

Engage or Bust: The Brutal Reality for Self-Funded Employers



There’s No ROI Without Engagement. Full Stop.

“You can have the best benefits in the world, but if your people don’t engage? It’s just wasted budget.” - **Scott Charles, Chief Financial Officer, Personify Health**

Self-funded employers, you’re under pressure to reduce costs, improve health and wellbeing, retain talent and prove ROI on every dollar spent.

You could have the most generous benefits package, offer exceptional medical coverage and every point solution on the market...

If your people aren’t using them, **what’s the return?**

The answer: **there isn’t one.**

“You can’t fake it until you make it. Healthcare engagement can work like social media: when relevance, timing, and experience align, people act.”- **Erica Morgenstern, Chief Marketing Officer, Personify Health**

The Reality Most Vendors Won’t Admit:



Up to 70% of employees don’t understand or use their available health benefits



Traditional EAPs? Up to 5-12% annual engagement



Most health tech platforms? Up to 10% monthly usage

Meanwhile, here’s what happens at Personify Health:

51% of members actively engage every single month, completing an average of 19 visits per month and 6+ meaningful health actions per session - from booking health screenings to joining mental health programs to connecting with care advocates.

That’s not tap-and-quit. That’s **repeat, high-value behavior change built into daily life.**

Engagement Starts (and Stops) with You

You’re not just holding the budget – you’re holding the potential to change *everything*.

CHROs, HR leaders, total rewards teams, brokers, consultants, finance leaders: you’re expected to find efficiencies, reduce risk, and deliver employee experiences that not only retain your top talent, but help them show up at their best.

No small task - especially when the tools you’ve been given are disjointed, outdated, or underused.

Today’s workforce demands more. You’re not just managing benefits, you’re expected to foster sustained engagement and wellbeing, helping to prevent the costly impacts of burnout, disengagement, and quiet quitting. But there’s one lever you may not be pulling hard enough: ✨**engagement** ✨

When employees truly engage with their health benefits, they experience:



3x higher likelihood of acting preventively



20% fewer avoidable ER visits



17% fewer inpatient admissions

- Utilization goes up.
- Preventive care happens.
- Chronic conditions are better managed.
- Claims drop.
- Productivity climbs.
- Culture strengthens.
- And costs? They stop spiralling.

So, have you cracked engagement yet?

If not, keep reading – we’ve got the blueprint. Because if you’re not prioritizing engagement, then you’re not managing cost. You’re gambling with it.

**We don't just talk engagement.
We deliver it.**

Press release

**New 61k Member Study:
Personify Health
Wellbeing Program
Participants Had 14%
Lower Healthcare Costs**

PR Newswire

**Personify Health
Elevates Employee
Experiences
Heading into 2025**

PR Newswire

**New Independent
Actuarial Study Shows
Personify Health
Lowers Healthcare
Spend by 23%**

Success story

**How Toyota uses Personify Health to bring
together benefits and support their population**

**Validation Institute
Certifies Two
Studies Demonstrating
Personify Health
Drives Cost Savings
and Outcomes**

Press Release

**Personify Health Wins
Care Management
Innovation Award in 2025
MedTech Breakthrough
Awards Program**

Learn more →

25M
lives
covered

95%
client
retention

7,000
clients

The Right Support at the Right Time is Changing the Game

“You can’t change health outcomes if people can’t find what they need.” - Dr. Jeff Jacques, MD, Chief Medical Officer, Personify Health

Let’s start with the facts:



88% of employees use 2 to 5 different websites or apps just to access their health benefits



Only 24% of employers offer a centralized, simplified experience



The typical navigation solution sees a 3% engagement rate

That’s not a benefits experience. That’s a maze.

And in a system that fragmented, people disengage. They delay care. They make costly choices because they’re overwhelmed, not because they don’t care about their health.

That’s where Personify’s Care Navigation and Condition Management changes the game.

This isn’t just about pointing people toward resources and benefits. It’s about actively **guiding them to appropriate care, at the right time, through the right channel**, with advocacy, coaching, and real human support along the way.






Higher engagement = earlier intervention
= lower long-term healthcare costs

Early Action, Lasting Change

Care navigation means more than just simplified access. It’s proactive, predictive, and personalized:

- Early intervention:** We spot risk signals early - before claims spiral - and guide members to the best resources, care coaches and clinicians.
- Smart tech meets high-touch care:** Members get a dedicated advocate and access to clinical coaching, digital programs, and benefits support

- Real results:**
 -  58% reduction in diabetes risk
 -  45% of prediabetic members lost weight
 -  71% of members now know how to improve their health

Higher Engagement = Healthier Outcomes = Lower Cost

When experiences are intuitive, personalized, and proactive, everything changes:

- ✔ People take action earlier
- ✔ Preventive screenings go up

- ✔ Complex conditions are managed more efficiently
 - ✔ Healthcare costs drop before they spiral
- This is **care with purpose**. The kind that changes behavior, not just benefits access.

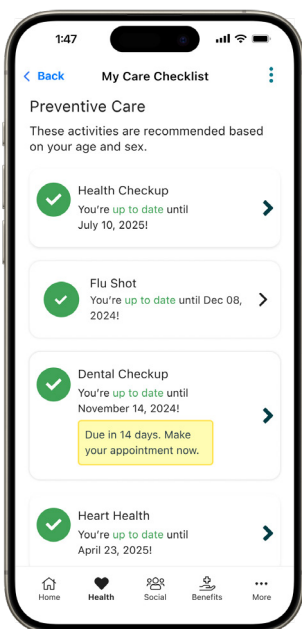
Susan's Personalized Journey

Relevant and timely support in the moments that matter



1

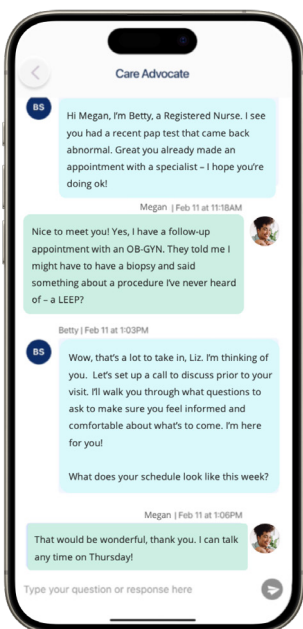
Preventive Care



Schedules appointment with her OBGYN and gets abnormal pap test results

2

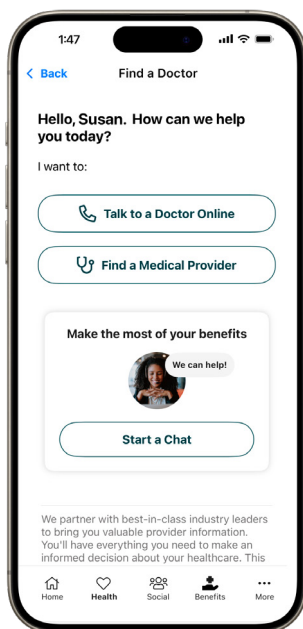
Personal Advocacy



Susan reaches out to her Personal Health Advocate via chat for help with next steps

3

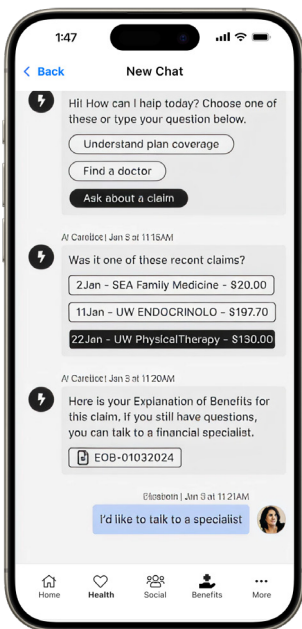
Find a Specialist



Together they find a higher quality, more affordable provider in her area

4

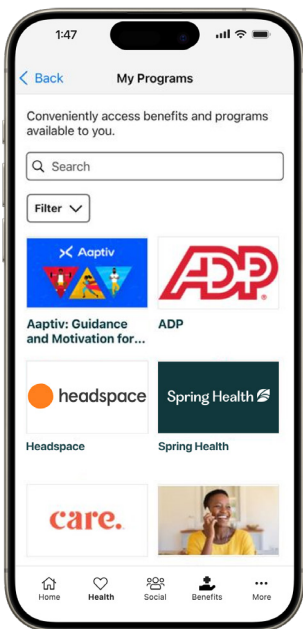
Claims Support



Advocate checks in regularly, resolves claims questions, and ensures she stays on track with her treatment plan

5

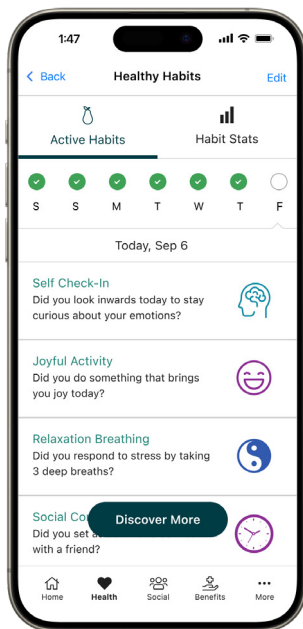
Ecosystem of Partners



Advocate confers with a social worker in rounds regarding mental health symptoms, identifies and connects Susan with a best-fit counselor and also refers her to other resources.

6

Daily Wellbeing



Susan is reminded of holistic healthy habits supporting all dimensions of her wellbeing

Point Solutions Aren't a Quick Fix – You *Need* Engagement

For decades, employers have been told they need more. More cheap point solutions. More perks. More niche programs to “boost productivity” and “bring down costs”. It’s no wonder there are some employers offering up to 12 – *yes, you read that right* – health and wellbeing point solutions.

But here’s the hard truth: **point solutions aren’t a quick fix and they can be a costly distraction when you’re not focusing on engagement.**


A point solution is a standalone tool that solves a narrow problem: a weight loss app here, a diabetes program there, maybe a mental health chat service on the side.

On their own, they sound impressive. But if employees can’t find them, don’t understand them, or forget they exist, then they don’t get used. And unused solutions don’t save you money. They waste it.

Here’s where Personify Health is different. Our platform doesn’t just host your point solutions. It *activates* them. Whether you’re using our trusted ecosystem of partners or bringing your own, our platform is designed to drive higher engagement across the board.

Because when people are already engaging with our platform daily, which means you get the full ROI on your benefits investments.

The proof is in the performance:



headspace[®]

utilization is 64% higher when accessed through Personify Health

NOOM

achieves 40% enrollment with an 85% weight loss success rate

Personify+

drives a 5% increase in platform-wide engagement and a 16% boost in program enrollment

Why? Because engagement lives at the core of everything we do. We bring your ecosystem to life.

Vendors want to partner with us because they know we drive results.


























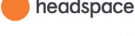










































Employers stay with us because those results compound.

Engagement activates value.

Value delivers outcomes.

Outcomes prove ROI.

We partner with the best

<div>Biometric Screenings</div> <div></div>	<div>Caregiver Support</div> <div></div>	<div>Condition MGMT Diabetes</div> <div></div>	<div>Condition MGMT Hypertension</div> <div></div>	<div>Condition MGMT Musculoskeletal</div> <div></div>	<div>Digestive Health</div> <div></div>
<div>EAP Coaching</div> <div></div>	<div>Virtual Care / COE / EMO</div> <div></div>	<div>Family Planning</div> <div></div>	<div>Financial Wellness</div> <div></div>	<div>Fitness/Workouts</div> <div></div>	<div>Health Risk Assessment</div> <div></div>
<div>Mental Health</div> <div></div>	<div>Nutrition & Telenutrition</div> <div></div>	<div>Rx Cost Savings & Transparency</div> <div></div>	<div>Sleep</div> <div></div>	<div>Substance Use</div> <div></div>	<div>Weight Management</div> <div></div>

The Proof: This is what measurable, validated success actually looks like

Through behavioral signals, digital nudges, and real-time eligibility mapping, our system flags risks weeks before they become a cost. Then we act - with human guides, clinical teams, and intelligent referrals.



Results we deliver:

- ✔ 23% lower allowed healthcare costs compared to the adjusted market average, equivalent to approximately \$763 saved per employee per year
- ✔ 27% lower outpatient costs, 17% lower emergency room costs, 80% fewer out-of-network expenses, and 14% lower costs for high-cost claimants
- ✔ 14% lower healthcare spend year-over-year among participants in Personify’s wellbeing program across inpatient, outpatient, and pharmacy domains

Yes – clinical health outcomes improve, too

When engagement is high, clinical markers move:

- **Blood pressure:** ↓ measurable improvements across hypertensive populations
- **BMI and weight:** ↓ especially in high-risk metabolic cohorts
- **Glucose:** ↓ tighter control and earlier intervention for prediabetes and diabetes
- **Mental wellbeing:** ↑ more members accessing and sticking with care

“At Personify Health, we drive 51% engagement on average. Industry standard is <12%. How? Decades of human-centered design and personalization. No pixie dust. No magic. Just measurable impact. Without it? No model works. Engage or bust!”

- Dr. Jeff Jacques, MD, Chief Medical Officer, Personify Health



Engagement outcomes

51% average engagement
4.8 App Store rating from 193K reviews



Financial impact

25% increase in employee retention
2:1 ROI on wellbeing programs



Health outcomes

23% lower medical costs (PMPM)
Clinical improvements across BMI, blood pressure, and glucose

Our Secret Sauce: 6 Principles That Drive Real Engagement

Low engagement isn't a participation problem. It's a **design problem**.

At Personify, we don't leave engagement up to chance. We've engineered it. These six principles are our "secret sauce" – the behavioral science, tech, human connection, and cultural cues that keep members and clients coming back - across wellbeing, care navigation, and TPA.



1

Personalization: Tailored, Not Templated

The key to action is relevance. Our platform learns each member's behavior, goals, health data, and benefit usage to bring timely, personalized resources, recommendations, and support - no manual targeting required. Think Amazon or Netflix, but for health.

AI-powered journeys and human coaches evolve in real time, connecting people not just to wellbeing, but to the right care, benefits, and clinical support at the moment they need it most.

- Preventive care reminders that reward action
- Early intercepts that keep minor issues from escalating
- Finding the right specialist at the right cost
- Resolving confusing claims questions
- Connecting seamlessly into your ecosystem of partners
- Reinforcing healthy habits day to day

Care navigation and advocacy simplify health, guiding people to the right support and care so that benefits actually deliver outcomes.

2

Navigation: Clarity Over Complexity

Finding the right care can be complex, and employees shouldn't have to figure it out alone. Our digital platform and human advocates work side by side to remove confusion and keep members engaged through the moments that matter:

3

Gamification: Turn Health into a Habit

Gamification makes the invisible effort of staying healthy feel visible, achievable, and even fun. It's not about gimmicks. It's about creating feedback loops and quick wins that build momentum and turn action into habit. Points, levels, rewards – just some of the ways we bring fun into everyday health and wellbeing actions.

Members complete 6+ meaningful actions per session.

From gambling to good: How a former data scientist used casino tactics to drive healthy behavior change

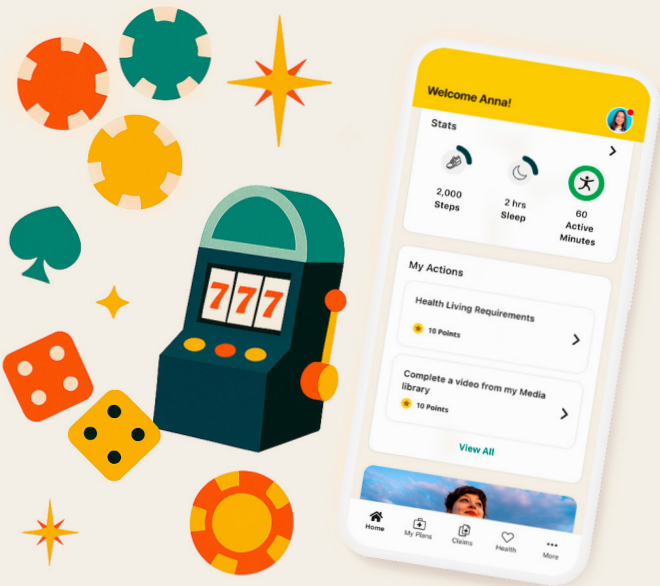
Industries like online gaming and gambling have spent decades perfecting how to spark instant action - and repeat behaviour - with precision timing, personalized nudges, and reward loops that keep people coming back.

We’re using those same behavioral engagement methods for good

One of our data scientists, formerly at an online gambling company, helped develop the algorithmic engine that detected the best time of day to prompt users to place bets. Now, he’s applying those insights to something far more meaningful: getting people to take positive action in their health.

Our platform learns the rhythms of each member’s day - when they’re most active, most open to nudges, most likely to engage - and triggers the right prompt at just the right time.

Morning motivation? Evening health check-in? Midday movement nudge? All timed to their behavior.



4

Leadership & Culture: It Starts at the Top

When leaders model the behaviors they want to see - *recognizing effort, promoting wellbeing, and treating health as a business priority* - engagement becomes cultural, not optional.

Engagement thrives when it’s championed by leadership, not just delivered through benefits.

5

Human + Digital: Smarter Together

Technology opens the door, but our team helps walk members *through* it. By pairing our AI-powered digital platform with clinical experts,

health coaches, and care advocates, we deliver trusted, personal support that ensures people get the right care or sparks sustained action.

People trust people. That’s why our clinical and coaching teams are built into the experience - making the experience *more* human.

6

Communication: Right Message, Right Moment

Little reminders go a long way to support accountability, but it’s also about smarter timing. Our behavioral nudges and multi-channel outreach connect with people when it matters most - like missed screenings, medication refills, or benefit enrollment deadlines. That’s how we turn intent into action.

Smart triggers keep engagement high and drop-off low.

Built for All Touchpoints: Why Clients Love Personify as Much as Members





Our platform wasn't *just* made for employees.

It was made for **you** - the leaders who need insight, control, and simplicity without the chaos of managing ten different vendors.

You can't drive outcomes if your team is stuck juggling portals, chasing reports, or piecing together fragmented data.

That's why Personify Health was designed to be **centralized, intelligent, and enterprise-ready**, from day one.

Here's what clients love about the Personify experience:

-  **One connected platform**
No more multiple logins, mismatched reporting formats, or manual data pulls. Everything - wellbeing, care navigation, claims, benefits, and much more - lives in one place.
-  **Built to scale globally**
Whether you have 500 employees in five cities or 50,000 across 30 countries, Personify flexes to your workforce. Local languages, time zones, and regulations... handled!
-  **Clear, actionable insights**
You don't just get dashboards. You get clarity. See trends, track ROI, and act faster with real-time population-level analytics.
-  **Simple admin tools**
Upload. Automate. Optimize. And when you do need help? You'll speak to a real person who understands your business, not a chatbot in a loop.

And the best part?

Your team isn't stuck trying to convince employees to use the platform.

With Personify, **they already are.**

Client Spotlight:



Global workforce. 40k employees. 78% engagement.

With 40,000+ employees across 60 countries, Dow needed a wellbeing and care navigation platform that could deliver meaningful, sustained engagement at scale. With Personify Health, they achieved:

-  78% sustained monthly engagement in year one
-  62% enrollment (exceeding their 50% goal)
-  54% of employees reported feeling healthier and more energetic
-  70% connected with another employee via the platform
-  4,000+ members hit or exceeded their mindfulness goals

“Dow’s biggest ambition is to be innovative... Personify’s ability to integrate that to reach global scale with one tool is huge.”

- Peggy Szczepanski, Global Wellbeing Program Manager, Dow

Read the success story →



Engagement Isn't Optional. It's Make or Break.

If your strategy doesn't treat engagement as the primary engine behind cost reduction, behavioral change, and retention, it isn't strategy.

And what do we say? Engage or BUST!

Are you ready to turn engagement into your business's strongest competitive edge?

Let's talk →

About Personify Health



By bringing industry-leading third-party administration, holistic wellbeing, and navigation solutions together, all in one place, we have created the industry's first and only personalized health platform.

With decades of experience and global operations, we empower diverse and unique businesses – and diverse and unique people – to engage more deeply in health at a lower cost. Through our proprietary combination of data-driven personalization, science-backed methodology, and concierge-level clinical expertise, our end-to-end platform makes it easier to proactively address people's needs across their lives.

With a personalized, holistic, and powerfully simple experience, we are redefining industry expectations and what it means to manage health.

Let's talk →

Learn more at personifyhealth.com



~personify[™]
HEALTH