

How Leading Employers Are Modernizing Benefits with *Data and AI*

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Speakers



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The system was built to treat, *not get ahead*

1 in 5

Americans live in an area
with a PCP shortage

~21 minutes

on average spent in a
PCP visit

~26 blood tests

included in an average
annual physical

59%

of Americans have multiple online
medical records or patient portals

There's another way. Health starts before healthcare.



Metabolic dysfunction

ON TIME

\$4.4K/year

~92% survival over 13.7
years, pre-symptom

LATE

\$19.7K/year

Life expectancy ~6 years
shorter at age 50



Heart disease

ON TIME

\$1-3K/year

>99% 5-year survival, pre-
symptom

LATE

\$47.7K/year

Cost of a cardiac event



Cancer

ON TIME

\$61K year 1

~99% survival, Stage 1

LATE

\$135K year 1

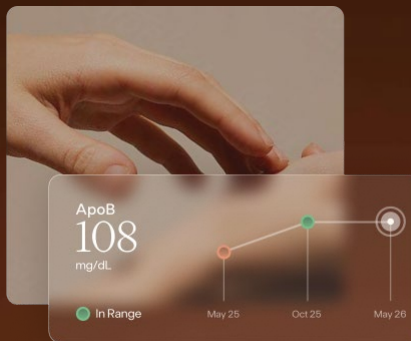
~35% survival, Stage 4

One platform. Designed for *action*.



See more.

160+ lab tests across the
body per year.



Know more.

Every result reviewed by
licensed clinicians, with clear
next steps.

-  **Omega-3 fatty acids**
Salmon 2x week for triglycerides
-  **Vitamin D3 Supplements**
2000 IU daily to increase serum
-  **Cardio**
150 min/week moderate intensity

Do more.

Retest. Track. Act on with
nutrition, movement,
supplements, and care.

160+ lab tests included every year



Heart

High-Sensitivity C-Reactive Protein (hs-CRP), Triglycerides, Total Cholesterol, LDL Cholesterol, HDL Cholesterol, Lipoprotein (a)
Apolipoprotein B (ApoB), Lipoprotein Fractionation: LDL Small, LDL Medium, HDL Large, LDL Particle Number, LDL Pattern, LDL Peak Size



Blood

Red Blood Cell, Platelet Count, Hemoglobin, Hematocrit, Mean Cell Volume, Red Cell Distribution Width, Mean Corpuscular Hemoglobin, Mean Corpuscular Hemoglobin Concentration, Mean Platelet Volume, ABO Group



Urine

Glucose, pH, Specific Gravity, Protein, Bilirubin, Ketone, Nitrite, Leukocytes, Occult Blood, Color, Clarity, Bacteria, Hyaline Casts, Squamous Epithelial Cells



Electrolytes

Sodium, Potassium, Chloride, Carbon Dioxide



Environmental Toxins

Lead, Mercury



Autoimmunity

Antinuclear Antibodies (ANA), Rheumatoid Factor



Immunity

High-Sensitivity C-Reactive Protein (hs-CRP), Neutrophils, White Blood Cell (WBC), Lymphocytes, Monocyte, Eosinophils, Basophils



Liver & Kidneys

Blood Urea Nitrogen (BUN), Creatinine, Transaminase (AST), Alanine Aminotransferase (ALT), Sodium, Alkaline Phosphatase (ALP), Microalbumin, Gamma-glutamyl Transferase (GGT), Total Protein, Albumin, Total Bilirubin



Pancreas

Amylase, Lipase



Thyroid

Thyroid-Stimulating Hormone (TSH), Triiodothyronine (T3), Free Thyroxine (T4), Free, Thyroglobulin Antibodies (TgAb), Thyroid Peroxidase Antibodies (TPO)



Female Hormones

Testosterone (Total and Free), Prolactin, Estradiol (E2), Follicle Stimulating Hormone (FSH), Luteinizing Hormone (LH), Sex Hormone Binding Globulin (SHBG), Anti-Müllerian Hormone (AMH), Cortisol, DHEA Sulfate (DHEA-S)



Prostate

Prostate Specific Antigen (PSA), Free, Total, % Free



Male Hormones

Testosterone (Total and Free), Prolactin, Estradiol (E2), Follicle Stimulating Hormone (FSH), Luteinizing Hormone (LH), Sex Hormone Binding Globulin (SHBG), Cortisol, DHEA Sulfate (DHEA-S)



Metabolic

Glucose, Leptin, Uric Acid, Hemoglobin A1c (HbA1c), Insulin



Nutrients

Vitamin D, Omega-3: EPA+DPA+DHA, Arachidonic Acid / EPA Ratio, Omega-3 Total, Omega-6 / Omega-3 Ratio, Omega-6: Linoleic Acid, Omega-6: Arachidonic Acid, Omega-6 Total, **Calcium**, Iron, Iron % Saturation, Iron Binding Capacity (TIBC), Ferritin, Zinc, Magnesium, Homocysteine, Methylmalonic Acid (MMA)

*BOLD highlights tests commonly included in annual physical through primary care.

+ Plus access to optional **Add-On Tests** and imaging at special pricing



Q2 Function Program

Benefit Design

2 Groups:

- **Employees:** member price \$299
- **Dependents:** member price \$299
- **Function credit (\$66) only**

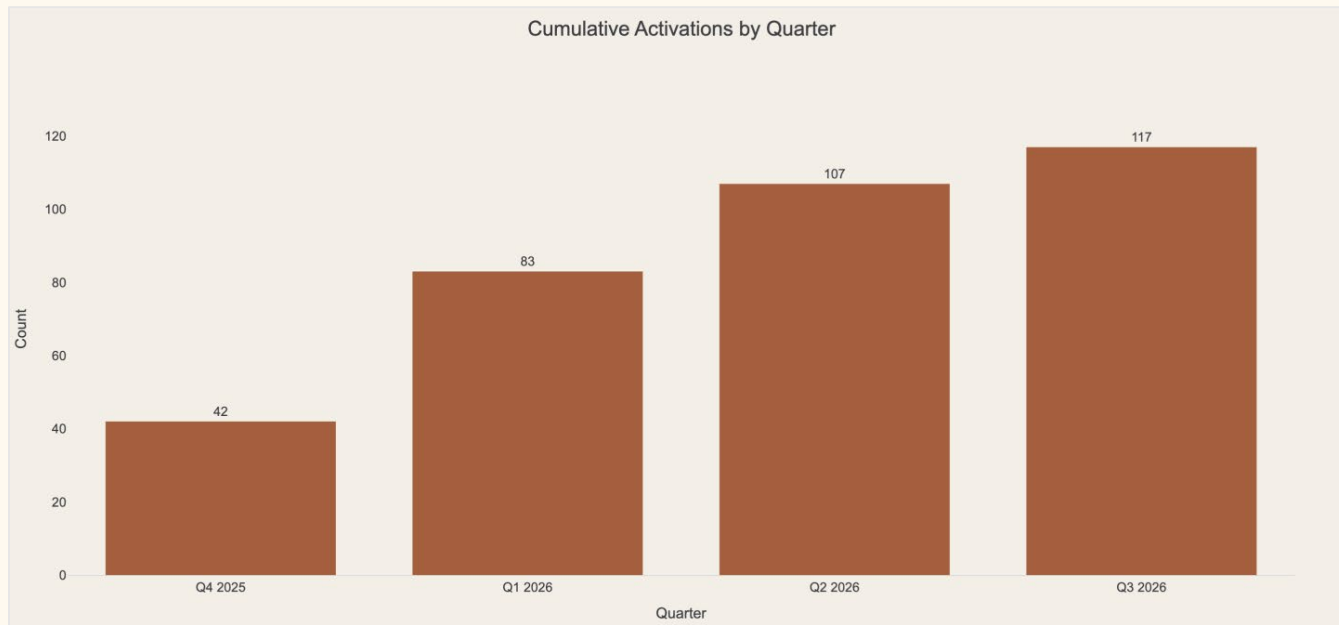
Eligible Population

- **Employees:** 1,670
- **Dependents:** ~650
- **Total:** 2,320

Function (medical intelligence) + Rightway (PBM) + Artemis (healthcare analytics) + Crunchr (people analytics) + Snowflake (data layer) → Internal Benefits AI Agent → **more efficient, impactful options for employees**



Q2 Engagement Trends



Enrollments by biological sex and age buckets

- 59% female / 41% male
- 3.4% ages 18–29
- 28.2% ages 30–39
- 32.5% ages 40–49
- 27.4% ages 50–59
- 8.5% ages 60–69

LIVE Q&A

Population Health & Engagement Trends

A benefit employees actually use, month after month.

It keeps working long after launch day.

MEMBER RETENTION

70%

renew for another year.

HEALTH MOTIVATION

82%

say Function has helped them improve their health.

WORKPLACE IMPACT

43%

felt more productive, energized, and focused at work.



ACTION DRIVES OUTCOMES

“I was able to focus again. My *work improved*. I could finally function.”

—Danielle, age 42

83%

improved understanding of their health and body.

61%

improved ability to prevent or manage chronic conditions.

44%

felt more productive, energized, and focused at work.

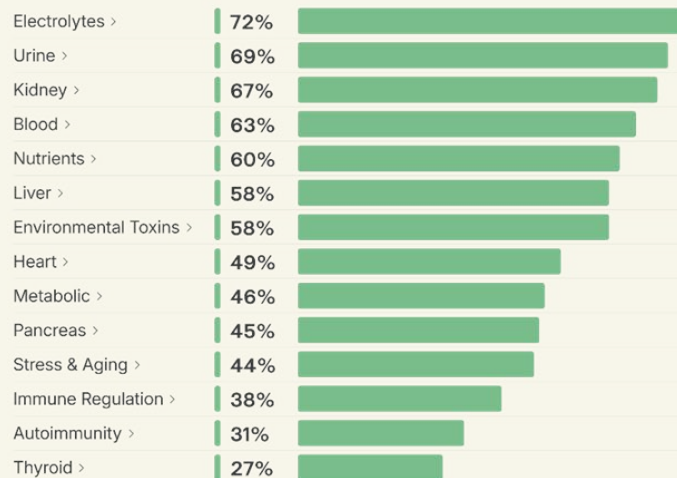
Function finds the signal, then members improve.

WHAT FUNCTION UNCOVERS



Function members with at least **1 round** of testing.
Out-of-range biomarkers by system.

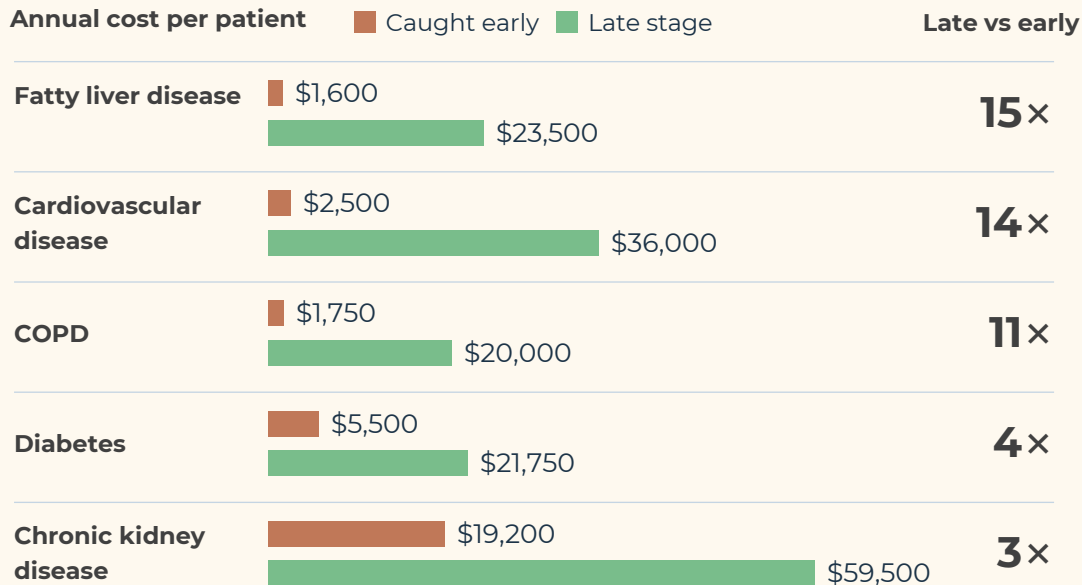
WHAT MEMBERS IMPROVE



Members with least **2 rounds** of testing.
Improvement = Out-of-range biomarker moved to in-range.

100,000+ Function members with at least one round of testing; lab values used as a proxy for disease prevalence

Early detection costs a fraction of late - stage care



\$1,300–\$3,000

saved per patient each year in direct medical costs

By years 3-4

net ROI per patient is positive for every condition reviewed

2.5–5 workdays

saved per employee per year

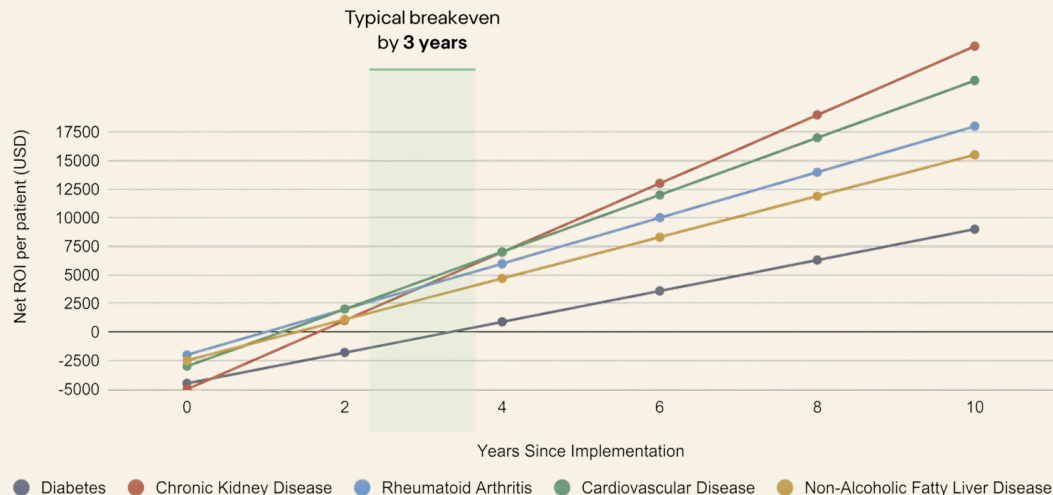
Source: Ghouralal, S.-L. (2025). *Economic impact of early disease detection in workplace health programs: A systematic review*. Integrated Benefits Institute.

Model's ROI over time.

Cumulative net ROI per patient over 10 years for early detection programs.

This meta-analysis combined 73 studies investigating economic outcomes of workplace-relevant early disease detection across 6 disease areas. The findings represent the expected ROI for a typical working class population.

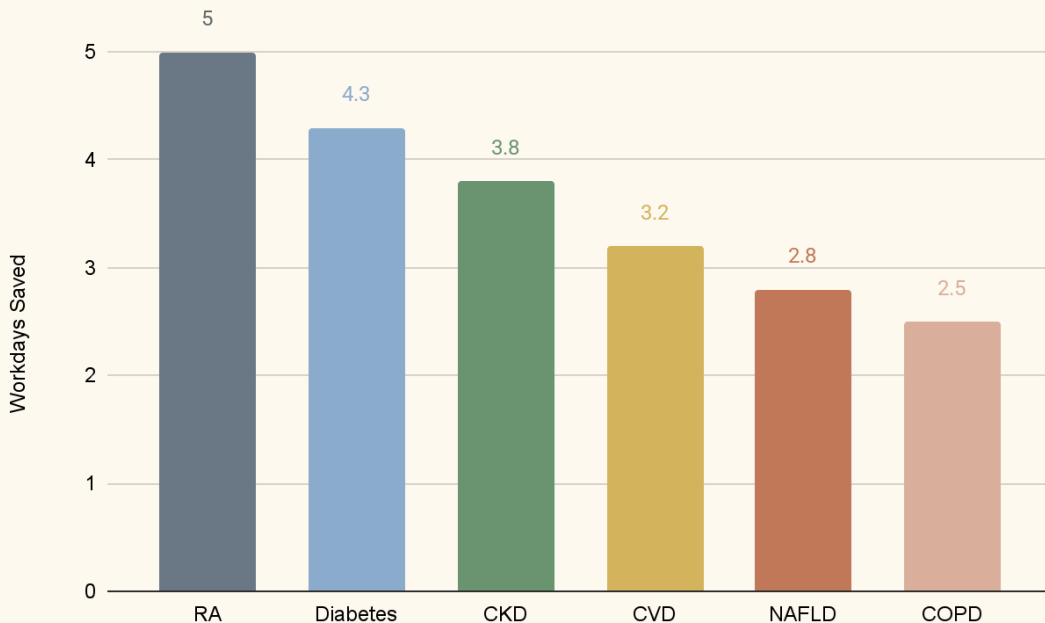
Early detection programs



*Source: Data modeled from Park et al. 2022; Kim et al. 2024; van Mulligen et al. 2024; Lee et al. 2017; and Younossi et al. 2016. Chart excerpted from Economic Impact of Early Disease Detection in Workplace Health Programs: A Systematic Review, an IBI publication.

Average Workdays Saved Per Employee Annually

(Early Detection vs. No Intervention)



Average number of workdays saved annually per employee with early detection.

LIVE Q&A

Discussion

Thank you