

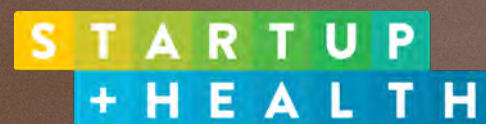


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You shouldn't have to be wealthy to be healthy

Cover^xUS



FEATURED IN
FAST COMPANY

Bloomberg

Forbes

THE HUFFPOST

CRAIN'S

Cost Problem – More than 50% of Americans skip needed healthcare due to cost

Trust Problem – Less than 20% are willing to engage key industry players with their data

Result – This contributes to worse patient health outcomes, hundreds of billions in lost industry revenue, and \$1 trillion in annual US healthcare system waste

1. [CNBC, November 29, 2018](#)

2. [Rock Health Survey: Digital Health Consumer Adoption 2018](#)

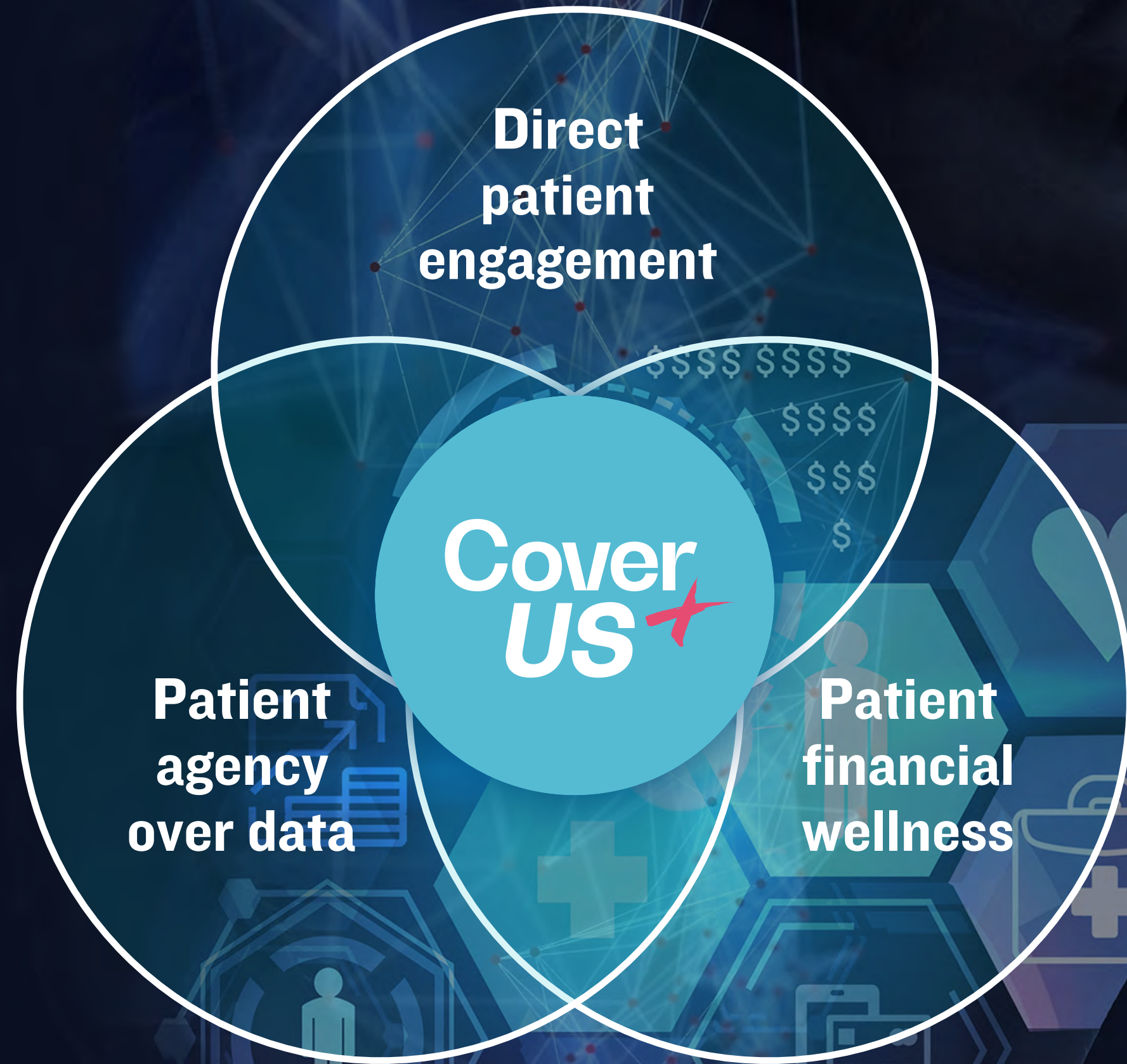
3. [New England Healthcare Institute Report](#) | [Deloitte Health Survey, 2018](#)

4. [Centers for Disease Control, 2019](#)

ABOUT COVERUS

The CoverUS app connects 100+ million Americans struggling with the financial aspects of chronic disease with the healthcare companies who pay to engage patients just like them.

By leveraging the power of their data, patients can afford to be healthy, and better engagement improves health research, sales, and compliance.



AT THE NEXUS OF
THREE INDUSTRY TRENDS

WHAT WE DO

COVERUS FORGES TRUSTED LONG-TERM RELATIONSHIPS WITH PATIENTS [WHOM WE KNOW A LOT ABOUT] ACROSS SPECIFIC CHRONIC DISEASES.

THROUGH OUR APP-BASED HEALTH MARKETPLACE, WE HELP PATIENTS BE MORE COMFORTABLE SHARING DATA, PROTECT THEIR PRIVACY AT ALL COSTS, AND SHARE IN THE REWARDS THAT THEIR ENGAGEMENT GENERATES.

The Big Picture – How The CoverUS Marketplace Works

PATIENTS

COVERUS

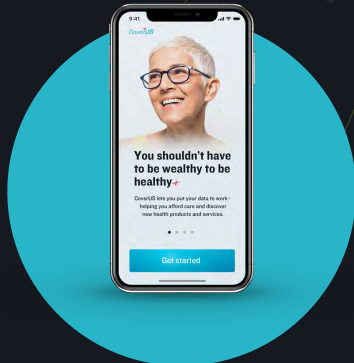
THE HEALTHCARE INDUSTRY

STEP 1

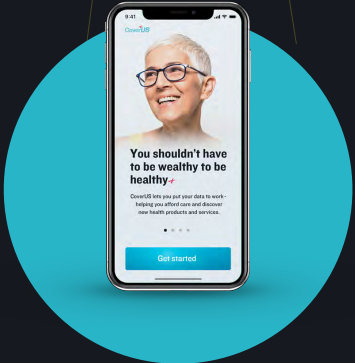
Patients download the CoverUS app, connect data, provide consent, and join disease-specific patient cohorts

DATA TYPES INCLUDE:

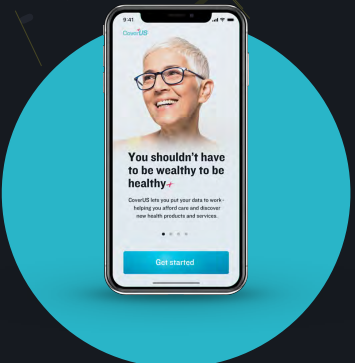
HEALTH (+ RWD)
DEMOGRAPHIC
FINANCIAL



ENDOMETRIOSIS



IBD



CARDIAC

STEP 2

Industry provides bespoke offers (rewards, discounts, perks) to patients based on their data profiles and privacy preferences

STEP 3

CoverUS generates high-quality patient leads; Patients save and earn money with their privacy protected

HEALTHCARE RESEARCH AND CLINICAL TRIAL RECRUITMENT

Engaging prequalified patients at scale

MARKETING OF HEALTH GOODS, SERVICES, AND BENEFITS

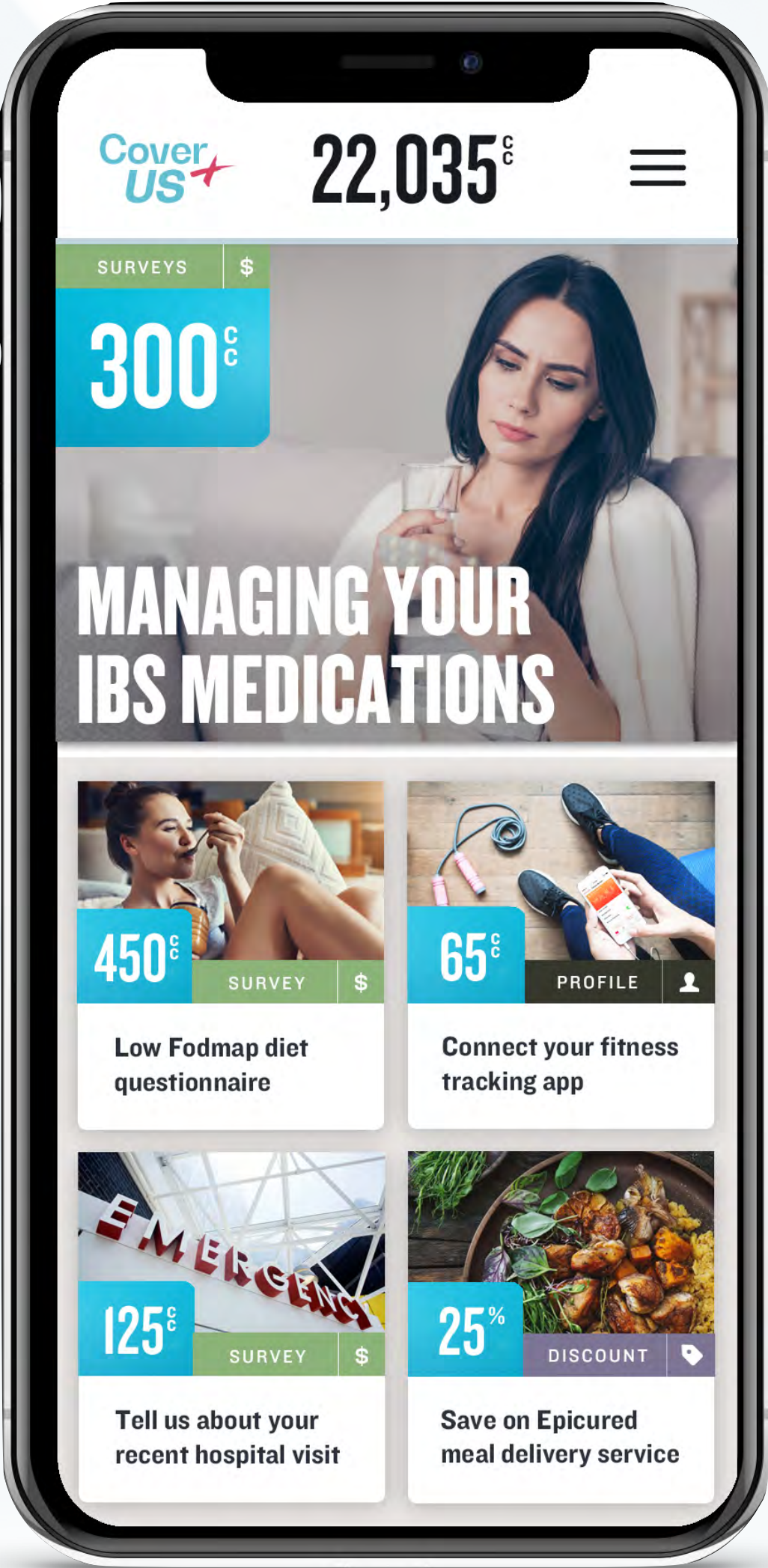
Connecting patients with discounted products based on their health at that very moment

MEDICATION COMPLIANCE (LATER)

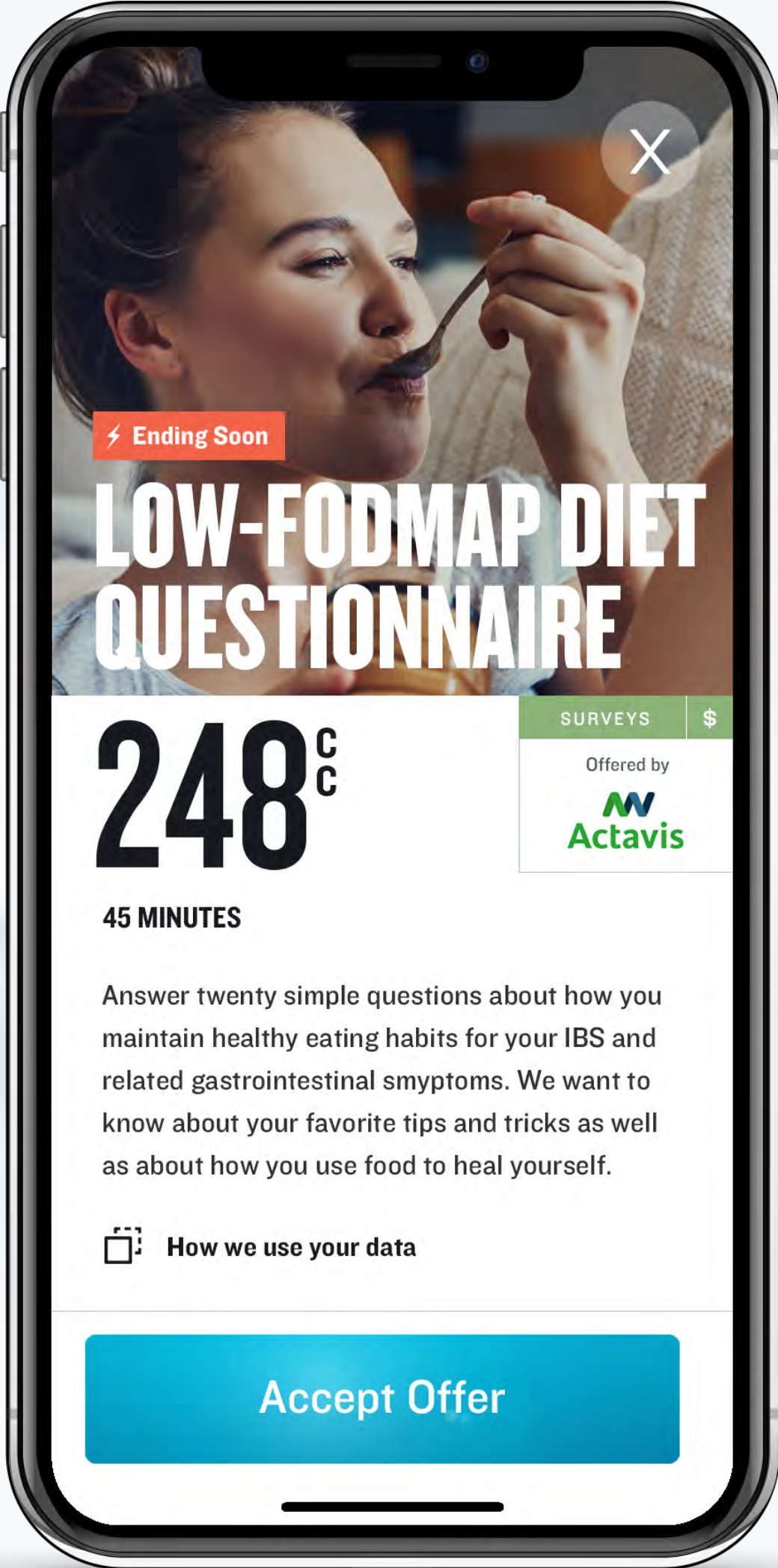
Addressing patient financial barriers to filling and following prescriptions

COVERUS PROFITS FROM REFERRAL FEES, TRANSACTION FEES, AND PLATFORM SUBSCRIPTIONS

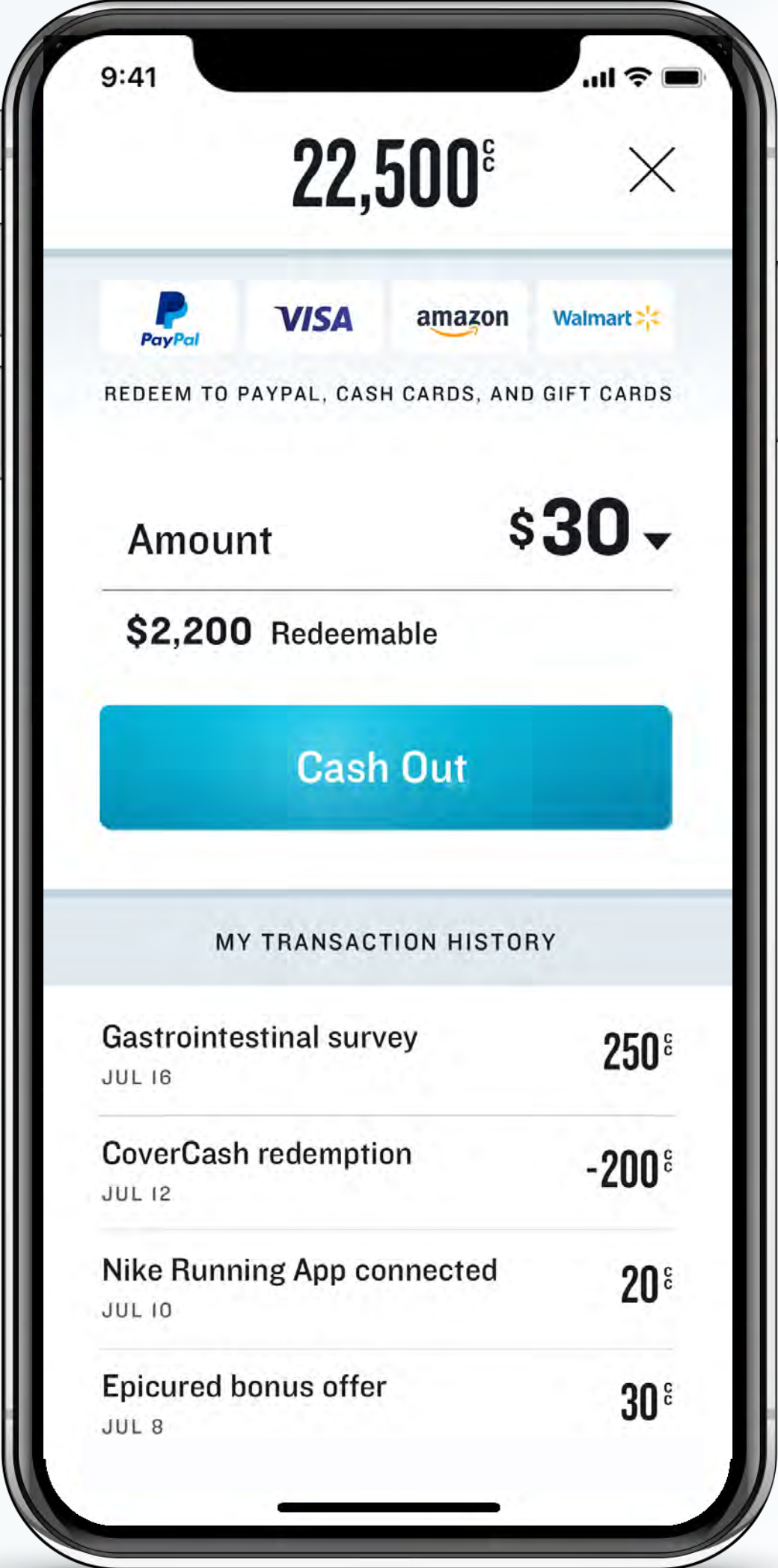
The CoverUS App – Member Experience and Impact



1 | App home screen – an offer wall for patients generated by the data they share with CoverUS



2 | A paid market research survey (Value = \$24.80)



3 | Earnings redemption screen

IMPACT

An engaged CoverUS Member with Irritable Bowel Disease can earn \$1,000 in yearly value – equivalent to 45% of typical out-of-pocket healthcare expenses.

COVERUS PROFITS \$630 FROM THIS MEMBER

EXPERIENCE + VALUE + TRUST

Clear message / value proposition

Consistent communication and customer support

Ease of use

Relevant offers

Appropriate rewards

Consistent delivery of value

Trusted brand messenger

Patient agency

Customized contextual consent
and privacy

What is ...

CUSTOMIZED CONTEXTUAL CONSENT AND PRIVACY



The CoverUS RESPECT Framework — Promoting Trust, Protecting Privacy, and Providing a Regulatory Hedge

RESPECT is a programmable representation of data sharing preferences that governs the earning and savings offers our members get matched with:

- ▶ CoverUS members directly provide and control their data, simplifying HIPAA and GDPR compatibility
- ▶ **Contextual Consent Protocols:** Templates to capture members' privacy preferences, comply with relevant regulations, and match an organization's recommendations — synthesizes these preferences accordingly
- ▶ Enables third-party auditing and is compatible with data trusts and proxies
- ▶ User full opt out at any time – no “walled gardens” or data silos
- ▶ Aligns with Privacy By Design principles

Example – “I am willing to share my reproductive health data and medication list – but not my mental health information – with research hospitals and universities only — with the privacy standards as set by my data proxy, Planned Parenthood.”

The “Trust Stack”

Privacy centric apps need:

Regulatory Technology Tools (for GDPR, CCPA)

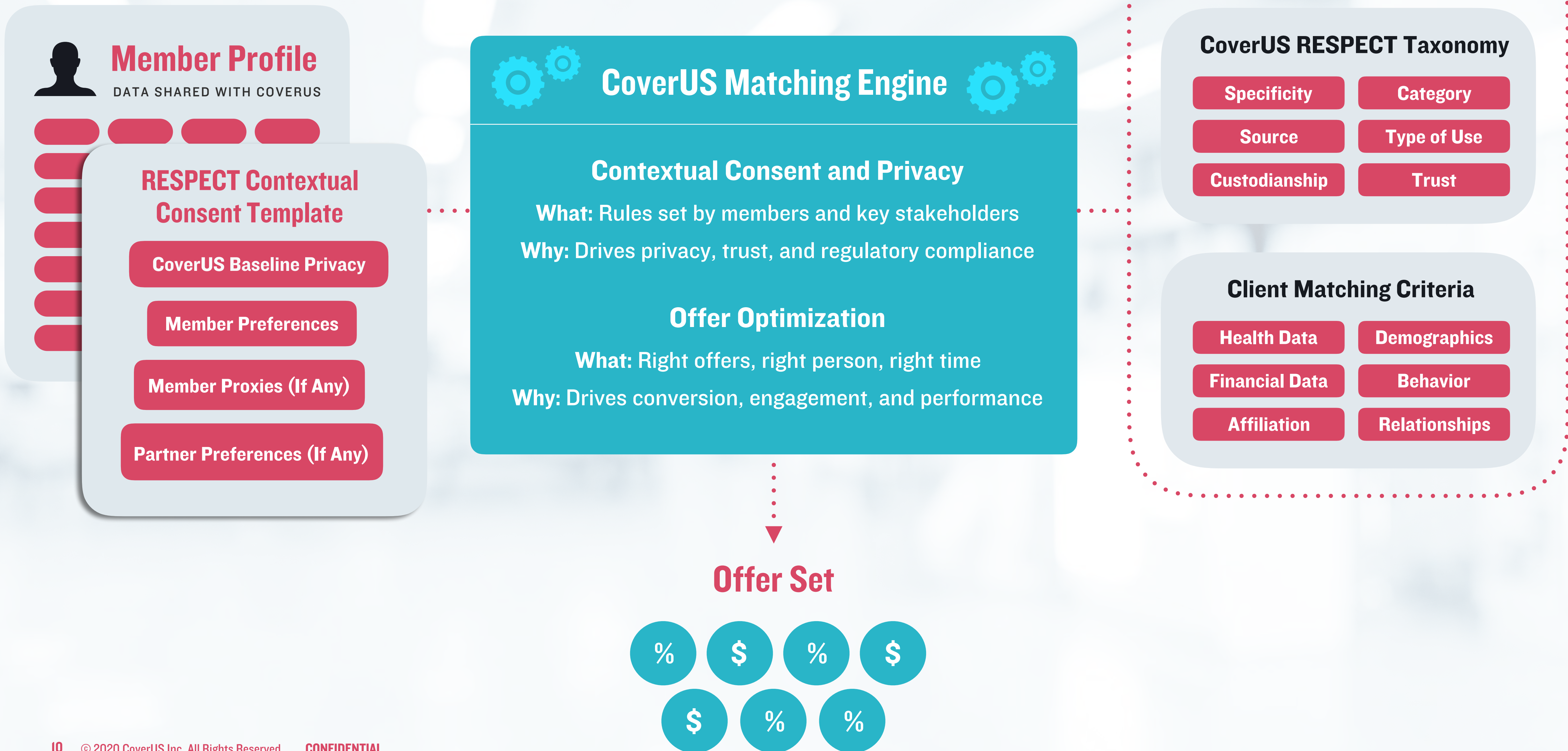
Decentralized Storage For Data (Digi.me, Apple)

Contextual Consent Protocols (CoverUS)

Support for Data Trusts (collective governance)



How The CoverUS Marketplace Matches Patients With Relevant Offers



THE KEY QUESTION

SO, IS IT WORKING?

CoverUS App Pilot — An Incredible Start to Our Patient Community

PILOT ENGAGEMENT

428

Pilot members

54%

Peak user
engagement

70%

Net Promoter
Score

PILOT DEMOGRAPHICS

90%

Have insurance

82%

Some college or more

38%

Skipped medical
treatment due to cost

\$8,000+

Yearly out-of-pocket
healthcare spending

“I don’t like other survey platforms — I am done with them. But it gives me hope that if someone is taking a CoverUS survey, research is going on. Someday there will be a solution, and if I can contribute, I will. And the cash would buy my groceries for the week.”

— NICOLE, COVERUS PILOT PARTICIPANT

App Store ★★★★★ 91% 5-STAR APP STORE REVIEWS

Ratings and Reviews

4.6 out of 5

35 Ratings

★★★★★

Badburd, 11/27/2019

User Friendly

This app is very user friendly and simple to use. You answer a few general questions about your health/medical concerns. Once you answer these questions you can pick [more](#)

★★★★★

braunkris, 12/01/2019

Exciting!

I am very excited to see an app that is all about gathering relevant medical information about our specific diseases. They pay you for your time, and ask the questions that matter!

CoverUS App Pilot — Patients Have Uncommon Trust in us

STATUS QUO

Patients don't trust major health tech players with their data

INDUSTRY	PATIENT WILLINGNESS TO SHARE DATA
Pharmaceutical Industry	20%
Government organization	12%
Tech company	11%

[Rock Health Survey: Digital Health Consumer Adoption 2018](#)

“I felt comfortable using CoverUS because it's very clear what the surveys are about and how much I would be earning.”

— CARLEY, COVERUS PILOT PARTICIPANT

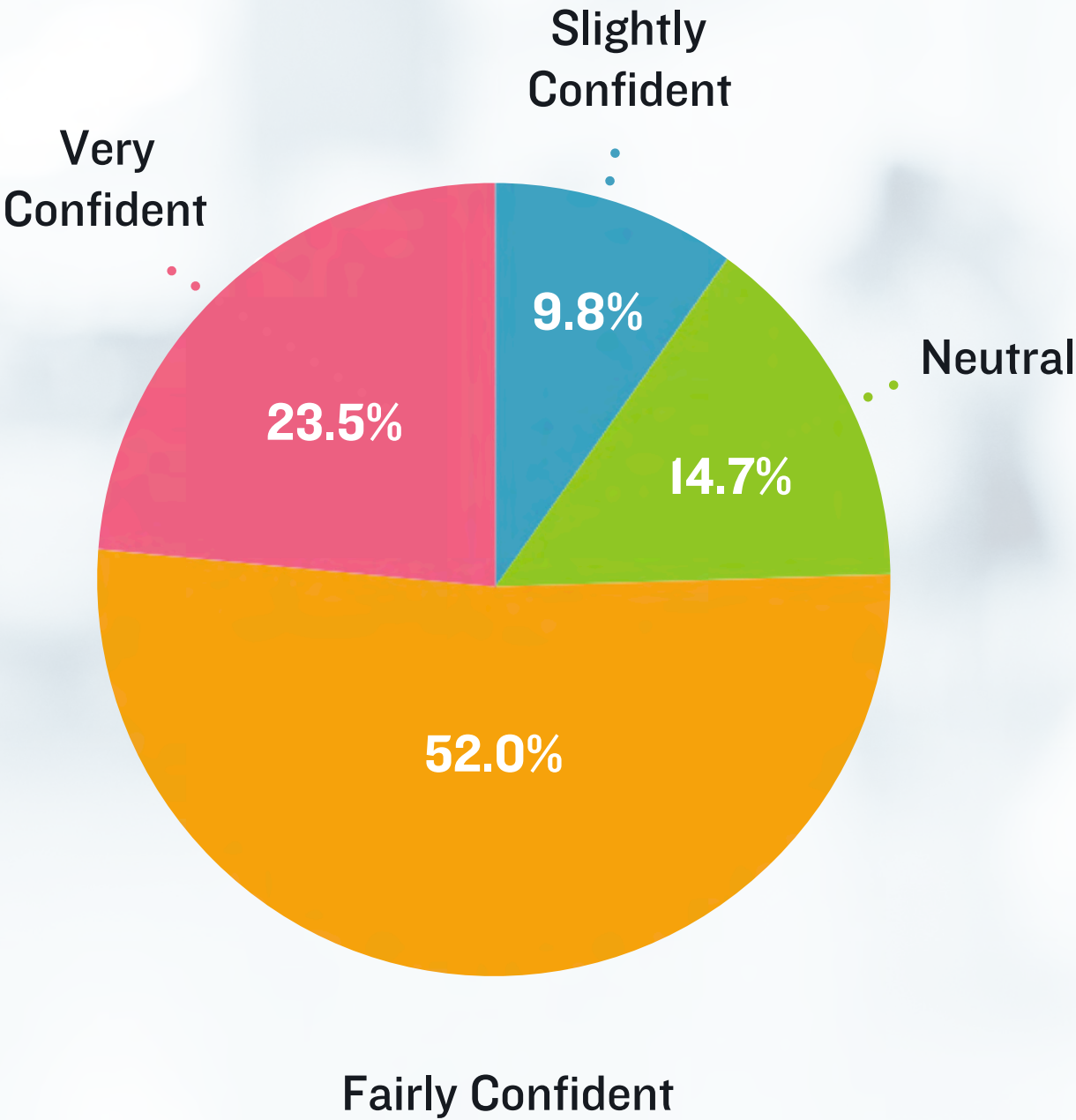
“CoverUS aligns with my vision for healthcare.”

— DEEPA, COVERUS PILOT PARTICIPANT

OUR TRUST ADVANTAGE

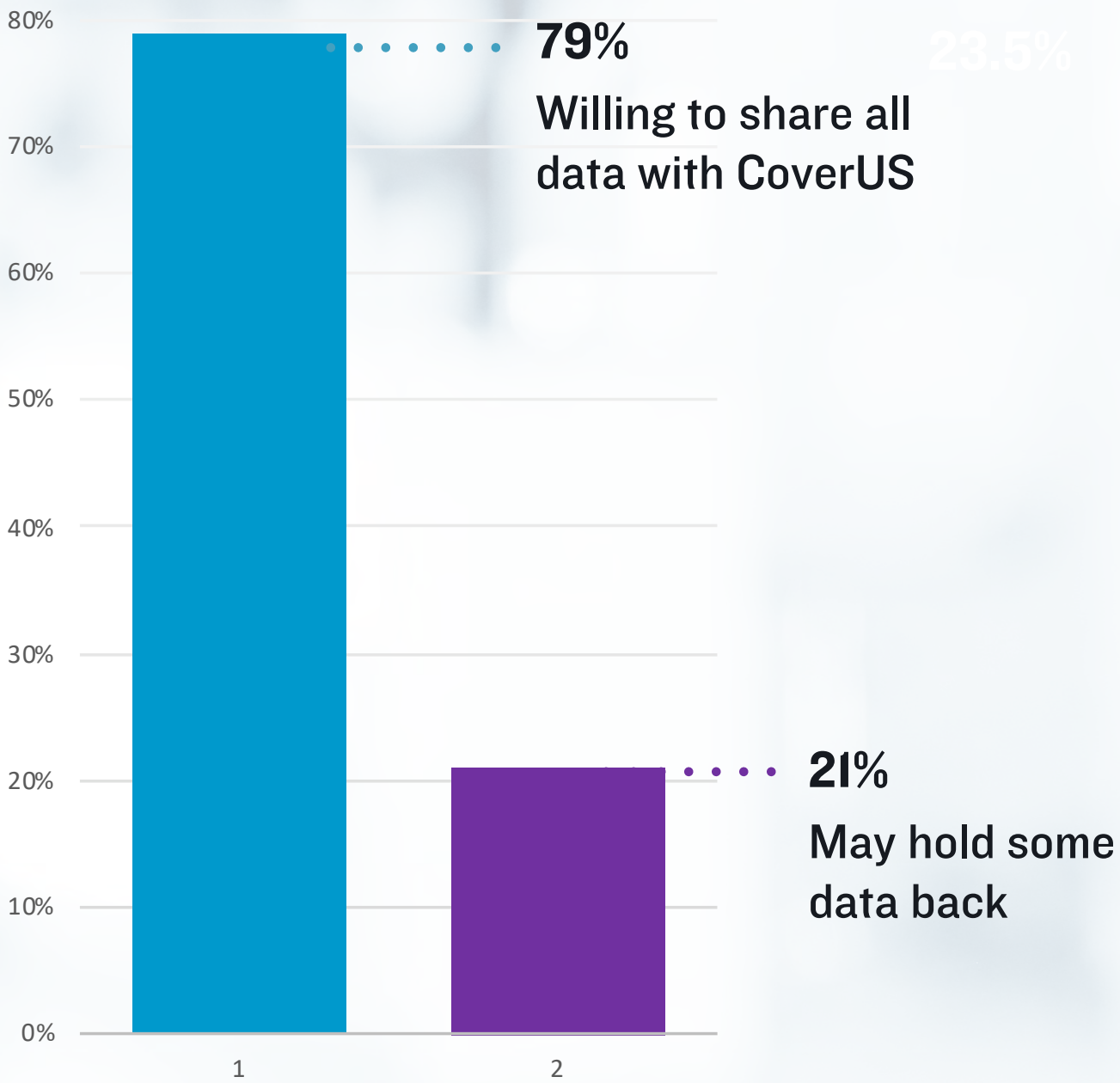
85% of pilot participants trust CoverUS to protect their privacy

HOW CONFIDENT ARE YOU THAT THE COVERUS APP KEEPS YOUR PERSONAL INFORMATION SECURE?



79% of pilot participants are willing to share all their data with CoverUS

IS THERE ANY DATA THAT YOU WOULD NOT SHARE WITH COVERUS?



The CoverUS Team of Entrepreneurs, Healthcare Leaders, Engineers, MDs, And Investors

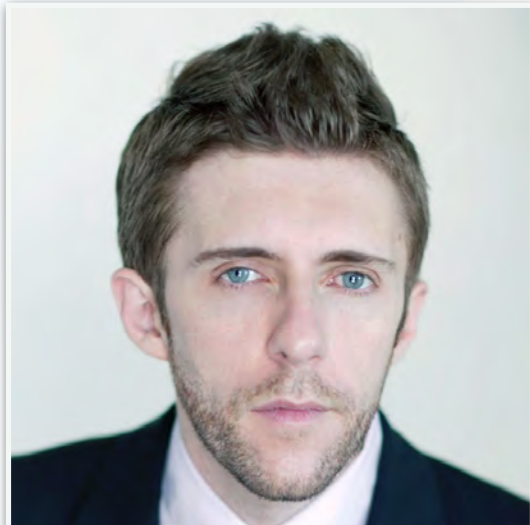
EXECUTIVE LEADERSHIP



ANDREW HOPPIN

CO-FOUNDER AND CEO

- ▶ Entrepreneur with successful exits
- ▶ NASA-trained scientist
- ▶ New York CIO of the Year



CHRISTOPHER SEALEY

CO-FOUNDER AND PRESIDENT

- ▶ 15+ years, health and consumer marketing
- ▶ COO, \$150M Soros-led think tank
- ▶ Director, \$2B Peterson Foundation



ANDY LAKEN

EVP OF PRODUCT

- ▶ 20+ years software engineering leadership
- ▶ Open Source technology pioneer

SELECTED ADVISORY BOARD



JESSIE LAM

PARTNER,
PARAMETER VENTURES



BRYAN SIVAK

FORMER CTO,
US HEALTH DEPARTMENT



ALEXIS MCGILL-JOHNSON

ACTING CEO,
PLANNED PARENTHOOD



WILLIAM KLITGAARD

FORMER CFO AND CIO,
COVANCE



SARI MILLER

INVESTOR AND
ENTREPRENEUR



BRUCE YAFFE, MD

FOUNDER
YAFFE RUDEN & ASSOCIATES

Selected CoverUS Media Coverage

FAST COMPANY

“**CoverUS** hopes to generate revenue that could effectively make insurance cheaper and perhaps encourage us to be healthier, thus cutting the cost of the system overall ...

CRAIN'S

“ They wanted their new company, **CoverUS**, to help make health care more affordable and efficient for ordinary people ...

Forbes

“ For the healthcare industry, it means getting access to much richer, more valuable and in-depth information. And for patients, the system creates a way to get paid for providing that information ...

Bloomberg

“ For an example of how all this could work, Facebook should check out **CoverUS**, a new app that allows users to sell data about their health ...

Nasdaq

CoverUS featured on Nasdaq TV “Trade Talks”
November 2019

THE HUFFPOST

“ We think people should own their data. It's currently being brokered to the tune of hundreds of billions of dollars without most of us knowing that it is happening ...

[READ MORE COVERUS PRESS](#)



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Thank You

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