management programs vs ROI from wellness programs ③

DISCONNECTED

With the push from telemedicine vendors and insurers' foray in digital health, main corporate wellness programs were not integrated to - even sometimes in competition with - the existing ecosystem put in place by the employer, insurers, healthcare providers, and public efforts.



Archetype of a **successful program**

A well-designed program can help to reduce healthcare costs, absenteeism, and turnover, while also improving employee morale and productivity. There are the 10 rules to creating a successful corporate health & wellness program:

- 1. Make it relevant.** The program should address the health needs of the employees, both in terms of disease prevention and management.
- 2. Make it accessible.** The program should be free of charge and easy to use for all employees and their dependents.
- 3. Make it engaging.** The program should be fun and rewarding. This can be done through gamification and well-coordinated company events.
- 4. Ensure portability.** The program should continue to be available to employees after they retire or change companies.
- 5. Make it supportive.** The program should provide personalised coaching and support to help employees achieve their health goals.
- 6. Integrate with existing programs.** The program should be integrated with your insurance programs, occupational medicine, or telemedicine.
- 7. Choose a global partner.** Companies operating in multiple countries should choose a health & wellness partner that is available globally in local languages.
- 8. Protect employee data.** The program comply with local data privacy rules and reassure employees that their data won't be accessible to their employers.
- 9. Affordable.** The program should be affordable to all your markets by selecting a pricing model based on percentage of local insurance premium.
- 10. Return on Investment.** The program should be tracking metrics linked to cost-savings and/or productivity enhancement.

03 Wellness & health for all

Health risk assessments (HRA)

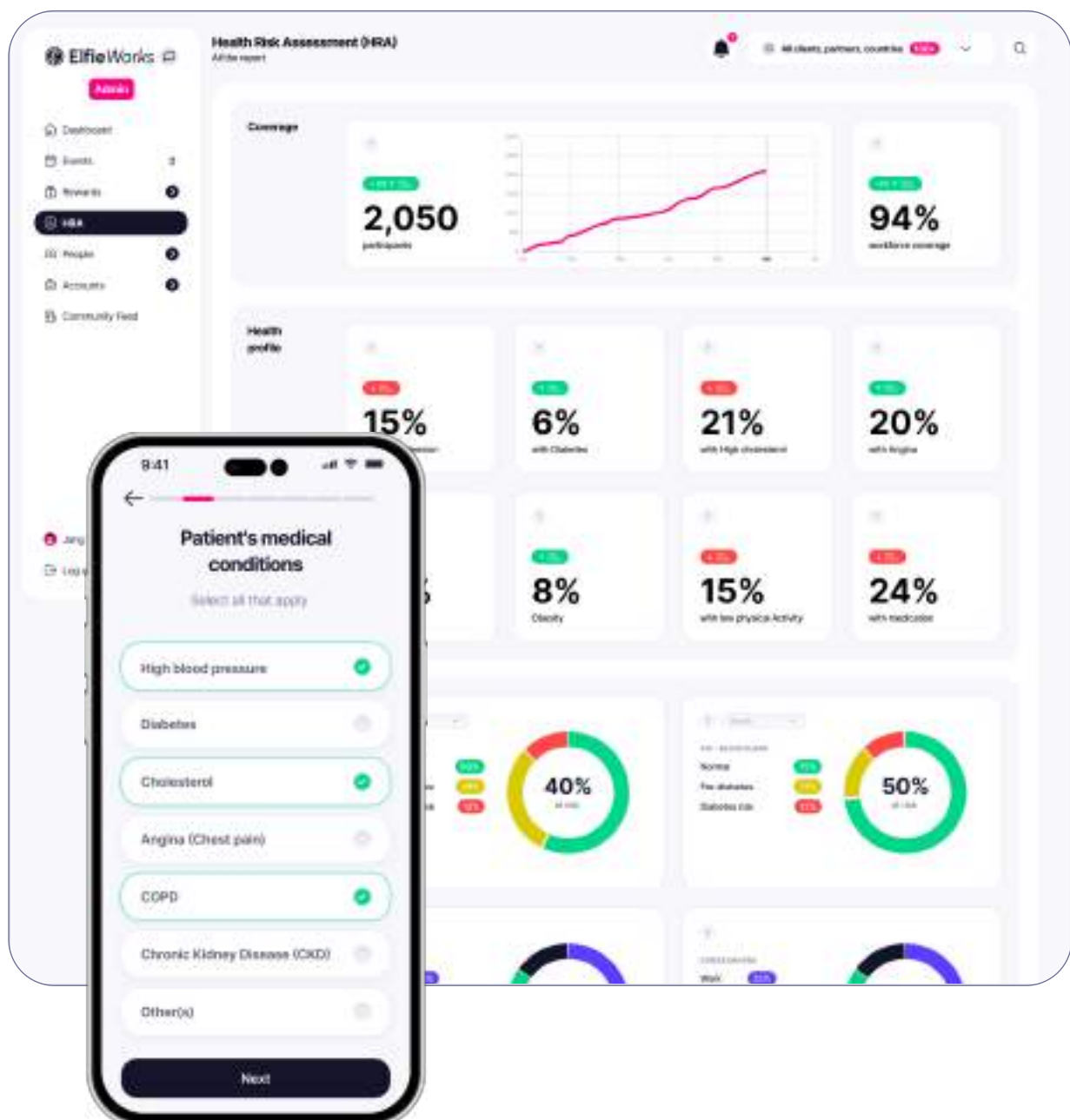
Each organisation presents a unique mix of employees' health profile, gender, age, occupational hazards, ethnicities, family situation, geography, and education level. As such, most companies run annual Health Risk Assessments (HRA) to tailor their approach to employee care and improve overall satisfaction.

Unfortunately, employers face a disconnect between the time of the assessment and the actual plan offered to each employee. This causes a high level of disengagement and low impact of employers' commendable efforts towards employee care.



Starting January 2024, **ElfieWorks™** offers the annual HRA as part of its user onboarding and self-monitoring plan. This offers several benefits:

- A real-time HRA continuously updated with new recruits.
- An exhaustive report assessing health risks, existing conditions, and employees' formulated priorities.
- An actionable and medically endorsed plan for each employee tailored to their health conditions, risks and objectives.



Wellness programs for all

While research shows that disease management programs provide most of the ROI, it is important to acknowledge the merits of wellness programs: they are fun/engaging and remove the “sickness” stigma that disease programs necessarily have.

ElfieWorks™ already provides 7 wellness programs for employees to activate in one click:

- Stress management
- Weight management
- Nutrition management*
- Physical activity
- Smoking cessation
- Skincare program*
- Insomnia / sleep program*

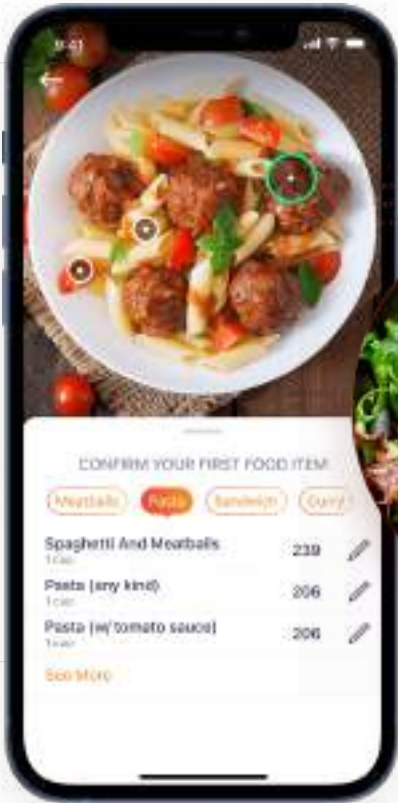




WEIGHT MANAGEMENT

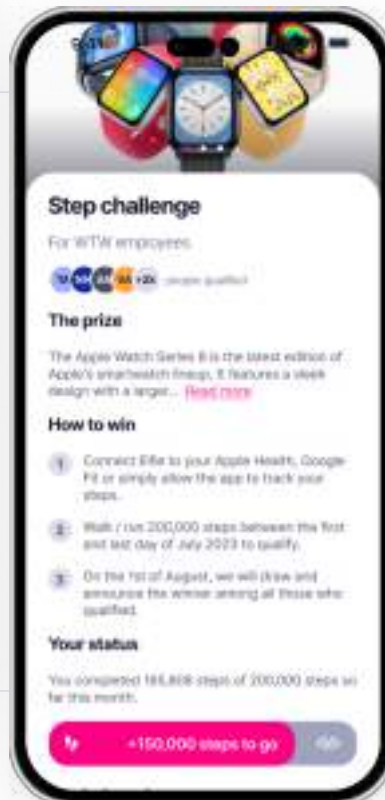
Elfie allows users to set up a weight plan (loss/gain) adapted to medical guidelines.

Starting Q4 2023, users can perform body scan to track their silhouette and can visualise future states.



NUTRITION MANAGEMENT

Starting Q4 2023, Elfie will provide meal scan to simplify manual food tracking and help user identify the health risks and nutrition of the food they consume.



PHYSICAL ACTIVITY & STEP CHALLENGE

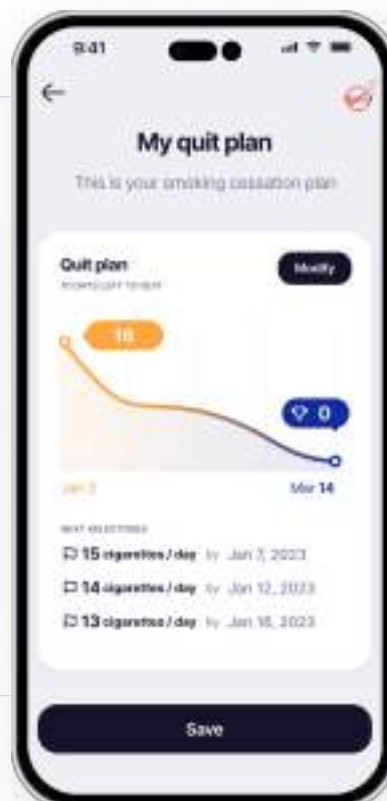
In its public version, all Elfie users are rewarded for walking. Step are tracked via Apple Health, Google Fit or simply by using the phone sensors.

With **ElfieWorks™**, employers can also run competitions to motivate employees to be more active.

SMOKING CESSATION

Smoking is one of the main drivers of premature death and lifetime diseases.

With the help of cardiologists and smoking cessation experts, Elfie benchmarked the most popular applications to help users quit smoking now or at a future date.





SKINCARE PROGRAM

Skin problems (HPV, eczema, cancers...) are often diagnosed late due to taboos (intimacy-related), cost of dermatologists, and lack of systematic assessment during annual health checks.

Starting Q1 2024, Elfie will bring skin risk detection technology to all ElfieWorks users.

INSOMNIA/ SLEEP PROGRAM

Elfie sleep program is tracking sleep quality thanks to your digital watch.

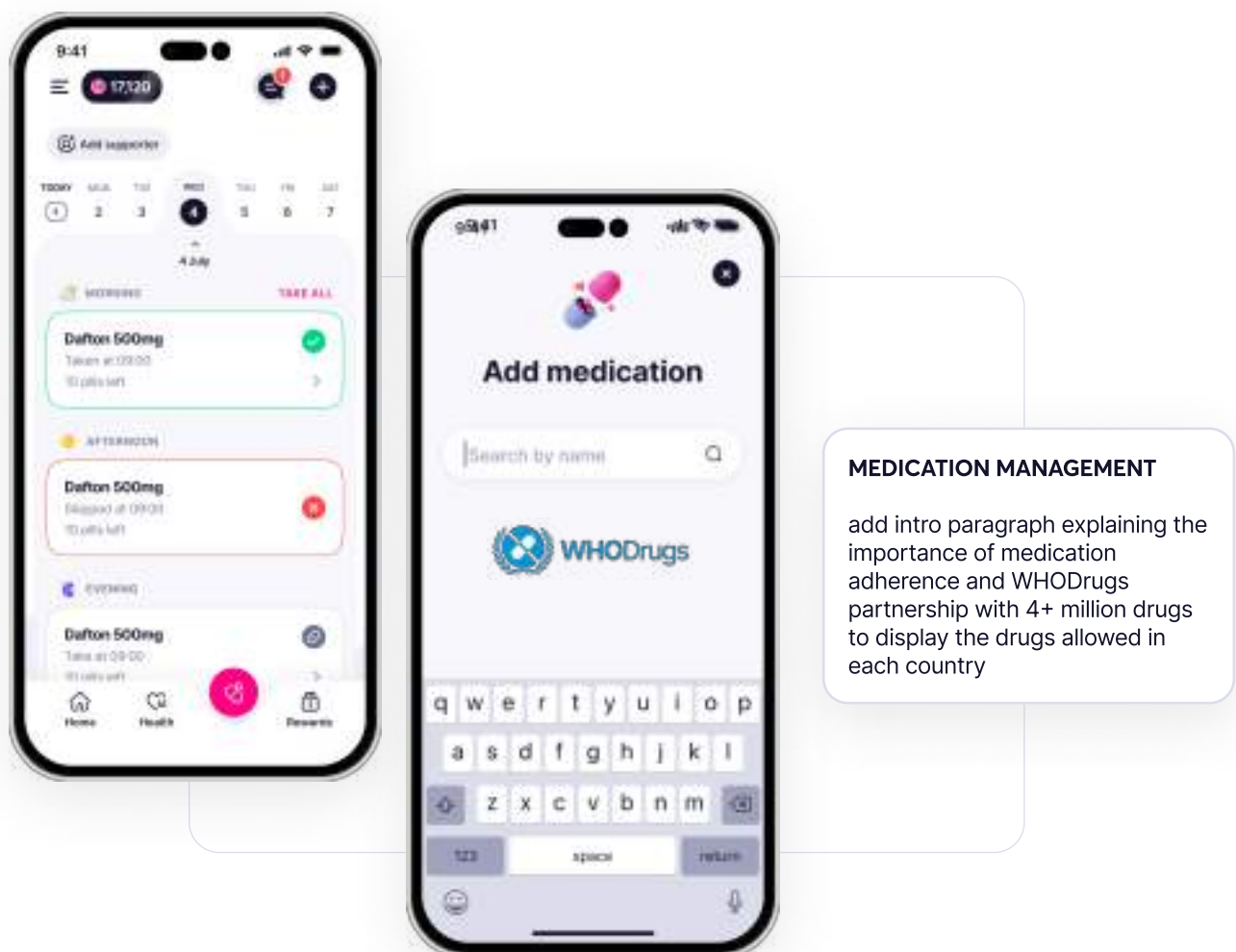
Scheduled for release in Jan 2024, this new program will tackle one of the main drivers of weight gain and hypertension.



Disease detection and management

At the core of **ElfieWorks**, there is a suite of medically-certified disease management programs which made the reputation of the company among doctors and researchers alike.

As of today, there are 4 disease management programs for employees to activate in one click. Moreover, because most of us don't know they have a disease, Elfie proactively suggest "minimal" tracking / tests for users to identify their conditions before it's too late.





HYPERTENSION MANAGEMENT

Elfie's hypertension management program was launched in 2020 and is already endorsed by 5 medical associations. The program reminds users on the frequency at which blood pressure must be measured as well as the target ranges based on country-specific guidelines.

Elfie provides alerts when the measures may signal a health risk and refer to a healthcare professional for further investigation.

To help with data input, Elfie is one of the rare applications to directly connect to Omron bluetooth-enabled blood pressure monitoring devices.



Blood Pressure Measurement via face scan is **under-going FDA review**. Once approved, we will make the feature available in **ElfieWorks™**.



The screenshot shows the 'About blood glucose' app interface. It includes a title 'About blood glucose' and a brief explanation: 'The blood glucose level is the amount of glucose in the blood. Glucose is a sugar that comes from the foods we eat, and it's also formed and stored inside the body.' Below this is a table with blood glucose levels categorized by timing and status.

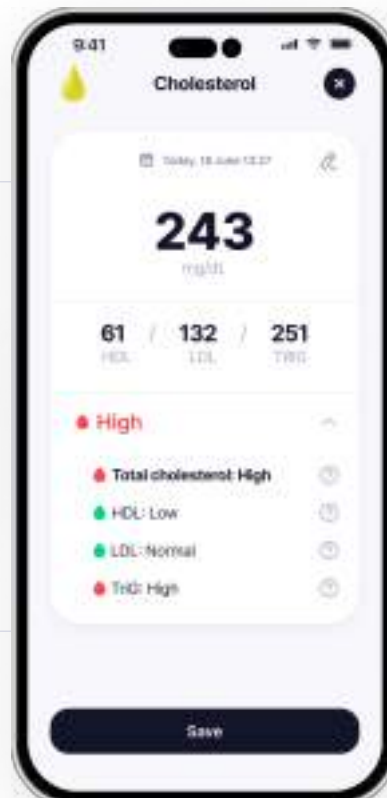
LEVEL	FASTING	AFTER SAYING	3-11 HOURS AFTER SAYING
Diabetic	126+ mg/dL	200-300 mg/dL	300+ mg/dL
Impaired Glucose	101-125 mg/dL	190-230 mg/dL	140-190 mg/dL
Normal	80-100 mg/dL	170-200 mg/dL	120-160 mg/dL

Source: American Diabetes Association, 2014

DIABETES MANAGEMENT

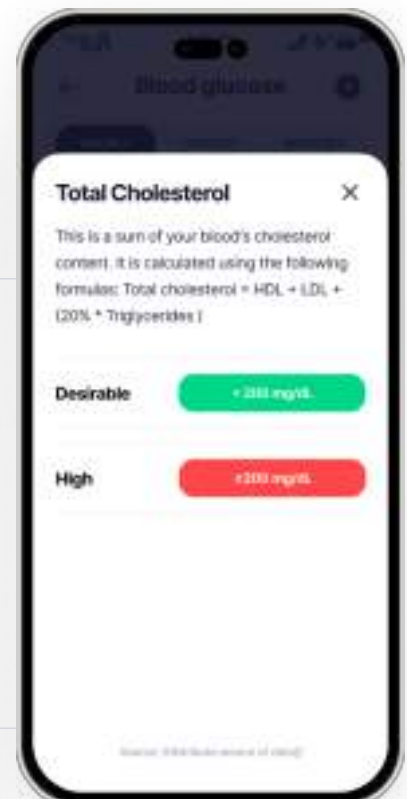
Elfie covers the main types of diabetes: type-1, type-2, gestational, pre-diabetes, LADA and MODY.

It helps users track their HbA1c and their blood glucose at the right time.



CHOLESTEROL MANAGEMENT

Elfie allows users to manual track their lipid panels by focusing on Total Cholesterol, LDL, HDL, and triglycerides.





9:41

←

Quality of life

How would you rate your quality of life across the last 2 weeks?

5 = Very good

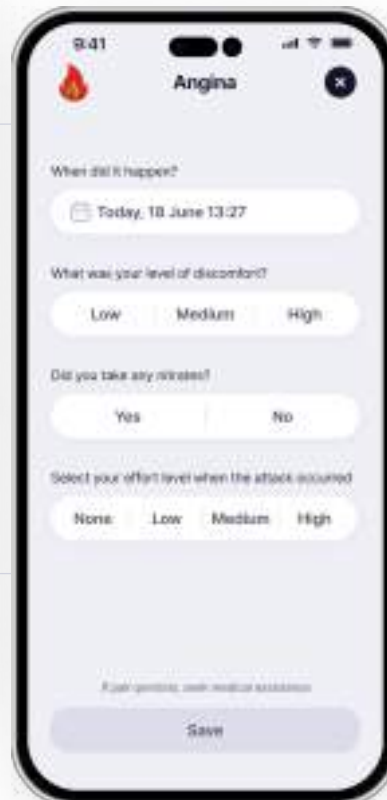
4 = Good

3 = Neither poor nor good

2 = Poor

1 = Very poor

Save



9:41

Angina

When did it happen?

Today, 18 June 13:27

What was your level of discomfort?

Low Medium High

Did you take any nitrites?

Yes No

Select your effort level when the attack occurred

None Low Medium High

Keep going on with medical assistance

Save

ANGINA MANAGEMENT

Developed in collaboration with Professor Gowdak from the Brazil Endocrinology Institute, Elfie program for Angina (chest pain) supports patients and doctors to track the symptoms and adjust the treatments appropriately.



It's only the beginning...

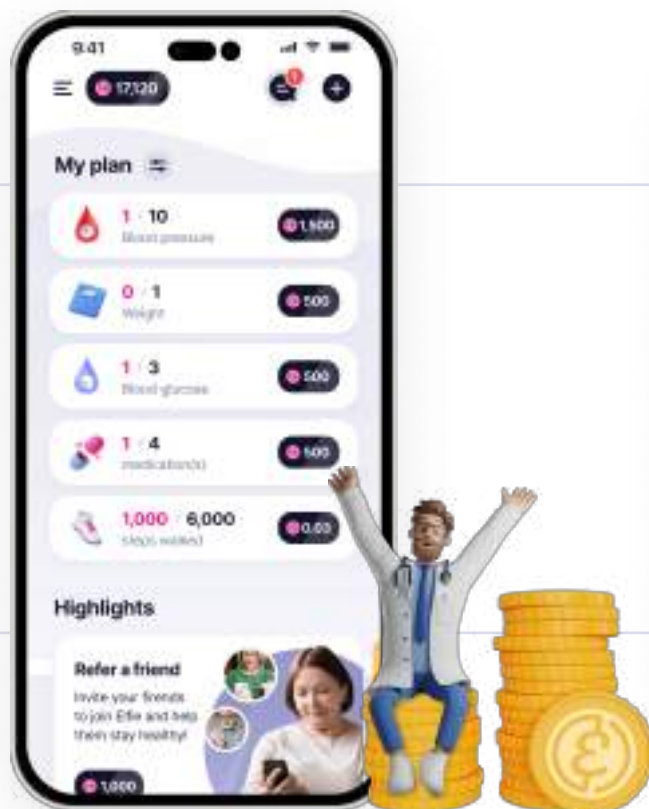
The Elfie platform will regularly add new chronic conditions programs at no extra cost to all **ElfieWorks** users.

- Chronic Kidney Disease
- Heart Failure
- Asthma
- Chronic Obstructive Pulmonary Disease
- Skin disease (eczema)
- Cancer (leukaemia, prostate, breast...)
- Mental health (migraine, depression)

04 Encouraging self-monitoring

Let's be honest: health monitoring is boring. It is repetitive and may create anxiety. All the recipe to reduce adoption and engagement. At the core, Elfie gamifies the programs selected by the user and leverage engagement technics to modify behaviours.

Gamified plans

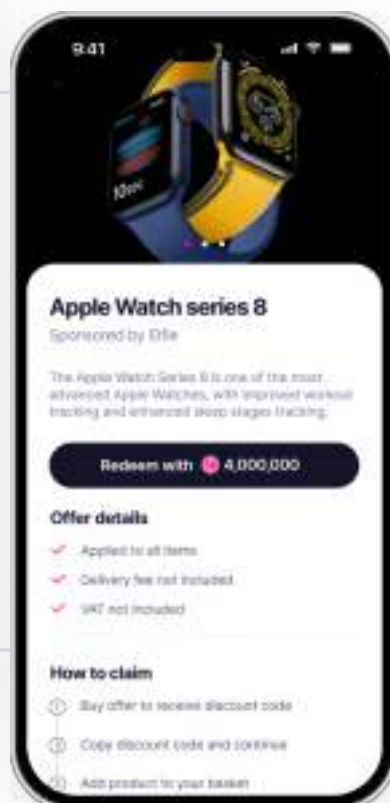
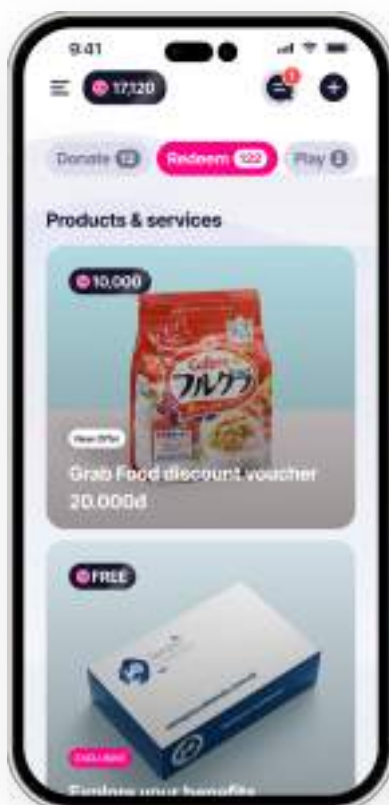


EARNING COINS

Users receive Elfie coins for completing the actions in their plan.

The gamification mechanics was designed with ethics in mind:

- no incentive to cheat (e.g. we reward the same amount of coins if you take your meds or said you skipped them);
- no incentive to be sick (all users regardless of disease / medications can earn up to 40,000 coins per month);
- gamification mechanics are reviewed by independent medical affairs & compliance officers across the world.



REWARDS

Users can exchange their Elfie coins with rewards provided by our brand partners. Many of these rewards are provided by brands who supports Elfie as a part of their social-impact strategy.



Clients can also sponsor additional rewards of their liking at their discretion.

CHARITIES

Users can give their Elfie coins to either global and local charities.

Once the coins' goal is reached, Elfie makes a donation to the cause.



Alternatively, clients can sponsor and display their own charities.





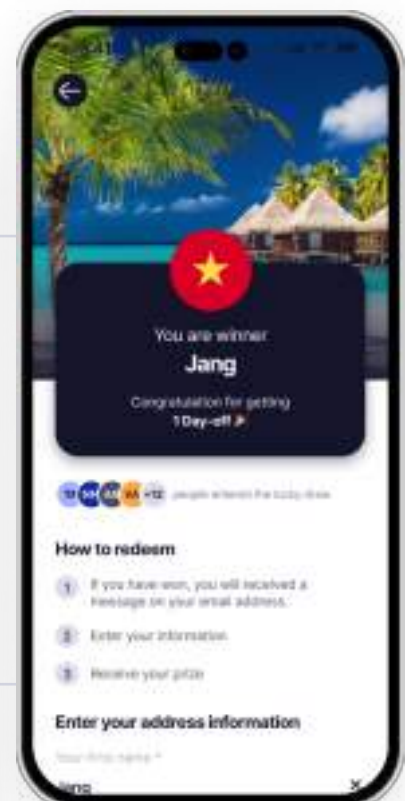
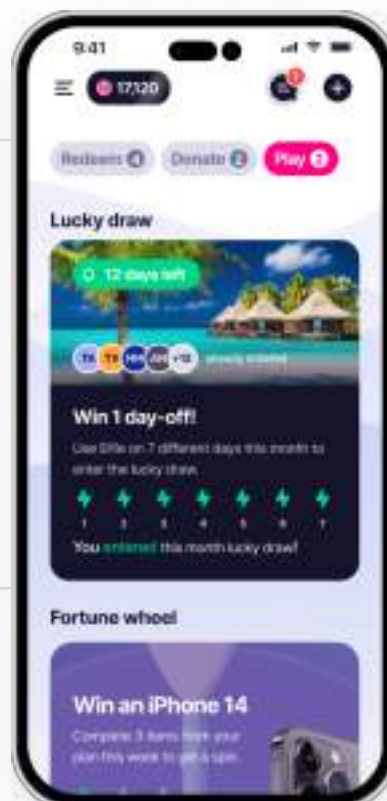
FORTUNE WHEEL

Each week, once a user completes 3 items from their plan, (s)he win the right to spin the fortune wheel.

LUCKY DRAW

Each month, users connecting on 7 different days qualify for the lucky draw.

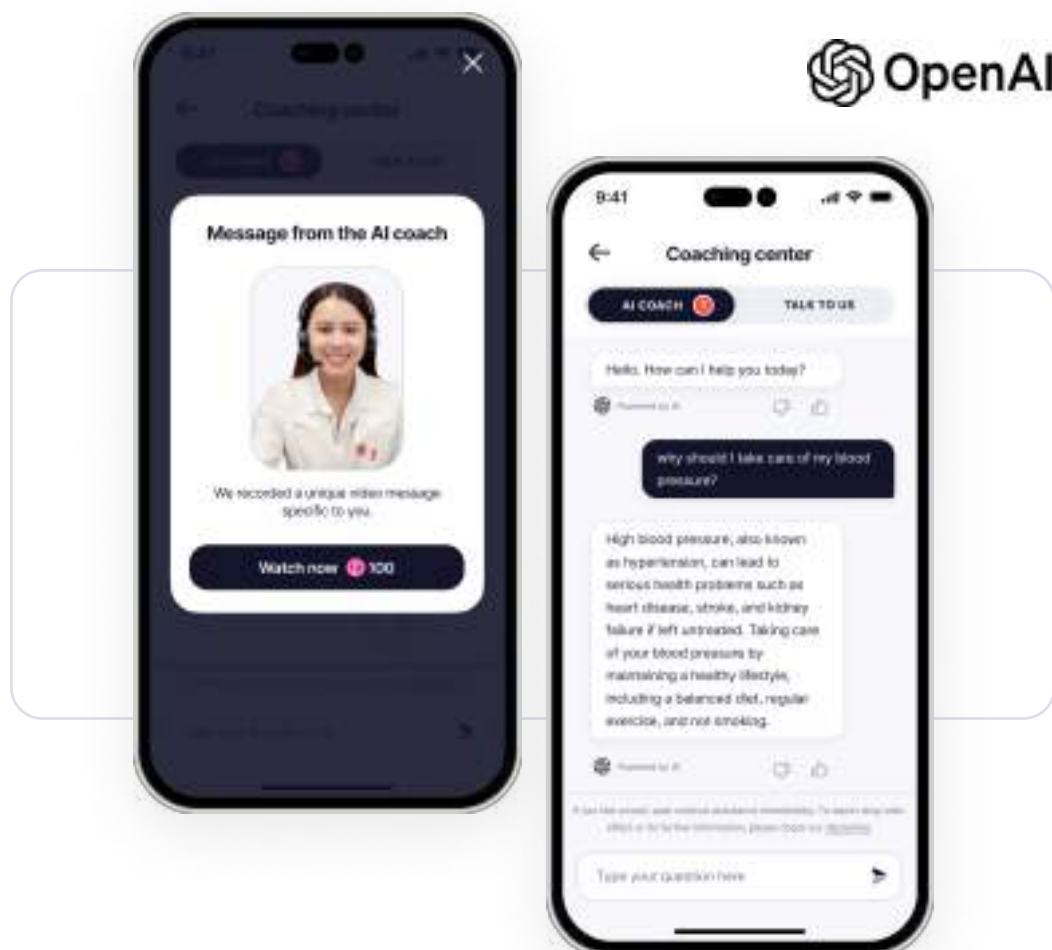
Top prizes can be customised for each company.



AI-assisted coaching

Elfie was probably the first health application to integrate OpenAI to allow users to ask a large number of questions in their native language. We also protected users by restricting all sexual, political, and medical content. A few months after integrating OpenAI, we built a capability that we were (and probably are still) the first to provide: **proactive AI-coaching**.

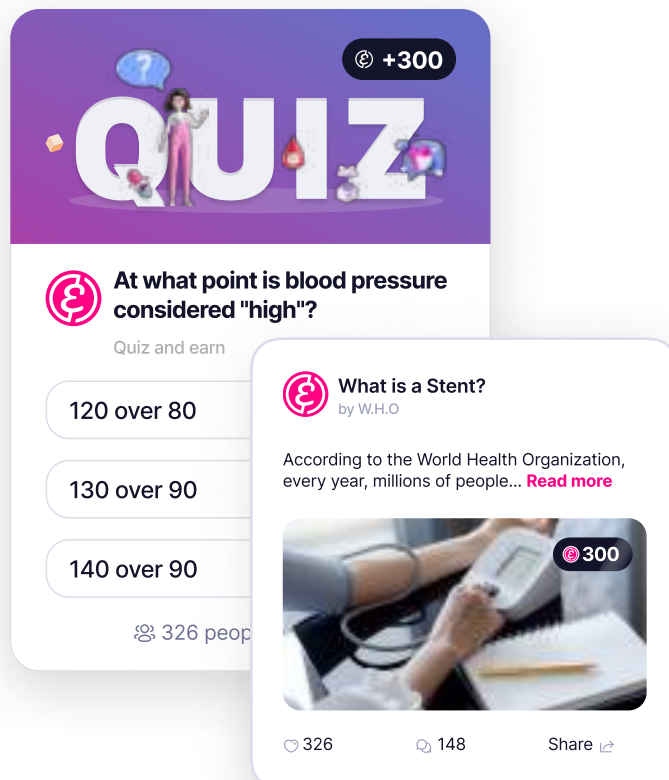
Let's face it: users don't call to tell you that they are about to give up on their health. In **ElfieWorks**, we proactively contact all users regularly with a video message tailored to their health conditions, their past behaviours (or lack of) and advice about what to do next.



Family support

Whether it is a spouse or a parent, family members regularly help each others to monitor vitals, to take/refill medications, to visit healthcare professionals.

With the family support feature, users get reminded about each other's treatments and can remotely follow their vitals.



Content feed

With articles, quizzes, videos and podcasts, we provide bit-size education to all users.

The content feed is personalised and refreshed weekly. Our sources come from our partnership with medical associations and our own teams of nutritionists and nurses.

As knowledge is power, we even reward users for reading the feed.

Collaborative care approach with WTW

Thanks to partnership between WTW and Elfie, companies will benefit from a closer integration of their employee care initiatives:

- Support in the overall planning and execution of yearly wellbeing calendar of events;
- Seamless user registration of company events on **ElfieWorks**;
- Triage users at the right time to the right healthcare channels (e.g. telemedicine provider, panel clinics, counsellors, allied health professionals, etc.)
- Gateway to all employee benefits information and insurer applications

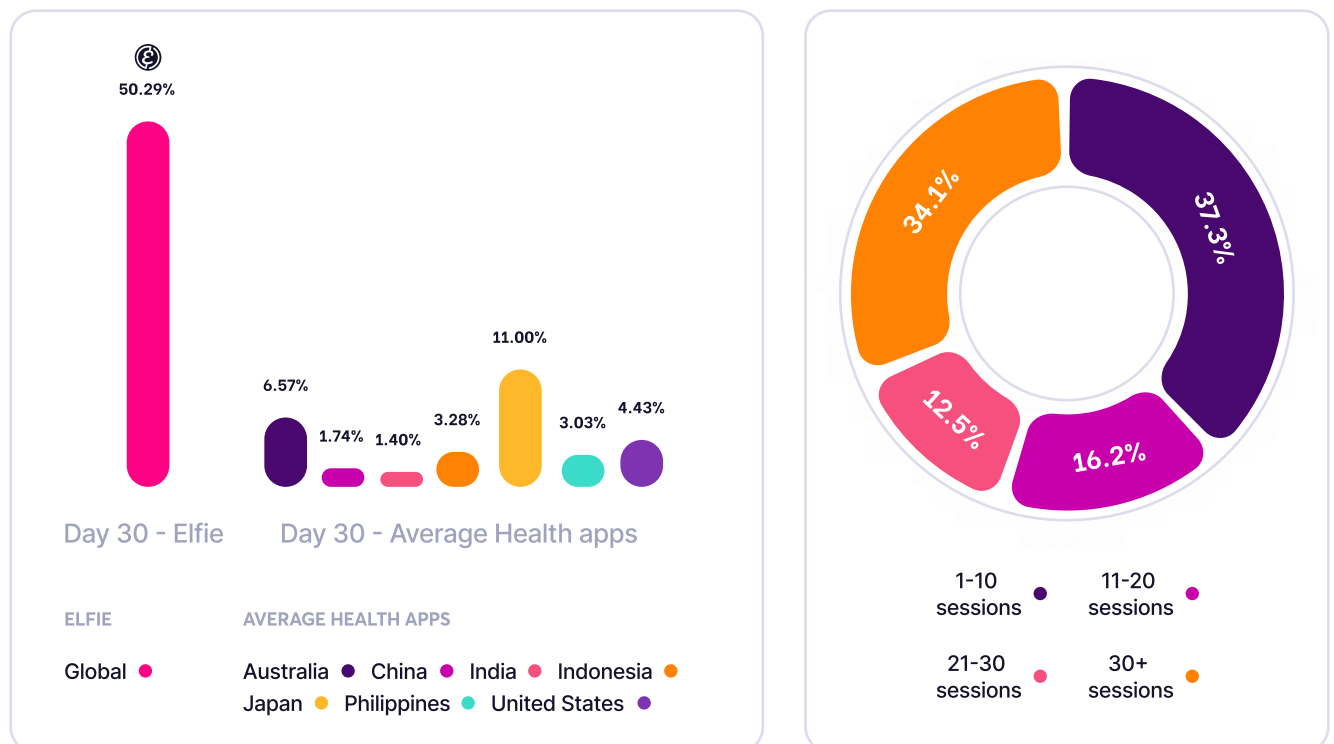


05 Global credibility

The performance of health & wellness solutions can be measured on both quantitative and qualitative metrics. However, as self-reporting present a conflict of interest (it's too easy to self-report numbers and invent metrics), they must be verified by independent third-parties and endorsed by medical and scientific organisations.

High engagement

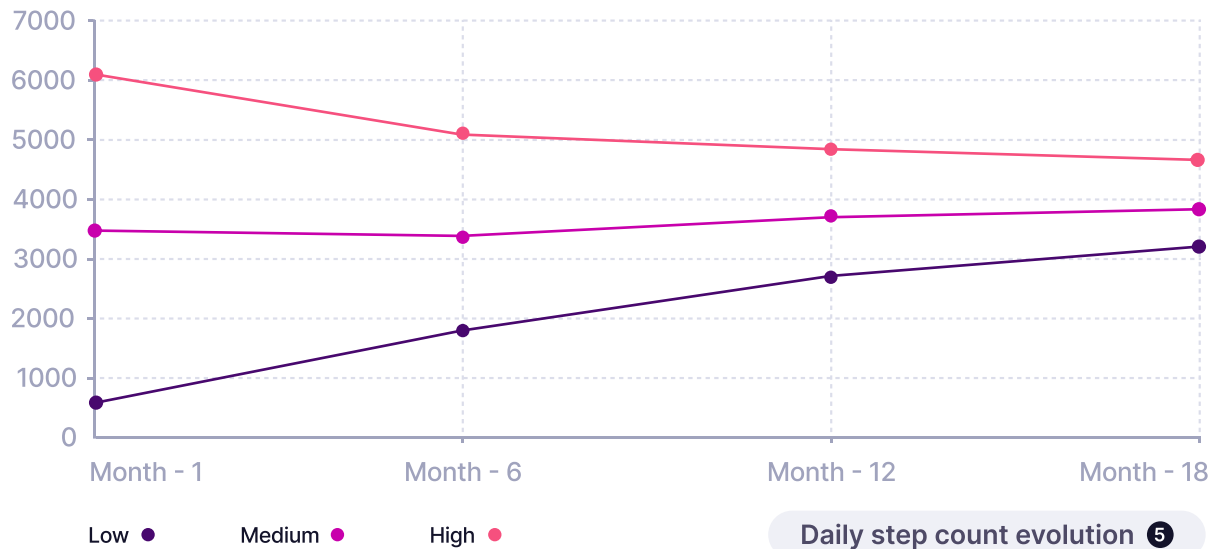
Thanks to its gamification and proactive AI coaching, Elfie delivers high retention rate (percentage of users still using the solution after 30 days) and the number of monthly sessions (this shows how engaged users are with the application).



Retention rate at day 30 & Monthly sessions per users 4

Impact on behaviours

Elfie has already demonstrated its impact on at-risk users (those with low and moderate physical activity) to increase - and maintain - a higher level of activity.

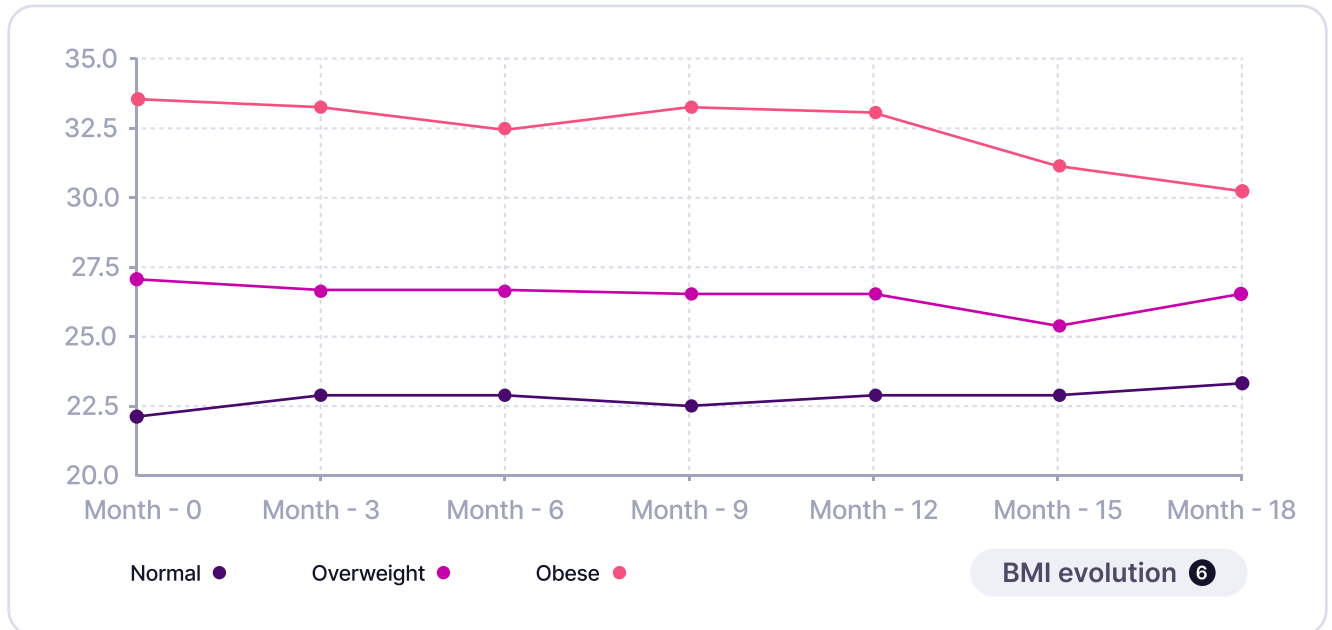


Solving for the biggest problem of chronic disease management, Elfie has demonstrated its ability to increase - and maintain - a significantly higher level of adherence.

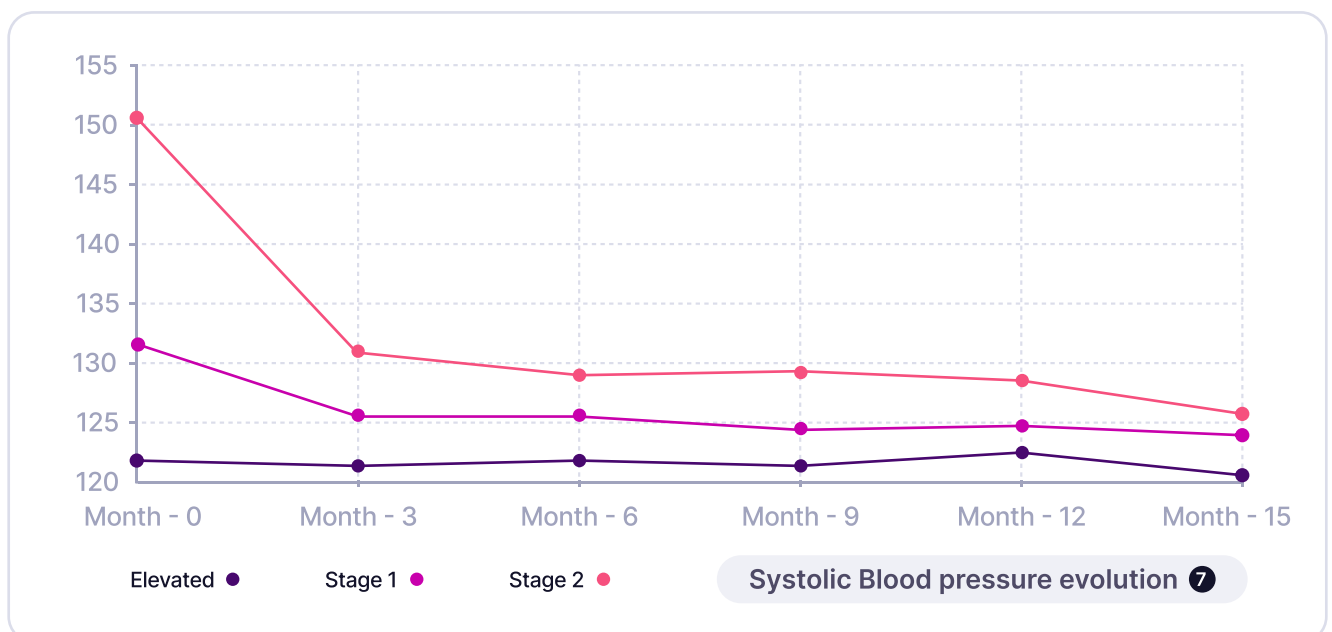


Impact on vitals

Thanks to behavioural changes, Elfie users who started with overweight or obesity reported a significant reduction of their BMI. Normal users remain the healthy range.



Thanks to medication adherence, Elfie hypertensive users reported a continued normalization of their blood pressure which reduces cardiovascular risks.



Medical credibility

Elfie programs are built with scientific oversight. To ensure we bring safe innovation to our users, we created an independent scientific committee that review our features with both medical and ethical lens. We are honoured to count world-renown professors from all continents as part of our scientific and ethical committee.



PROFESSOR

Otavio BERWANGER

Executive Director for The George Institute for Global Health, UK and Chair in Public Health at Imperial College London



PROFESSOR

J.-Jacques MOURAD

Former President of French Society of Hypertension and Department Head of Internal Medicine at FB Hospital

To go further, we even submit our application to review and endorsement by medical societies around the world.



Vietnam Society
of Cardiology



Sociedade Brasileira de
Cardiologia



Sociedade Brasileira
de Diabetes



Turkish hypertension
& kidney diseases
association



Vietnam diabetes &
endocrinology



Egyptian society
of cardiology

Global availability

To ensure a simple global roll-out, Elfie was designed as a non-restricted health application. In the US, it falls under the Class 1 Software as Medical Devices. In Europe, it falls under Class I / A of the Medical Device Software regulation.

Elfie will be available in 50+ countries in the next 24 months and can be deployed in any markets relevant for your company.



Privacy & security

Elfie had to comply with many local regulations in order to be endorsed by numerous medical and pharmaceutical organisations across the world. We most notably comply with HIPAA, EU and UK GDPRs, LGPD, PDPA, KVKK, and PDPO.



Users are the sole owners of their personal and health data. Elfie doesn't sell the personal & health data of its users. By default, we do not share any personal & health data of our users. A user has to make the explicit request to temporarily share its data with a third party for Elfie to act upon it: for instance, a user can request to share her (his) data with a family member if (s)he activated the family support feature.

Finally, Elfie ensures users can access to their data and the core features of the applications after they left their employers. This ensures continuity of services as health risks & management doesn't stop when you retire.

06 How to get started

The success of a wellness & health program relies on a close collaboration between the **ElfieWorks** team and the employers' team to ensure a wide adoption across the workforce. As such, we put together a local team to support the roll-out of the program and integration to existing health & wellness related activities.

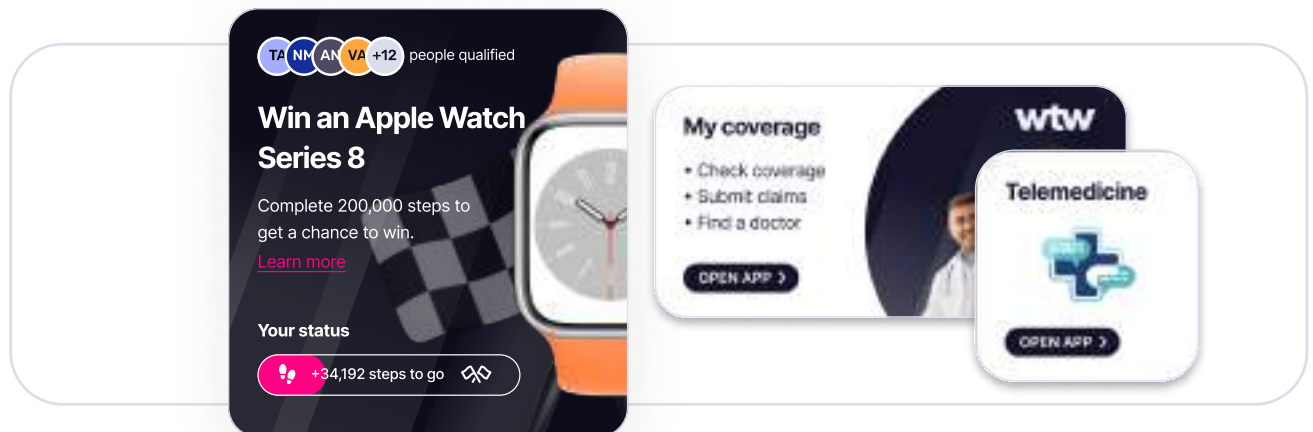
In-country success team

Thanks to WTW global footprint, ElfieWorks success teams are present in most countries across the world.

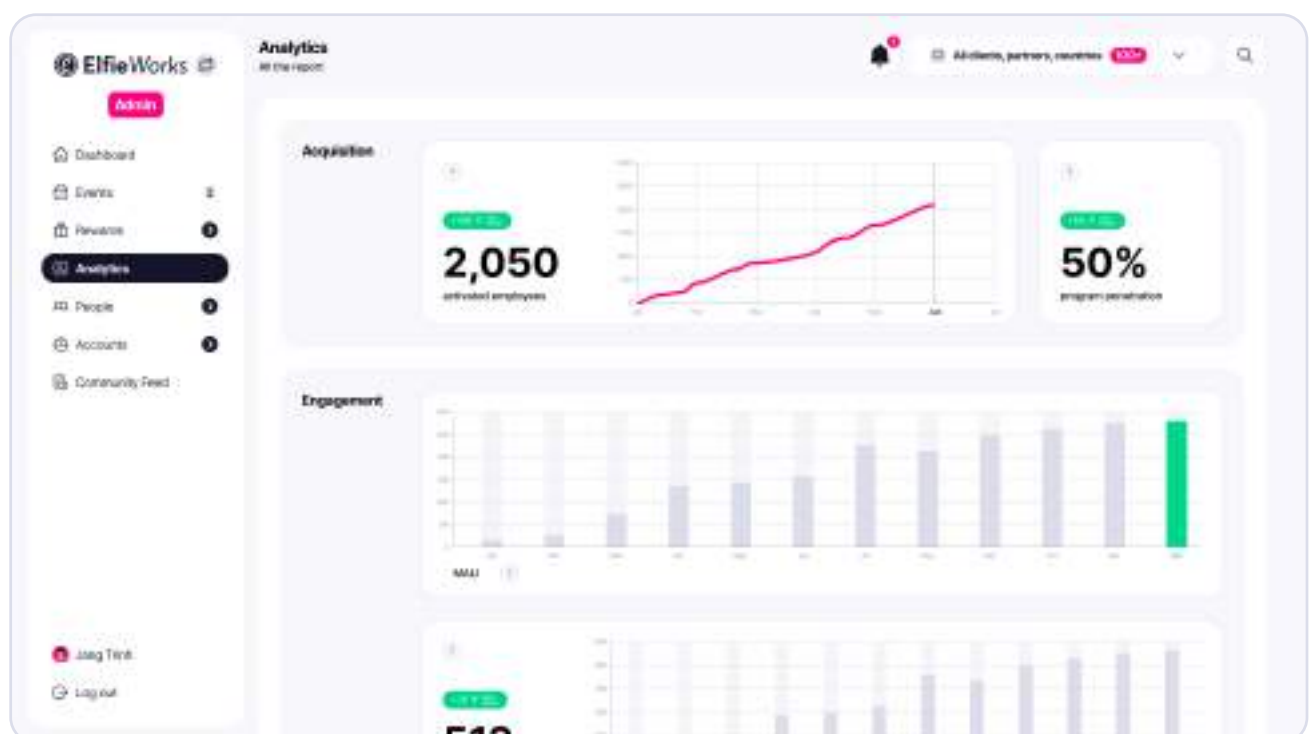


Personalization & tracking

The **ElfieWorks™** program offers a structure that can be personalised to each employer's preferences and ecosystem: events, escalation to telemedicine/insurance, rewards, charities...



Thanks to the ElfieConsole, the success team (including the employers' program owners) can monitor the adoption and engagement of the solution. Unique to Elfie, you can also follow in real-time the health impact of the solution on your company.





Pricing & contacts

ElfieWorks pricing vary by country to account for the differences in local healthcare costs. Please contact your WTW representatives for more information.



SINGAPORE

WTW • Audrey TAN • audrey.tan@wtwco.com

Elfie • Jean-Francois LEGOURD • jf@elfie.co

Reference sources

1. Singapore Gov - [Main Chronic Diseases and Prevalence Singapore](#)
2. AppsFlyer - [App retention benchmarks](#)
3. Rand Corporation - [Do workplace wellness programs save employers money?](#)
4. Elfie database
5. Elfie database
6. Elfie database

Ready to improve employees' health?

Get better



In exclusive partnership with **wtw**