



new ocean

LEARN HOW WE CAN HELP YOUR COMPANY



CHAPTER 1:
ABOUT NEW OCEAN

State of the Industry

Meet New Ocean

Meet Our Team

Bringing Better Health to the Market

State of the Industry

Healthcare.

To many, healthcare has become an oxymoron, as health and care are rarely connected. Especially for employers and health plans, who are faced with high costs and an increasing number of people struggling to get and stay healthy.

Some organizations try to help with programs to improve health and well-being. In fact, 85% of companies with 1,000 employees or more have a wellness program. But the programs aren't engaging.



Only 60% of employees
with access to these programs
even know about them.

And, only 40%
of those actually participate.¹

With numbers like these, executives often find themselves overburdened and understaffed, adrift in disparate, fragmented solutions that offer them no clear way forward.

So how do you create a meaningful health and well-being solution? Without one, it's often the case that not only can people not afford to be sick, they also can't afford not to know they're already sick. That uncertainty poses significant risk to a company and its people.

That's why it's imperative that people take healthcare into their own hands. At New Ocean, we provide a unified, comprehensive solution that helps companies and their people achieve their goals.

¹RAND Health: Workplace Wellness Programs Study 2012
Gallup U.S. Panel Members

Meet New Ocean

Introducing a New Approach

No matter if you have a thousand employees you self-insure or millions of health plan members, your health and well-being doesn't have to be complicated, confusing or cumbersome.

At New Ocean we take the complex and make it simple. We use behavioral economics – the science behind motivation and human behavior – to ensure your health solutions and health dollars are working hard for you and for your people. We chart an individual journey – a journey to healthier living and improved well-being.



t a p t o w a t c h v i d e o

But New Ocean isn't for everyone. Our solutions work best for companies that truly, deeply care about their employees or members, and for those who seek a catalyst to make that change. We have a history of caring, thanks to a leadership team that's been long-recognized as heading one of the 100 best companies to work for. And that's still true today.

New Ocean is a catalyst for change. Are you ready to start your next journey with us? You set the destination and the pace based on what works for your individual business. We'll help you get you there by identifying your needs.

We aren't just another health and well-being company. We're a software development and design company with a purpose to help solve problems in the healthcare space. We work with health plans, health systems and companies to design, develop and build custom solutions for their specific, unique business challenges.



Meet Our Team

A History of Innovation

New Ocean is led by Hal Rosenbluth, a business executive with a history of pioneering solutions that disrupt and revolutionize industries.

Previously, Rosenbluth transformed a \$20 million local agency into a \$6 billion global corporate travel management agency before selling to American Express in 2003.

Shortly thereafter, Hal created Take Care Health Systems, a new company with the goal to provide affordable, accessible, expert healthcare from nurse practitioners in retail clinics throughout the country. Take Care was acquired by Walgreens in 2007 and subsequently rebranded as Walgreens' Healthcare Clinics.



Today, Hal has assembled many of the same experts behind Take Care to lead New Ocean, including President Joseph Terrion and Chief Operating Officer Pat Lucas. Together, they bring both foresight and a strong understanding of the industry and its opportunities. They use this knowledge to develop and execute products that fulfill the unmet needs of healthcare today and work to discover the yet unknown, unmet needs of the future.

Through his life and career, Hal has always lived by one philosophy: the success of any company or organization is firmly centered on the ability to recognize and meet the needs of the people who work there.

New Ocean empowers leaders to empower their people to take their health into their own hands. Our goal? Remove frustration, make the complex simple, reduce costs, improve health and lifestyle and increase satisfaction, engagement and performance.

Bringing Better Health to the Market

The first company to launch with New Ocean was Independence Blue Cross, the largest health insurer in the Philadelphia region. In February 2017, Independence rolled out our personalized Health & Well-being programs to its thousands of employees and more than 1.8 million people.

“ Together, we are creating a best-in-class solution that empowers individuals to take an active role in their health and well-being. We believe the unique platform from New Ocean will provide our members a personalized, engaging toolset that integrates into our existing technology for a seamless member experience. ”

– Daniel J. Hilferty,
President and CEO of Independence Blue Cross



CHAPTER 2:

HOW NEW OCEAN CAN HELP

What's Important to You?

The Bridge

At a Glance: Core Offerings

Prioritizing Condition Management

The Voyage by New Ocean

Key Features and Products

A Deep Dive into Our Solutions

Best-in-class Programs

Challenges and Rewards Designed to Motivate

Success Through Support

What's Important to You?

We tailor all of our offerings and solutions to your needs. To start, help us understand your top priority for employee or member wellness.

Choose an option below to begin.

BETTER ENGAGEMENT

COST SAVINGS

MORE COMPREHENSIVE PROGRAM

The Bridge

An Integrated, Flexible Platform

At the heart of our solutions is The Bridge, our enterprise health maximization platform. It has one clear, focused purpose: bring together data from the disparate parts of the healthcare ecosystem to offer the best, most innovative platform in the industry.

The Bridge is designed to meet your company needs and designed to power highly personalized Health & Well-being programs accessible through any device, any time. Unlike other providers, New Ocean not only delivers on the needs of today's market, but on the anticipated needs of the future. Where other solutions may wind up outdated or obsolete in a year, our philosophy is to provide solutions that solve problems before they arise.

The hallmark of The Bridge is its flexibility. It integrates all your health data into one place to provide a better, seamless user experience. Users don't need to leave the platform, making them more likely to explore all your tailored solutions. The result is the strategic agility your company needs to embrace change and transform your approach to the healthcare system. And, along the way, you'll also enjoy stronger engagement, better health and cost savings.

New Ocean lives a culture of customization, which means we develop a solution that works for you. We start the conversation by sharing our core configuration. You take what you want and leave behind the rest, or work with us to create something entirely new.

Let's start thinking about what may work for you:

	Diving in	Setting sail	Throwing it overboard
Your current situation	<p>You don't have a solution, or it's limited or not integrated.</p> <p>You want something more comprehensive for your employees or members.</p>	<p>You have an existing solution, but it's not working hard enough for you.</p> <p>Your solution may be integrated, but you need something that can grow with you.</p>	<p>You have an existing solution and you've seen some success, but it no longer fits your needs.</p> <p>You're an industry leader, and you need an innovative solution to meet all of your health and well-being needs.</p>
Your need	<p>Establish a smart, meaningful new program or break beyond the traditional, stagnant solution.</p>	<p>Find significant cost savings, efficiencies and integration.</p> <p>You're ready for a comprehensive solution that helps you meet your goals.</p>	<p>Replace your current solution with a tailor-made program that transforms your engagement level and behavior.</p>

At a Glance: Core Offerings

A Holistic Approach to Improved Well-being

Your custom solution can come to life in many different ways. The New Ocean approach encompasses all aspects of overall well-being.

Here are our four core areas, which we're continuously evaluating and improving as we look to the future. You'll learn more about our specific programs and offerings in each of these areas soon.



1. Lifestyle

We have done deep research to inform the focus areas within a person's physical well-being. Our programs are centered around the critical elements of:

- Nutrition
- Physical activity
- Sleep
- Stress management
- Mindfulness

2. Chronic Conditions

Flexible programs to assist users in gaining confidence to self manage conditions. Our solutions are designed with the person in mind—not the disease.

- Asthma
- COPD
- Diabetes
- Heart disease
- Hypertension
- Depression
- Anxiety
- Medication management
- Lower back pain
- Substance abuse

3. Behavioral

Mental health is increasingly important, and too many other solutions leave it out. Our approach places mental health prominently and offers tips and tools in emerging areas, from mindfulness to meditation. Example programs include:

- Depression prevention
- Responsible drinking
- Smoking cessation

4. Financial

Unlike other platforms and companies in the market, the New Ocean team recognizes the importance of financial well-being. Your employees or members are able to set individual goals and enroll in programs that help them track expenses and access advice from our experts. Example programs include:

- Credit report
- Emergency fund
- Living will
- Spending
- Wants vs. needs

Prioritizing Condition Management

Managing chronic conditions is the costliest aspect of healthcare. More often than not, most condition management solutions prove ineffective because they're dictatorial, built with a "one-size-fits-all" approach that fails to consider the need for flexibility in the self-management of chronic conditions.

Like the rest of our platform, our approach keeps behavioral science at its heart to customize a condition management program that meets the individual needs and personality of each person. At its core, it's designed with the person living with a

chronic condition in mind, rather than the condition itself. The end result leads to people becoming more confident and knowledgeable about managing their individual condition.

Our condition management solutions offer support for those who experience:

- Asthma
- COPD
- Diabetes
- Heart disease
- Hypertension
- Depression
- Anxiety



Just like our other offerings, our condition management programs ask simple, straightforward questions that make those living with a chronic condition feel like they're discussing their condition more like they would with a friend than a doctor. Added benefits like our Support Team Member feature give our users the added assurance of and encouragement from a concerned family member, friend or healthcare professional who can follow their progress and support them in meeting healthy lifestyle goals in our app, The Voyage by New Ocean.

These solutions are based on a Daily Care Plan: a short checklist of everyday activities that lead to improved health outcomes. To reinforce completion of their daily plan, users can access four-week incentive programs to help form positive habits. People using our condition management solutions are also able to participate in disease-specific programs and challenges available as part of New Ocean's offerings.

To learn more about challenges and programs, visit [tap here](#)



The Voyage by New Ocean

A Simple Experience for Better Habits

The Voyage by New Ocean, our adaptable user-facing program, takes your employees or members on a personalized health journey. The journey — an entirely mobile experience — begins with the discovery of goals and guides them to tools and resources that empower them to take charge of their health. Simply put, it puts all your health-related activities into a single itinerary.

We'll work with you to customize the journey for your users, whether it's a sail around the world or immersing them on a trek across the country. And it's customizable so we can include your company brand.



t a p t o w a t c h v i d e o

Key Features and Products

Our app is wide-ranging in the sense that you can completely customize it to the needs of your people and organization. However, many of our key features remain constant and provide the solid foundation upon which to build your solution. These key elements are:

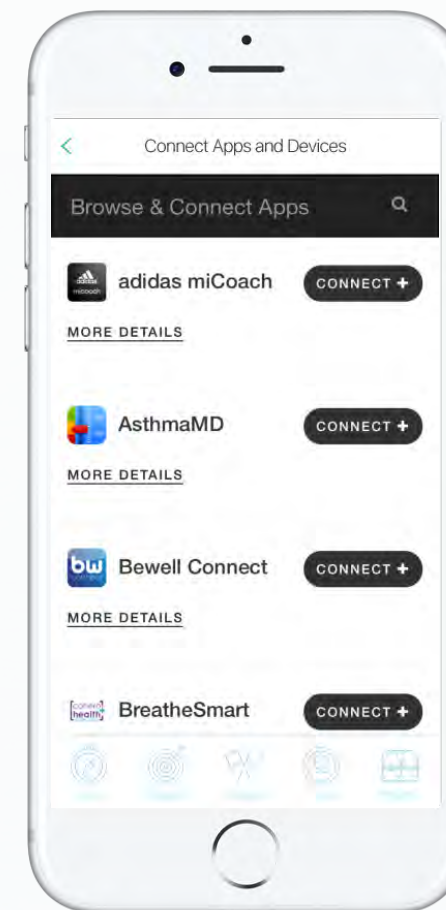
Behavior change science:

Our entire platform and app are built with behavioral change, behavioral economics and data-driven insights. We know what people will respond to and how they form their habits. We have this insight, and we'll share it with you. In fact, the drive behind our program is based on behavioral science research by the University of Pennsylvania.

Program design:

People will be taken on a seamless journey, marked by an intuitive user experience that promotes engagement. You have the ability to make this platform look and feel like your own with your company branding.

A key benefit of The Voyage is its ability to seamlessly integrate with third-party partners, apps and wearable devices like Fitbit and MapMyRun. New Ocean can connect over 375 data sources, making data entry almost automatic.



Challenges:

We inspire people to take action through motivational messaging and rewards that drive goal completion and milestone achievements. Challenges foster a robust community. Challenges are issued company-wide and tailored to your company's unique goals and culture, which makes them a great way to motivate the entire team.



Rewards:

People can choose rewards that motivate them. And as a company, you can choose to prioritize healthy behaviors by incentivizing rewards and offering them in real time. Reward fulfillment is integrated for a seamless user experience.

Read more about challenges and rewards on [page 21](#).

A Deep Dive into Our Solutions

Private Health Assessment and Minute Health Assessment

Our health assessments are another true differentiator—always private, with a fun and engaging user-centric design.

Health assessments should never be one-size-fits-all. That's why we offer two options, including a short version that takes less than two minutes. Both New Ocean's Private Health Assessment and Minute Health Assessment are tailored to users and ask simple, straightforward questions to best assess their health.



t a p t o w a t c h v i d e o

Other health assessments can be invasive, stripping employees bare with clinical questions that look for problems rather than opportunities. Our approach is different. Instead of an interrogation, we start with simple questions about how people are feeling and what their goals are. From there, we help identify health and well-being programs tailored to each person.

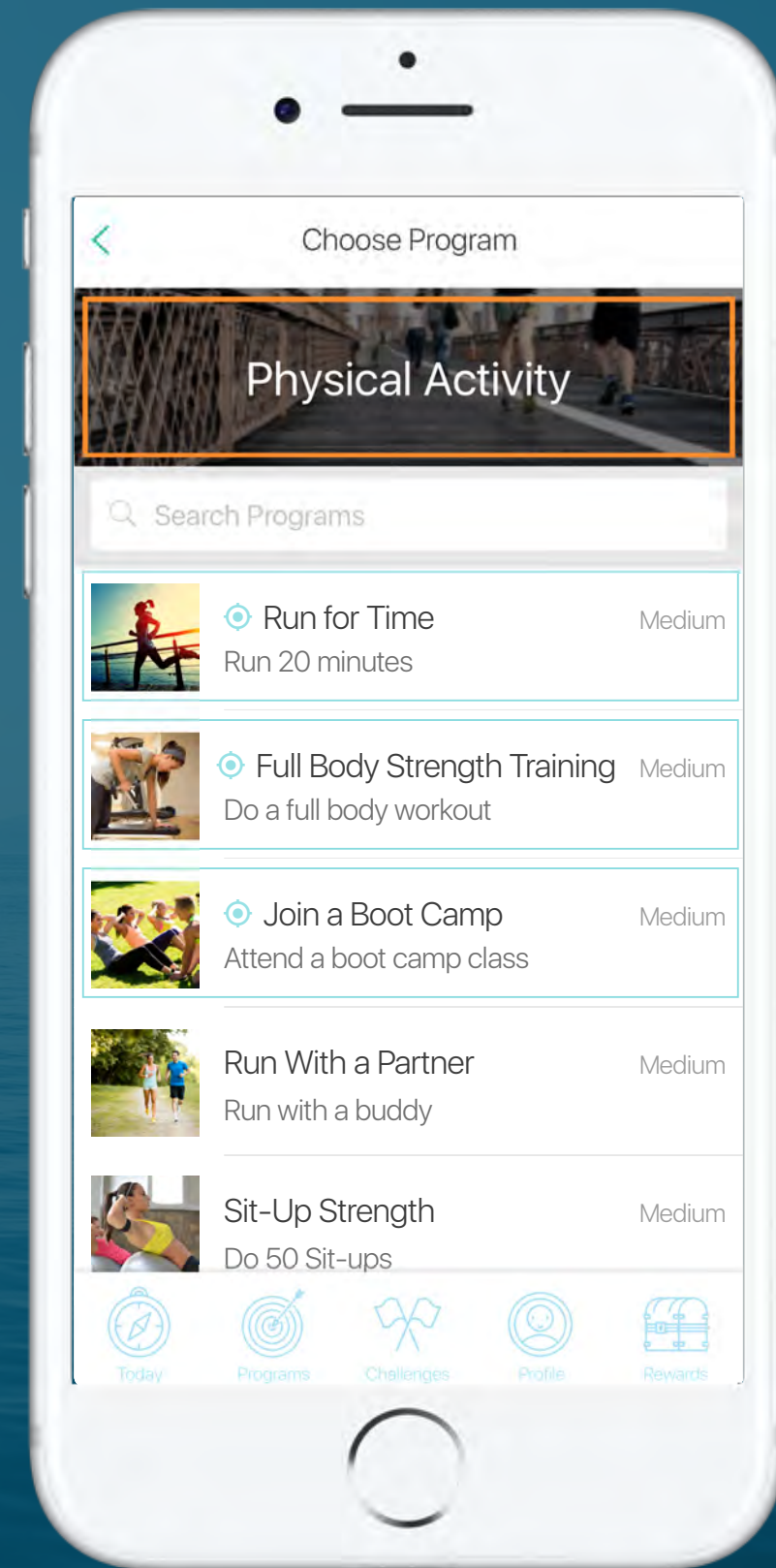
And, the assessment isn't all or nothing. Your users can gauge their progress with feedback after every section, not after an entire lengthy assessment.

Best-in-class Programs

Focused on the pillars of well-being and condition management, our hundreds of programs are wide-ranging and designed by an in-house team of clinical experts. They include but are not limited to: stress management, chronic conditions, sleep, nutrition, physical activity, behavioral health and financial insight.

Our condition management programs to include asthma, diabetes, hypertension, COPD, heart disease, depression, anxiety and smoking cessation. People with these chronic conditions will get a tailored daily care plan that reminds them to complete critical tasks and offers the option to loop in family members and caregivers.

People have the power of choice with our programs, unlike other platforms. They control the level of difficulty and how often they want a nudge, whether it's every day or just during the workweek.

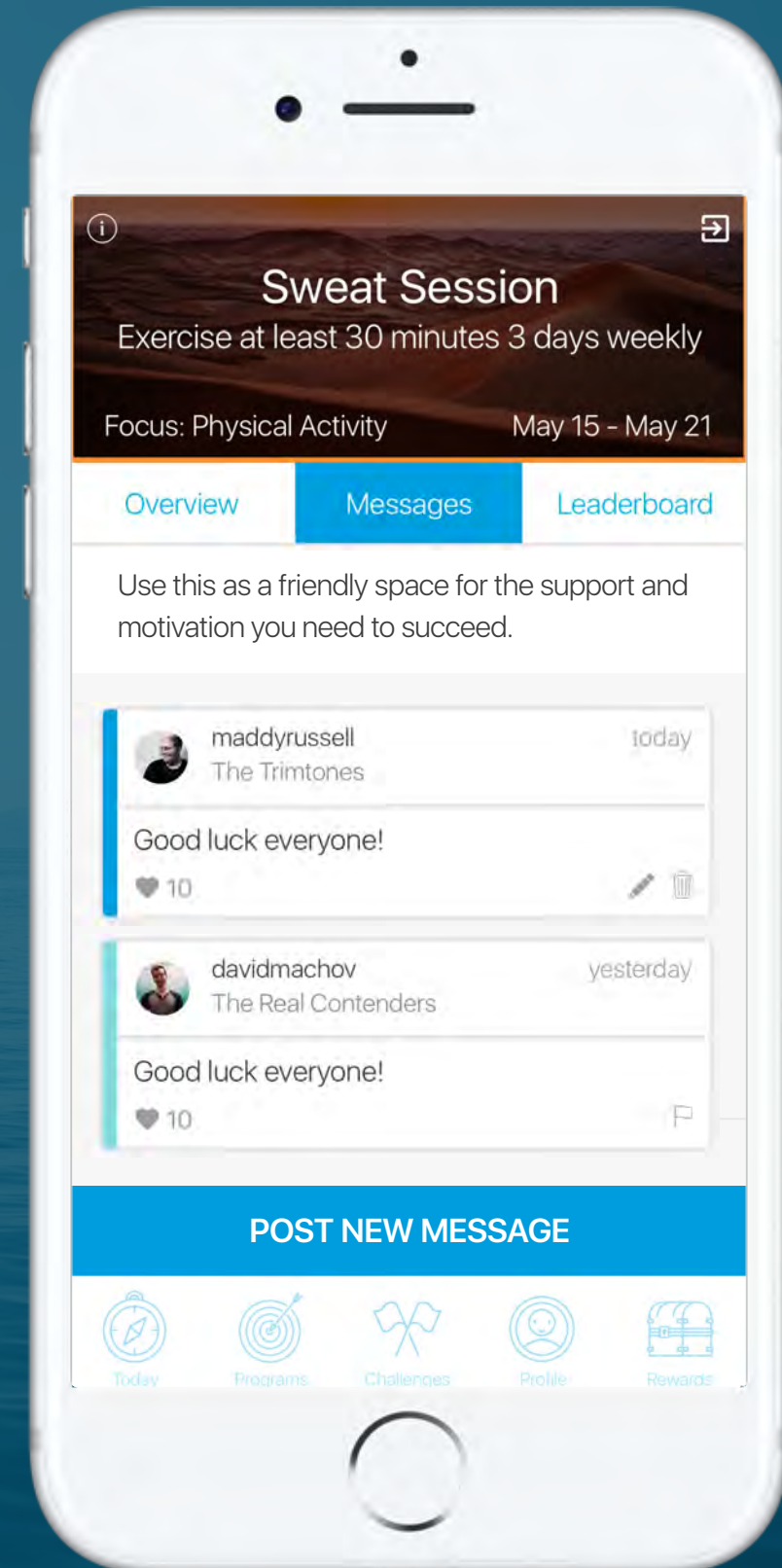


Challenges and Rewards Designed to Motivate

Health and well-being is deeply personal, and so are the individual goals people strive to meet. After each person takes our Private Health Assessment, he or she will receive tailored recommendations for programs. For example, a person who reports eating few fruits and veggies may be matched with a program that focuses on simple diet changes and reminders to incorporate more fresh produce. Another person who reports not getting regular exercise may be matched with a program to try a new outdoor activity.

As an employer or health plan, you have the ability to build company-wide challenges tailored to what motivates your people. Examples include weight loss challenges, exercise competitions, stress management programs and methods to improve sleep habits.

These challenges are rooted in behavioral economic principles that show how physical or emotional rewards can lead to increased motivation to remain engaged in a challenge. If you choose to make rewards available, you can also choose from four types of rewards for the challenges, customized to your needs.





Monetary

At your discretion, so you can reward the actions you have prioritized. These rewards include cash prizes, gift cards and services, or a reduction in health premiums.



Credits

Earned and redeemed for rewards, like a jeans day in the office, earned days off or a \$500 year-end premium redemption.



Points

Cumulative, gathered across programs, used to track overall progress.



Badges

Motivators, customized for each challenge and program.

Success Through Support

Convenient Support and Resources

Users can access different parts of our program and community whenever is convenient for them. Key resources include:

Coaching.

To help people reach their goals, we offer access to coaching both within our platform and with live experts. Coaches can offer support on many programs and goals, including chronic condition management.

A Social Connection.

Within the platform, users can pledge and solicit support between colleagues, family or friends also using the platform. This helps drive accountability to help everyone meet their personal goals, whether they're expressing them in a community, on message boards or chatting in-person.

Webinars.

Available on a wide variety of holistic health and well-being topics, our webinars are interactive and offer the opportunity to ask questions.

Client Support Team.

New Ocean Live, our client operations center, is staffed by humans — not robots — just waiting to help you. Whether it's to answer a question or troubleshoot part of the platform, our experts are standing by to help you find answers so you can get back to work.

Convenient and Comprehensive Library

People don't need to leave our library to find what they want. It's stacked with nearly 100,000 pieces of content, including proprietary videos, recipes, articles and tips, all inside one portal.



OVER 4,000 ARTICLES



1,000 VIDEOS

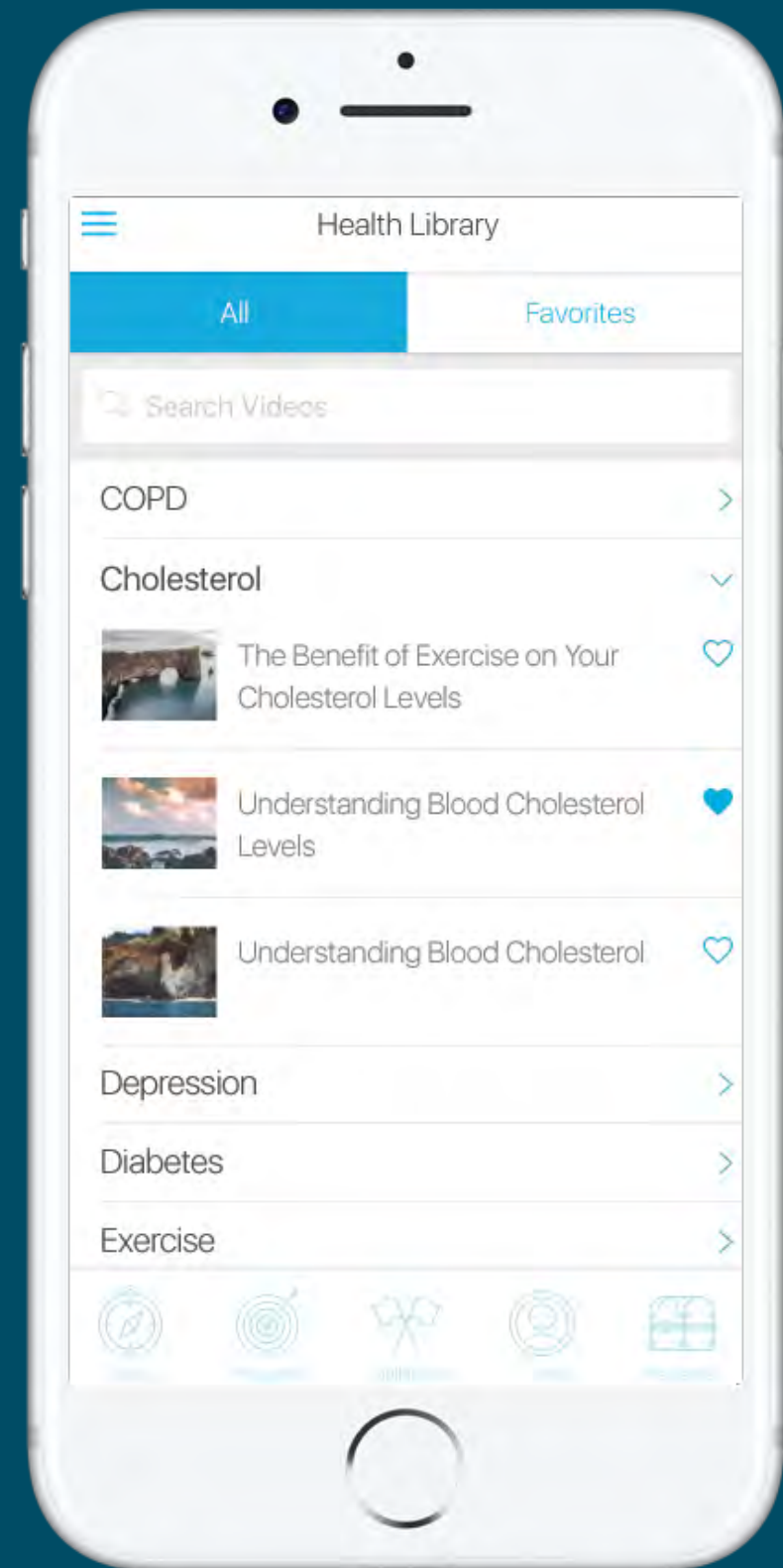


**HUNDREDS OF RECIPES
& QUIZZES**



**OVER 1,500 PERSONAL
INSIGHTS**

We're continuously updating our dynamic health content to reflect the latest trends and research. And we do the work for you – we've found the best third-party sources, vetted them and given you access. With the latest peer-reviewed materials, you can trust that our library content always helps you look ahead.





3

CHAPTER 3:

YOUR BENEFITS

A Long-lasting Impact
Analytics and Security

A Long-lasting Impact

Benefits for Health Plans and Employers

Deploying our best-in-class Health and Well-being solution has many benefits for leaders at employee-first companies and health plans.

Benefits for Health Plans

- Lower costs through improved member self-management
- Increase retention and growth of individual, group and commercial administrative services organization clients
- Increase revenues by selling the solution to commercial clients fully and self-insured
- Improve rates of individual and group retention
- Enhance your healthy culture and brand via a customizable, configurable, white-labeled solution
- Integrate New Ocean's proprietary tools, content and solutions as well as all third-party and existing products important to your company onto one platform to enhance and simplify user experience

Benefits for Employers

- Improve employee engagement, leading to a more productive, high-performing workforce
- Reduce healthcare costs by providing employees with tools to promote self-management
- Improve all areas of an employee's health including physical, mental and financial well-being
- Integrate New Ocean's proprietary tools, content and solutions as well as all third-party and existing products important to your company onto one platform to enhance and simplify user experience
- Enhance your company culture and brand via a customizable, configurable, white-labeled solution

Analytics and Security

Measuring Success

The work doesn't end when you implement a new solution and programs for your people. We'll work with you to measure engagement, participation levels and program popularity. Together, we'll continuously look for ways to improve what you're offering and make sure it delivers on what your people want.

Prioritizing Privacy

Across our suite of offerings, the privacy of your team and security of your information is paramount. We ensure that your users feel at ease knowing that their personal information stays personal.

