



## DZee & Creo Demonstrate Market Leading Methods for Wellness Programs Effectiveness Measurement



Working together as partners, **Creo** (employee wellness and behavior change company), and **DZee Solutions** were able to validate significant costs savings and a large future liability reduction for a client's employee population as a result of utilizing Creo's proprietary wellness program measurement methodology, and DZee's analytics.

Creo merged their extensive clinical diagnosis and treatment protocols data base into DZee's health status grading system. This resulted in a comprehensive and personalized health grade assessment for each wellness program participant. Using the assessed health grade and prior year's claims history as a starting baseline, Creo constructed customized health maintenance and/or improvement actions for each participant to follow for the next one-year period. DZee then ran their analytic engine on the client's census of 187 employees, and demonstrated an 18.6% projected healthcare cost reduction for the following one-year period. Also of significance, the reduction in post-retirement healthcare expenses liability for the population of 187 people is one and half million dollars (\$1.5M) as a result of running the wellness program for a one-year period. Running the program for additional years would produce increased savings.

	Annual Healthcare Claims Cost	Post-Retirement Healthcare Liability
<b>1st Year Healthcare Claims Expense</b>	<b>\$1,255,622</b>	<b>\$113,597,186</b>
<b>2nd Year Healthcare Claims Expense</b>	<b>\$1,021,920</b>	<b>\$112,048,645</b>
<b>Cost Reduction Savings:</b>	<b>\$233,724</b>	<b>\$1,548,541</b>

### CREO Before Wellness Interventions

Summary of Retirement Expense Projection							
Total Lives		Medicare ABDC		Medicare ABDF		Retirement Liability Year	
		Future Value	Present Value	Future Value	Present Value	First	Last
Employee+Spouse	187	<b>\$113,597,186</b>	\$9,133,712	\$111,990,869	\$8,883,116	2011	2061
Employee	187	\$113,597,186	\$9,133,712	\$111,990,869	\$8,883,116	2011	2061

**Projected Annual Claims Experience: = \$1,255,622**

**CREO After 1 Year Intervention** ➤ **Projected annual healthcare claims reduction: \$ 233,724**  
 ➤ **Post retirement healthcare liability reduction: \$1,548,541**

Summary of Retirement Expense Projection							
Total Lives		Medicare ABDC		Medicare ABDF		Retirement Liability Year	
		Future Value	Present Value	Future Value	Present Value	First	Last
Employee+Spouse	187	<b>\$112,048,645</b>	\$9,014,775	\$110,698,383	\$8,789,611	2011	2061
Employee	187	\$112,048,645	\$9,014,775	\$110,698,383	\$8,789,611	2011	2061

**After One Year... Projected Annual Claims Experience: = \$1,021,920**

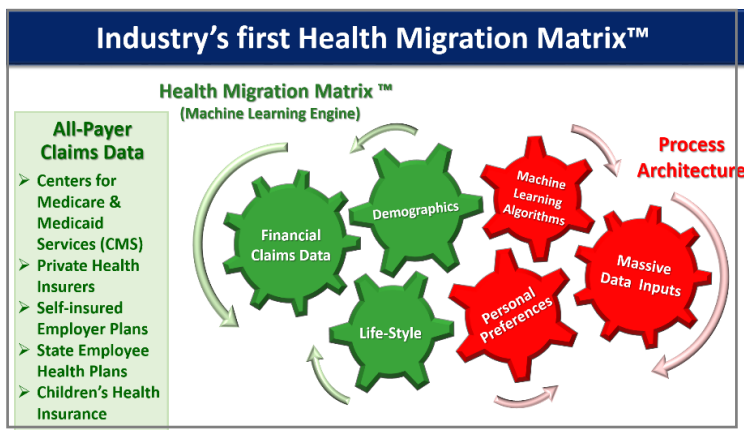
According to a recent study by the International Foundation on Employee Benefits Plans on company sponsored wellness programs, the return-on-investment for wellness program spending is difficult to measure, and there is typically a 3-year waiting period before cost savings are seen. Additionally, the study found that once cost savings appear, there is usually \$1 to \$3 in cost savings that are realized for every \$1 spent on wellness programs.

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The results from the Creo/DZee case study demonstrate a return-on-investment of \$4 (or more) for each \$1 spent on wellness programs, and healthcare program expense savings are immediately experienced in the first year of Creo’s wellness program model operation.

**The Creo & DZee partnership offers the following value proposition:**

- The integration of Creo’s vast clinical wellness data into DZee’s highly calibrated health grades produces a highly articulated health status baseline that allows for the tracking and measurement of changes in healthcare claims and costs for multiple time horizons including: near-term, medium-term, and long-term.
- By using “before & after” comparisons across different time periods, the Creo/DZee partnership can objectively track the health improvement effectiveness and financial outcomes resulting from Creo’s wellness program interventions.
- DZee’s machine learning analytics programs can identify and assimilate behavior and cultural changes that are occurring for individuals and for the larger covered population. By including and processing these discoveries in the analytics methods, Creo/DZee is continuously improving predictive accuracy, while providing powerful and proactive health improvement guidance.



DZee’s math-based algorithms can be used to parse through millions of data points and consider thousands of permutations. DZee’s analytics engines apply the massive “All payers” healthcare claims repositories, rigorous healthcare environment based algorithms, machine learning methods, demographics matching, progressions with aging and disease states, geographic pricing, and intense & continuous testing for more than 1,000 health plan attributes.

**About DZee Solutions**

DZee Solutions, Inc. is a cloud-enabled decision support software company operating in the healthcare insurance and employee benefits sector. The Company licenses its proprietary analytical software platform to businesses and enables clients to make well-informed decisions in the selection of health insurance plans, supplemental benefits plan packages, and wellness program financial results and savings.

**About Creo**

Founded in 2014, CREO Wellness, Inc. is an investor-owned technology company that offers employers a mobile wellness platform which utilizes machine learning and advanced algorithms to predict user health risks and provide tailored coaching and support for improved health and reduced healthcare spending. See how we create change at [www.creochange.com](http://www.creochange.com)

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