



# Zero-Risk Health Investment: Guaranteed Health Improvement with 100% Fees at Risk

Traditional healthcare platform pricing is stale. For years, wellbeing & navigation platforms have relied on fixed PEPM fees that prioritize presence over performance. Employers are left paying for services regardless of whether their people actually get healthier.

**Well is changing that. We are an accountability model that guarantees clinical results.** At Well, we believe clinical improvement shouldn't be a goal—it should be a guarantee. We are reframing the conversation from “what services are provided?” to “what outcomes are achieved?”. **By putting 100% of our fees at risk**, we align our financial success directly with your employees' health and your company's bottom line.

## Guaranteed Health Improvements

Our 100% at-risk model is anchored by defined Performance Guarantees tied to measurable health outcomes and financial impact:

**Preventive  
Screening  
Adherence**

**Medication  
Adherence  
Improvement**

**Blood Pressure  
& Biometric  
Control**

**Depression  
& Anxiety  
Improvements**

**Verified Medical  
Cost  
Savings**

## Industry Norm vs. Well's 100% At-Risk Model

| Category         | Industry Norm<br>(Wellbeing & Navigation Platforms) | Well: Guaranteed Health Improvement                |
|------------------|---|--|
| Pricing Strategy | “Stale” fixed PMPM                                  | Outcome-based philosophy                           |
| Fees at Risk     | 20–30%  | 100%   |
| Success Metrics  | Operational + Activation                            | Client Customized Mix:<br>Health Improvements, ROI |
| Employer Risk    | Employer pays regardless of outcomes                | Well shares full financial risk                    |
| Market Position  | Point solution vendor                               | Accountable<br>health engagement partner           |

## What This Means for Employers

- ✔ Aligned incentives
- ✔ Transparent measurement via gold standard cohort matching
- ✔ Shared financial commitment
- ✔ Measurable clinical improvement

## The Bottom Line: Your Goals, Our Risk

We are unique because we provide a **System**—not just a platform—designed to deliver clinical results across your entire population. Our performance is measured against pre-defined baselines using validated clinical and claims data.

**“Employers deserve accountability, not activity. If we don't deliver measurable outcomes, we don't keep our fees.”**

— David Werry, Co-Founder & President, Well