



Prevention offering for AXA

Data-Driven Chronic Stress Prevention at Scale

Stress-related health risks, detected early with body data
and turned into healthy daily habits

Jan-Philipp Martini, Sapiens Founder
Martin Redigolo, Sapiens Partner

www.be-sapiens.com

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Deloitte.

IMD

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ING 

SAP

amazon

athxgoras

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 **LeanIX**

Gavi 
The Vaccine Alliance

Health claims challenge

Chronic stress is accelerating disease costs

Health costs rise around 9% per year. German data links up to 55% of disease costs to chronic stress, much of it preventable. Stress raises the odds of many diseases by 2-3x. For example, chronic low-back pain by 2,8x and heart attacks by 2,6x.

 +9%

yearly rise in health costs

Data from AXA call

 55%

of German disease costs have a stress-related component

German analysis, details in appendix

 up to 2,82x

increased odds ratio for selected diseases by chronic stress

Details in appendix

Growth challenges for AXA

A prevention offer that excites boardrooms and scales across corporate clients

Prevention must win new customers for AXA and reduce stress-related claim costs at a price AXA can sell profitably. We help achieve that by starting with senior leaders and making them health advocates to role model the healthy change. Then we offer at-scale solutions to scale health habits for €20 per person per month.

Expats and high-net-worth clients demand novel, science-led prevention



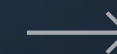
Validated stress diagnostics with medical doctors by your side

The mass market needs prevention at around €250 per person



At-scale screening and AI coaching for €20 per month

Limited prevention spend by corporate clients



Senior leader programmes that make health a performance investment

How Sapiens supports AXA

Three ways Sapiens supports AXA's strategic objectives

Each lever addresses a business need from AXA and matches to an offering type (see pyramid page below)

Lever 1, grow corporate business

Senior leaders as health advocates

What we do

- Leadership Resilience Journey, co-funded: the company invests 60 to 80% in leadership performance, AXA 20 to 40% in prevention
- Leaders role-model healthy habits and open budgets for prevention, for retention and growth of AXA's corporate clients

Why it works

Healthy leaders, healthier teams

Across 49 studies, leaders' stress and well-being were linked to their employees' stress and well-being.

Skakon et al. 2010, Work & Stress

Lever 2, win premium customers

Reverse stress diseases early

What we do

- Premium add-on for AXA expat insurance and high-net-worth clients, with medical health coaches by your side
- For high-workload workplaces: extra support for the 10 to 20% at risk, aimed at reducing burnout, type 2 diabetes, cardiovascular, musculoskeletal and mental health issues years before diagnosis

Why it works

Less wear and tear from stress (allostatic load)

Across 267 studies, higher allostatic load was linked to poorer physical and mental health.

Guidi et al. 2021, Psychother Psychosom

Lever 3, scale and cut claims

Health culture at scale

What we do

- All-company AI coaching with wearable data for €20 per person per month, optionally with targeted diagnostics and health coaching support for those at risk
- Short term: an offer that grows corporate business. Long term: fewer stress-related claims.

Why it works

High stress, higher health costs

Employees with high stress had 46% higher health care costs, in a study of 46,000 employees.

Goetzel et al. 1998, J Occup Environ Med

Solution

Together with leading experts, we translated 350+ allostatic load publications into a science-based system for corporate stress prevention

350+ Scientific Studies

The Sapiens diagnostic is built on the allostatic load model to measure the price your body pays for stress

47+ Biomarkers

We measure stress hormones and recovery data to detect stress patterns years before they become diseases

29+ Scientific Self-Assessments

We map each person's unique context with validated questionnaires and on-the-job recovery data

YOUR BODY'S RESERVE SCORE

↑ 89 / 100

- ↑ NERVOUS SYSTEM
- ↓ HORMONAL SYSTEM
- ↑ IMMUNE SYSTEM



Prof. Clemens Kirschbaum
Leading stress hormone researcher



Prof. Rainer Knöller
Former Head of Science, German Athletics Foundation

Individual data-informed interventions

- Micro-Recovery
- Nutrition & Gut Health
- Calendar Management
- Movement & Fitness
- Sleep
- Circadian Rhythm
- Mindset



Dr. med. Dominique Sauter Peschke
+ other health coaches

Collective stress driver analysis

- Thought Patterns
- Recovery & Stress Patterns
- Team Dynamics
- Team Habits & Calendar

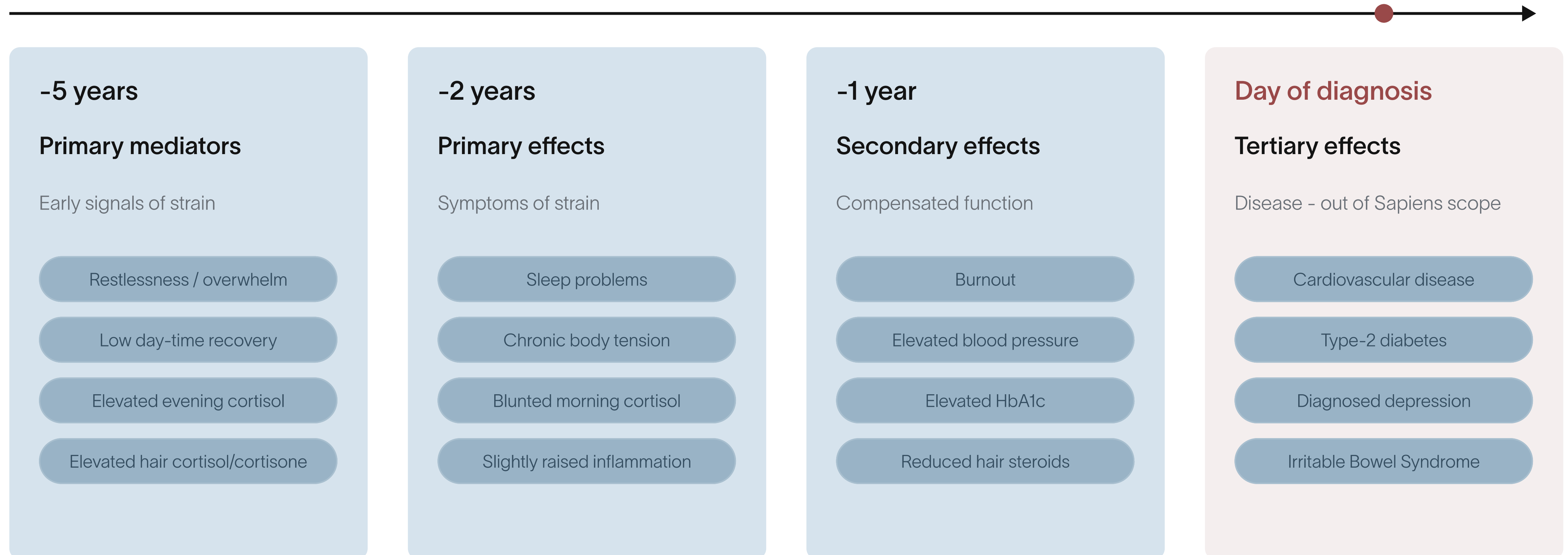


Prof. Robert-Paul Juster
+ other scientific advisors

Approach

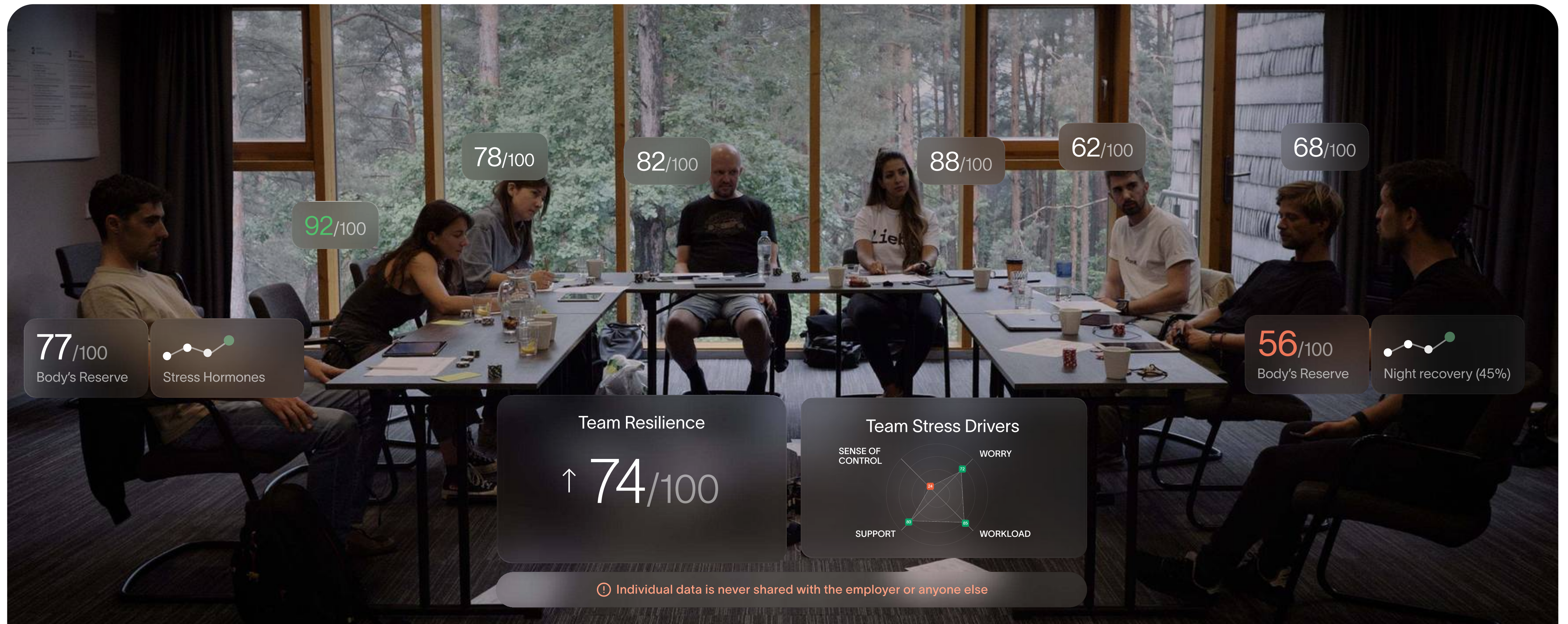
By measuring stress hormones and nervous system recovery, we intervene years earlier

We measure stress hormones in hair and saliva next to on-the-job heart rate monitoring for recovery analytics as well as health markers from blood, microbiome and fitness assessments to detect early signs of strain that are usually not detected before they transfer into more serious complications - slide is illustrative



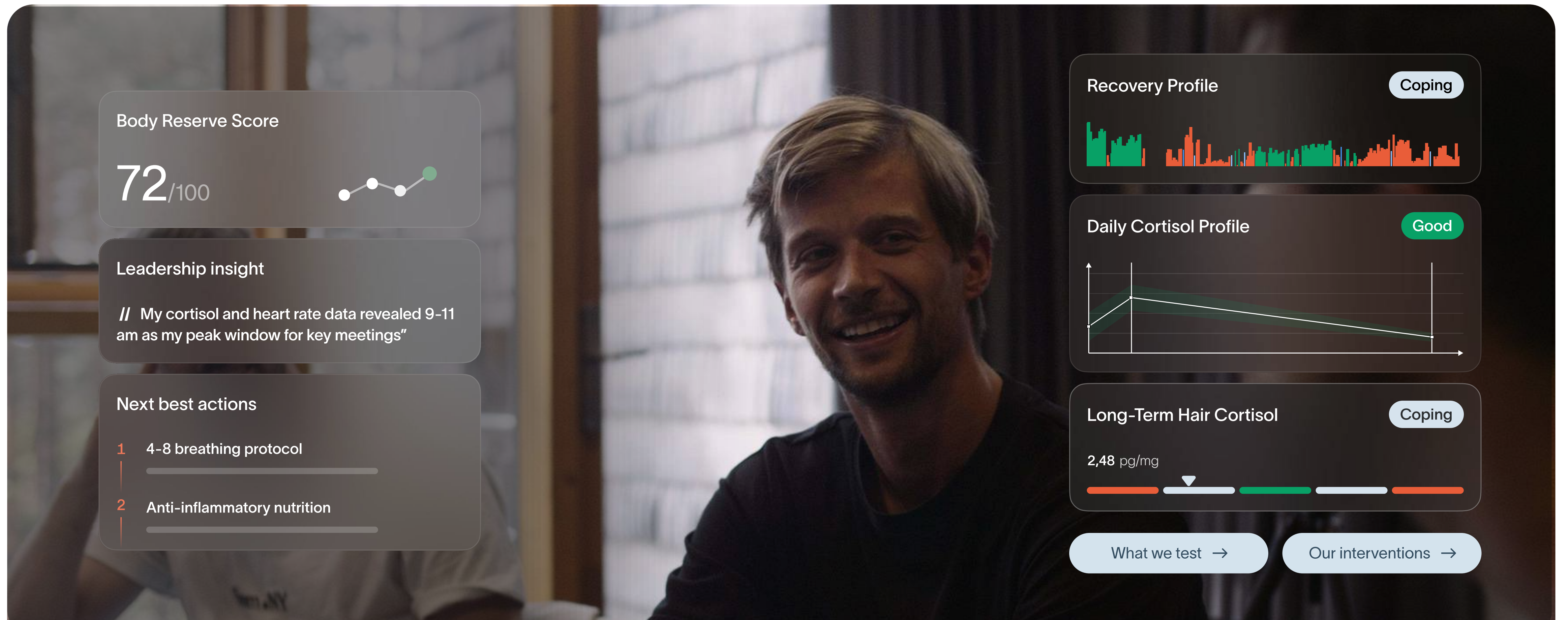
Approach for Companies

We make your 'resilience' a measurable KPI and raise it systematically



Approach for Leaders

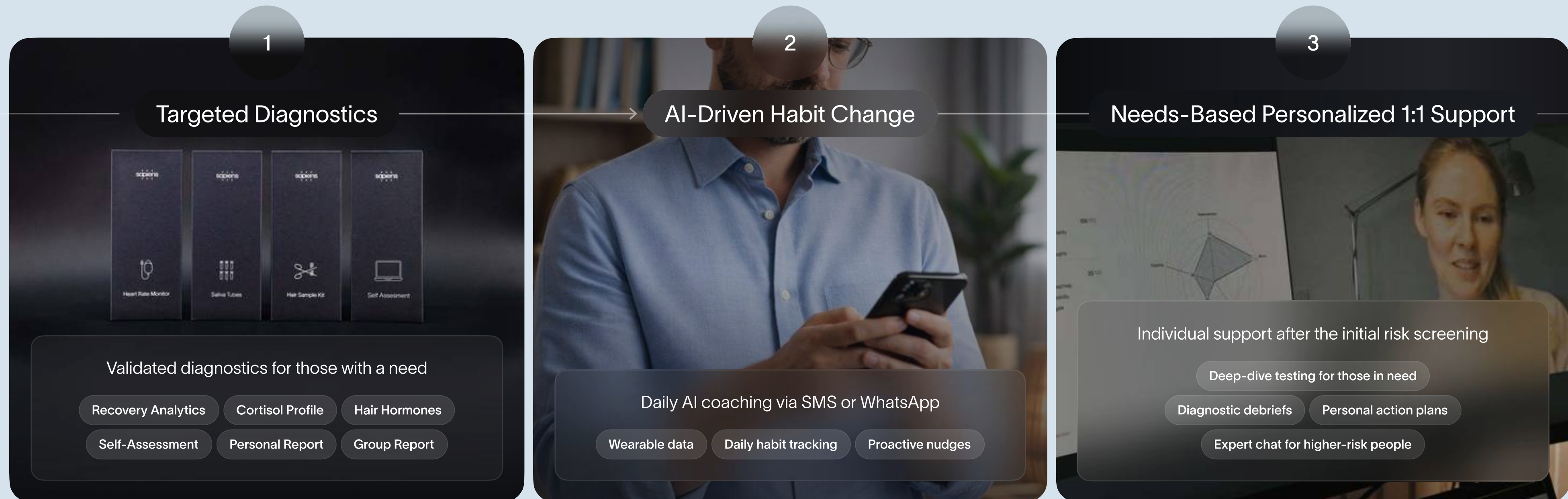
Sapiens experts help identify individual 'resilience' bottlenecks with diagnostics and co-create targeted interventions



Offering for AXA

3 pillars to detect strain early and build healthy habits

Sapiens offers science-led executive health support and company-wide programmes. We identify risks with diagnostics, self-assessments and AI-driven habit change, and support people with higher stress risk with personal medical health coaches.



► Watch the journey video

1: Targeted Diagnostics

2

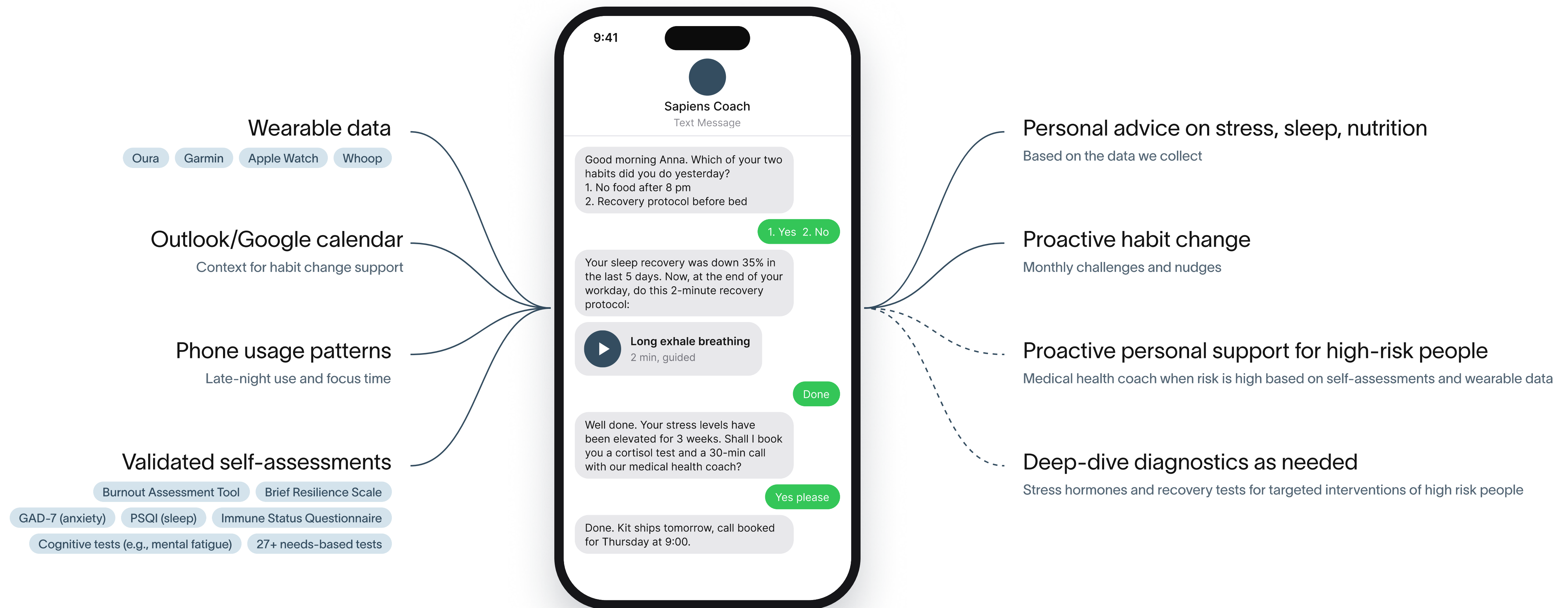
3

After 45 min of at-home testing, we aggregate biomarkers from hair, saliva, heart rate and a scientific self-assessment into one Body Reserve Score with personalized interventions



A proactive, context-aware AI health agent to reduce stress risks

Beta, available from Q2 2027 - more information to follow



The AI is trained to reduce the price your body pays for stress, based on 350+ scientific studies on allostatic load

1

2

3: Needs-Based Personalized 1:1 Support

With an expert at their side, participants have a >80% chance of lasting habit change

Individual sessions support you in understanding your main health bottlenecks, selecting your health goals, defining a plan to accomplish them and tracking progress throughout the programme

Daily Check-Ins & Expert Chat

YOUR HABITS

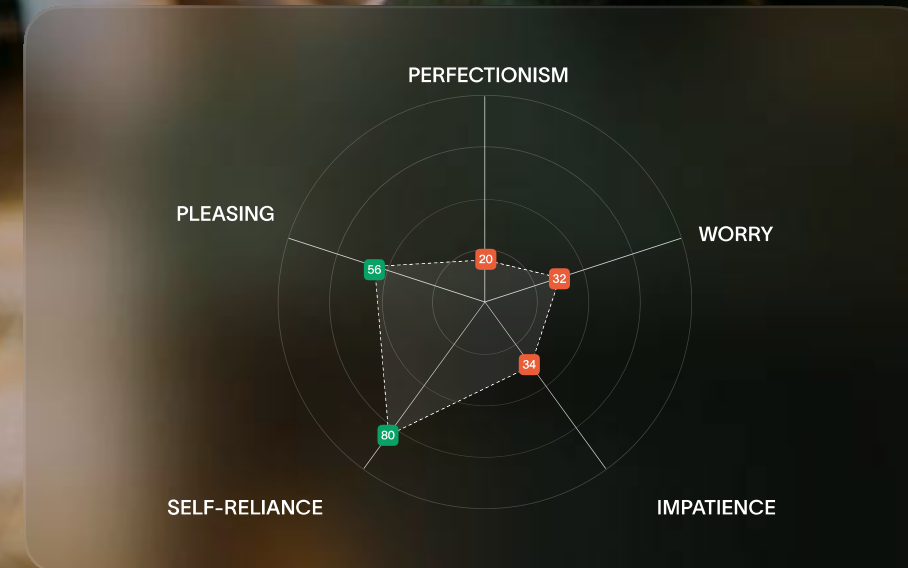
Morning outdoor light



Dinner before 6:30pm



1:1 Expert Support



Targeted Follow-Up Diagnostics



Hair Hormones

ECG monitoring

Daily Cortisol

Optional glucose monitoring

+2 more tests

Systematic Interventions

YOUR SAPIENS COHORT REPORT

Team stress drivers are ...

Top 10% in your industry

Top 5% in Team

3 Offering Layers for AXA

Three ways to grow prevention with AXA, from leaders to whole workforces

Leadership Resilience Journey

6 to 12 months for senior leadership teams of AXA's clients,
€1,000 per person with one diagnostic, €1,800 with two.

At-Scale Talent Support Programme

€240 per person per year for everyone (AI screening and coaching).
€1,000 per year for the 10 to 20% at high risk.
Average across all participants: €316 to €392.

At-Scale AI Coaching

AI coaching with wearable data for everyone, €20 per person per month with own wearable
(or additional costs for provided wearable)

Premium resilience journey for senior leaders

1-2 comprehensive diagnostics rounds with personal report, action plan and 1:1 expert debrief, plus 4 to 12 months of habit change support with personal follow-ups.

- AXA expat insurance: a premium prevention add-on for expats and high-net-worth clients.
- Co-funded for leadership teams of large corporate clients: for retention or growth of corporate clients. The company pays 60 to 80% as an investment in leadership performance. AXA funds 20 to 40% as an investment in prevention, with leaders role-modelling healthy habits for the workforce.

Spot people with stress risks early and provide 1:1 expert support

Self-assessment, wearable and 12 months of AI habit coaching for everyone (€240 per person per year). The 10 to 20% at high risk get comprehensive diagnostics, a 30-min debrief and 2 check-ins with medical health coaches (€1,000 per year, or €500 with one selected test and 1 check-in).

- For high-workload corporate clients: People at risk get more support, aimed at reducing burnout and stress-related disease (type 2 diabetes, cardiovascular, musculoskeletal and mental health issues) years before diagnosis.

Daily habits for everyone, at low cost

Beta, available from Q2 2027

AI coaching via SMS or WhatsApp, based on participants' own wearables and calendar, with an aggregated view for groups of 20 or more. Provided wearables cost extra (typically €40 per month in total, incl. AI coaching).

- All-company offering: builds a health culture across the workforce and helps reduce claims.

Scope and investment

Scope per offering, built to scale with AXA

	Leadership Resilience Journey	At-Scale Talent Support	At-Scale AI Coaching
DIAGNOSTICS			
Onboarding and self-assessment	✓ (15-min call)	✓ (online, optionally with group kick-off)	
Comprehensive at-home diagnostics	✓ (1x, or 2x before and after)	✓ (10 to 20% at high risk)	
Add-on tests (e.g. glucose, fitness)	✓ (optional)		
Wearable integration		✓ (own wearable, or wearable provided)	✓ (own wearable, or provided at extra costs)
1:1 SUPPORT			
Personalized diagnostics report	✓ (1x or 2x)	✓ (screening for all, in-depth for 10 to 20%)	
Personal expert debrief	✓ (30 min)	✓ (30 min, 10 to 20% at high risk)	
Follow-up debrief (30 min)	✓ (30 min, with 2nd diagnostic)		
Personalized action plan	✓	✓ (10 to 20% at high risk)	
Habit change support	✓ (4 to 12 months)	✓ (12 months, everybody)	✓ (AI coaching)
1:1 expert check-ins (15 min)	✓ (1 after each debrief)	✓ (2x, 10 to 20% at high risk)	
Chat support (expert or AI)	✓ (AI & expert chat)	✓ (AI coach)	✓ (AI coach via SMS or WhatsApp)
GROUP EXPERIENCES			
Group kick-off	✓ (optional, 45 min virtual)	✓ (virtual)	✓ (virtual, from 100-200 people included)
Group profile and debrief	✓ (with consent, from >20 participants)	✓ (aggregated, groups of 100+)	✓ (dashboard, groups of 20+)
Customized team workshop	✓ (at extra costs)	✓ (optional, at extra costs)	✓ (optional, at extra costs)
Team check-ins (30 min)	✓ (at extra costs)		
Impact review and group business case	✓ (with 2 diagnostics)	✓ (aggregated, with AXA)	✓ (aggregated, with AXA from 200+ people)
Usual Sapiens price per person	~~1,800 to 2,600 EUR~~	~~632 to 784 EUR per year~~	~~50 EUR per month~~
AXA price per person	1,000 to 1,800 EUR	316 to 392 EUR per year	20 EUR per month
Example volume	50,000 to 90,000 EUR (50 people)	316,000 to 392,000 EUR (1,000 people)	240,000 EUR per year (1,000 people)
Co-funding per person 80% company, 20% AXA	Company 800 to 1,440 EUR AXA 200 to 360 EUR	Company 253 to 314 EUR per year AXA 63 to 78 EUR per year	Company 16 EUR per month AXA 4 EUR per month

Prices in EUR, excl. VAT and travel. Usual prices are standard Sapiens prices without the AXA partnership. Leadership Resilience Journey: 1,000 EUR with one diagnostic, 1,800 EUR with two; example volume is the full cost for 50 people before co-funding. Talent support: 240 EUR per person per year for everyone, by default 1,000 EUR for the 10 to 20% at high risk (comprehensive diagnostics, 30-min debrief, 2 check-ins of 15 min); 500 EUR option: one selected test, 30-min debrief, 1 check-in; average 316 to 392 EUR. AI coaching: 20 EUR per person per month with own wearable. Co-funding shows a typical 80/20 model; for the Leadership Resilience Journey AXA can fund 20 to 40%. Blood tests are not included. Terms & Conditions apply.

Client Stories

We have supported 7,000+ professionals in 3 programme types

Team & Leadership Programmes

- ↑ Decision speed and accountability
- ↑ Leadership and team resilience
- ↑ Leadership impact under pressure

Individual Resilience Programmes

- ↓ Stress load and burnout risk
- ↓ Turnover of critical talent
- ↑ Recovery and sense of control

Resilience At Scale

- ↑ Employee engagement
- ↑ Resilient, motivated workforce
- ↑ Enhancing capacity for learning new skills

  Leading Swiss business school Multiple PE & VC firms 2 top-tier strategy consultancies

 United Nations Multiple consulting firms International PE firm 

 Strategy consultancy 

  **SIEMENS** **Deloitte.** Consulting firm

 *Johnson & Johnson*

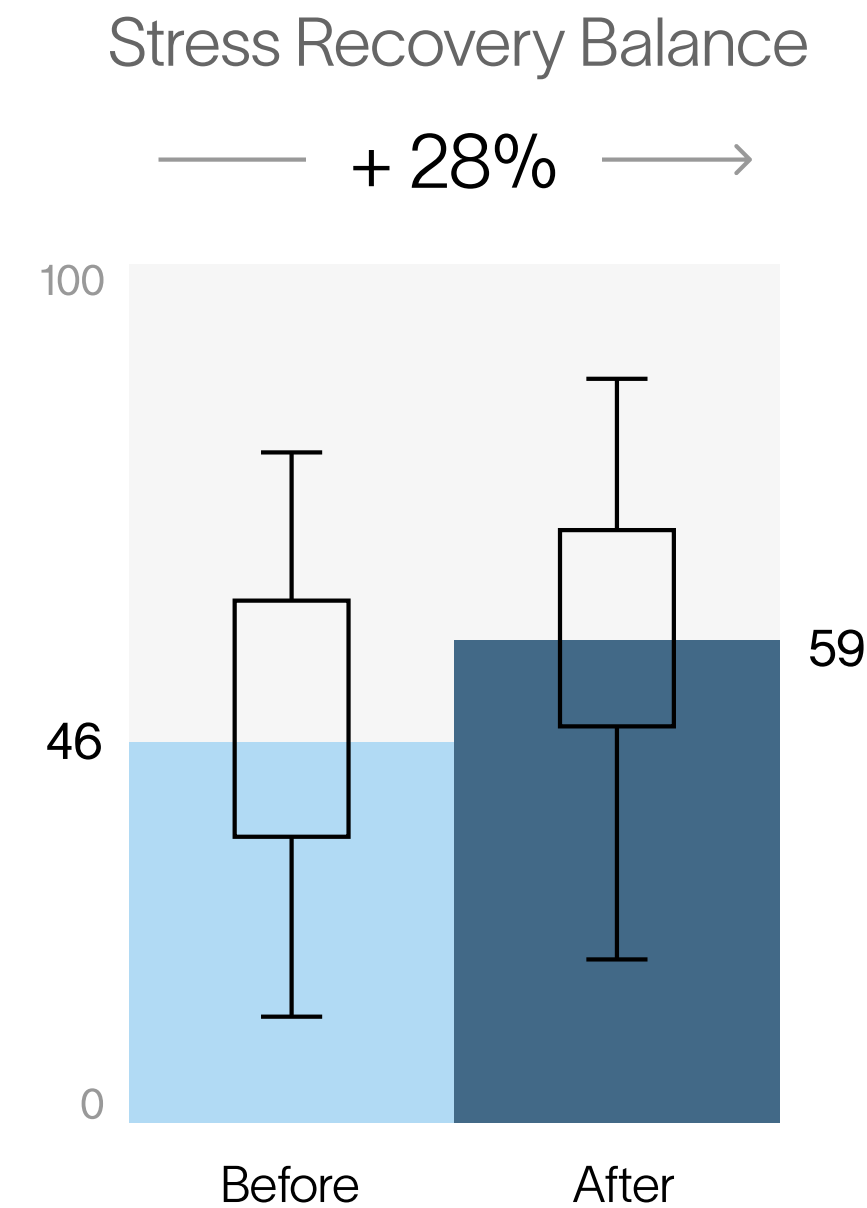
   

Impact

Sample results from a pilot: better recovery even with more work demand

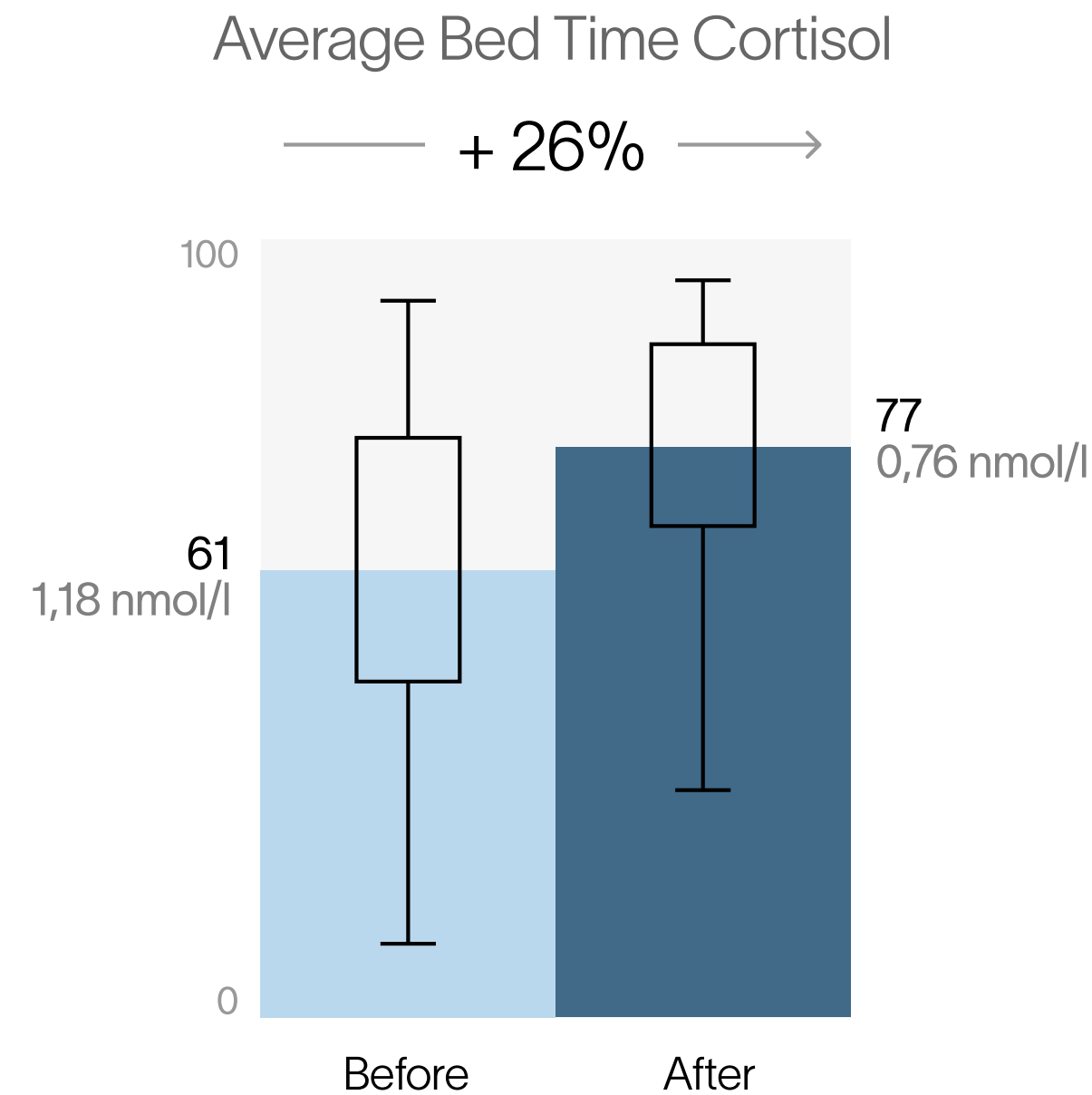
In the measured period, self-report work demand increased by 12% while all average biological markers of stress improved.
We are currently working on scientific publications with significantly larger sample sizes of pre/post programme impact.

Less stress reactions



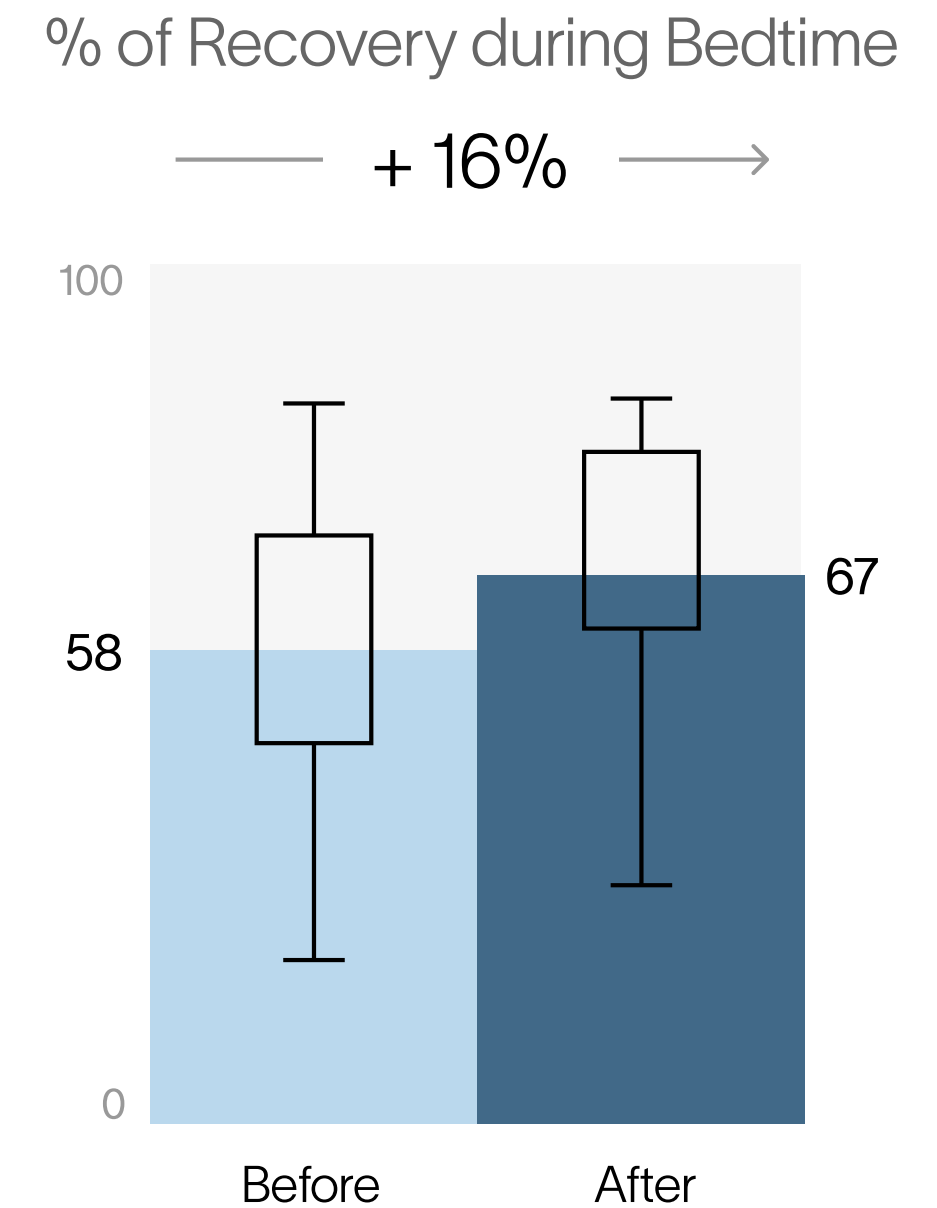
Recovery Analytics with Heart Rate Monitor

Improved wind down



Saliva Cortisol Profile

Better sleep quality



Recovery Analytics with ECG Monitor



Behind Sapiens

We combine scientists, health coaches and people who understand the reality of intense jobs

GROUP FACILITATORS & PARTNERS



MARTIM
MELLO

Performance Coach,
Ex-McKinsey



JAN-PHILIPP
MARTINI

CEO, Certified Coach,
Preventative Medicine



DR. DOMINIQUE SAUTER
PESCHKE

Medical Doctor,
Certified Nutritionist



DR. MED. LARA
MEYER

Preventative Medical Doctor &
Stress Medicine



DR. LISA
HONOLD

PhD Biology,
Preventative Health



PROF. DR. RAINER
KNÖLLER

Olympic Coach & Science at
German Athletics Foundation



DR. MED. PAUL
ANDRÄ

Preventative Psychiatrist
and Medical Doctor



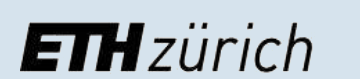
PREJWAL
PRABHAKARAN

M.Sc. Neuroscience,
Stress Researcher



JULIAN
SCHERER

M.Sc. Biotechnology,
Research Analyst



ELLIS
BROEKS

M.Sc. Medicine, Certified
Coach, Ex-McKinsey



DR. ANDREA
ALLGÄUER

PhD Biotech & Immunology,
and Certified Coach



HANNY ALLSTON

Running World Champion,
Health Scientist



ROBINSON
BENTLER

Fitness & Movement
Trainer



TARJA
MULARI

Mindset Coach, World Record
& Olympic Gold



DR. STEFAN
TUSCHEN

Medical Doctor and Senior
Advisor



DR. ALBRECHT
VORSTER

Human Biologist,
Sleep Researcher



PROF. CLEMENS
KIRSCHBAUM

Laboratory Lead,
Biopsychology Advisor



PROF. ROBERT-PAUL
JUSTER

Advisor on Stress Profiling
and Biomarkers



Data Security

Data protection is our absolute priority

From day one, we built Sapiens to respond to the highest standards of data protection:



- ✓ Sapiens offers wellness services, not medical services. We cannot and do not diagnose or treat diseases. Medical doctors in our team work as health coaches.
- ✓ Personal data are never shared with the employer or anyone else
- ✓ All data (bio samples, heart rate, and self-assessment) are collected and processed under pseudonyms
- ✓ Third-party laboratories/partners never receive personal identifiers but only pseudonyms (e.g., HDIOKD)
- ✓ Data are stored securely under the strictest access policies in the European Union
- ✓ Participants opt in to the service and provide informed consent for processing their data
- ✓ Aggregated anonymous data analysis can be offered for groups of 20 or more participants (or 10 with lower data granularity and if explicitly agreed in the team and according to GDPR standards)



Certification in preparation



Full Sapiens regulatory compliance and data privacy policy [here](#)

APPENDIX

Appendix 1

Deep dive into the Leadership Resilience Journey
and selected information on the at-scale journeys

DETAILS I

Leadership Resilience Journey
(with details)

At-Scale Talent Support Programme

At-Scale AI Coaching

Leadership Resilience Journey 1-Pager

12-month journey for senior leadership teams of AXA's clients, with one or two diagnostics rounds

PARTICIPANTS

10 to 100 senior leaders per client team

TIMING

6 to 12 months, start any time

Shown as the 12-month default with 2 diagnostics. A 6-month version with 1 diagnostic is also possible.

SET-UP

Mostly virtual

Optional virtual group kick-off (45 min). 1:1 debriefs and expert check-ins are done online.

BUDGET

€1,000 to €1,800 per person

€1,000 with one comprehensive diagnostic. €1,800 with diagnostics before and after, incl. impact review and business case.

Goals and how we measure them

Goal 1, reason for AXA to co-fund

Raise individual resilience and health

Measured by: Body Reserve Score, validated scales for perceived stress, resilience and burnout

Goal 2, shared goal

Leaders role-model healthy habits

Measured by: Habit adherence of leaders, healthy habits adopted across the workforce

Goal 3, reason for the company to co-fund

Improve productivity and leadership impact

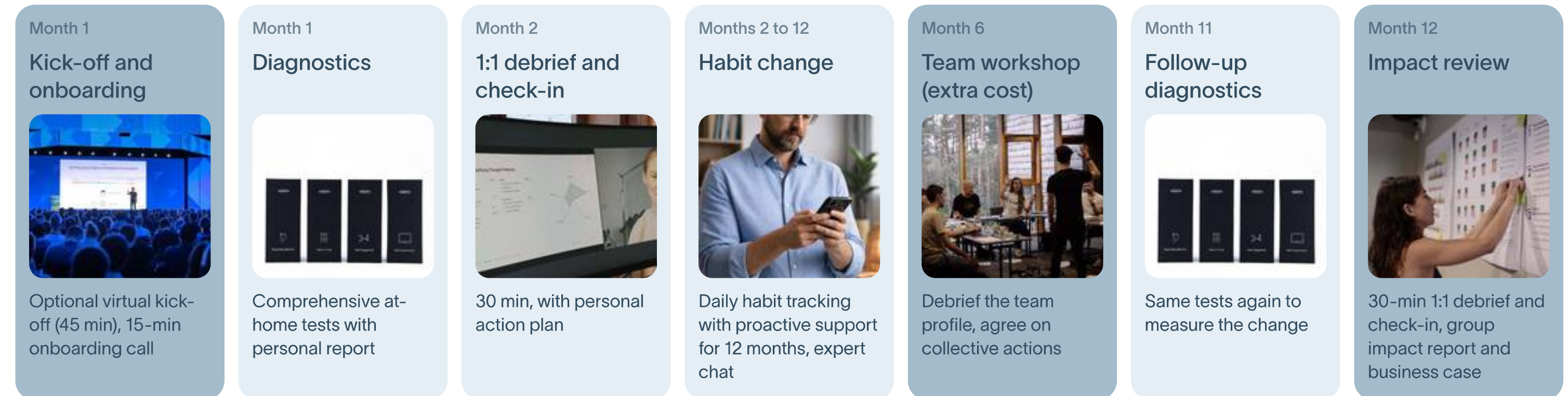
Measured by: Productivity estimate from Body Reserve Score changes (with 2 rounds), optional 360° leadership feedback

Goals for discussion, to refine together with AXA and the client. Sick days and claims need the at-scale offerings.

The journey

Individual interventions Team interventions (optional)

12 months, default with 2 diagnostics rounds



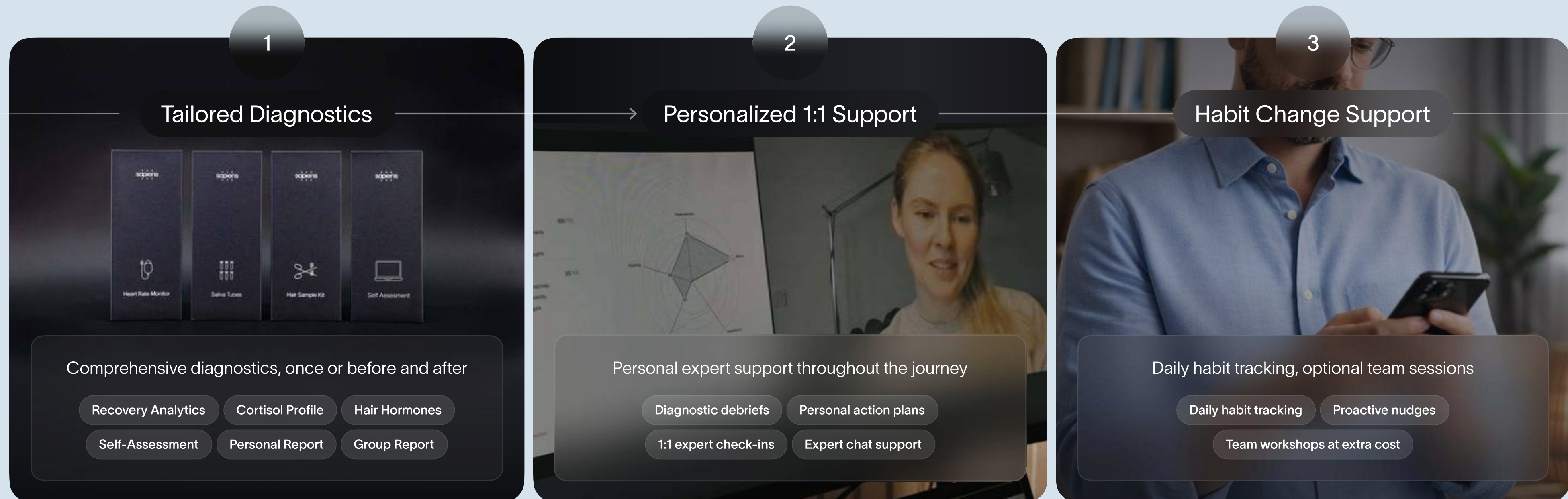
Total scope over 12 months:

- ✓ 2 comprehensive diagnostics rounds
- ✓ 12 months of habit change support
- ✓ 2 check-ins (15 min, after each debrief)
- ✓ Onboarding call (15 min)
- ✓ 2 debriefs (30 min each)
- ✓ Team workshop at extra cost (2h)
- ✓ Group impact report and business case

Leadership Resilience Journey

3 pillars of the Leadership Resilience Journey

Tailored diagnostics, personalized 1:1 support and habit change support. Optional group sessions help shift team dynamics and corporate culture towards a health culture.



► Watch the journey video

1: Tailored Diagnostics

2

3

Receive your kit at home, set your goals, and do 4 gold-standard tests in one workweek

A few days after you book your diagnostics, you receive your Sapiens kit and have a 15-minute onboarding call with a personally matched health coach to set your goals. Then, within the next 3 weeks, you choose one workweek to complete all 4 tests of the comprehensive diagnostics

1.1

Opt In To Your Diagnostics

- Provide your details to receive the diagnostics
- Discuss any questions 1:1 with a Sapiens team member

1.2

Receive Diagnostics Kit



- Home Delivery
- Concierge Customer Support
- Very Simple Testing Process
- Optimized for Busy People

1.3

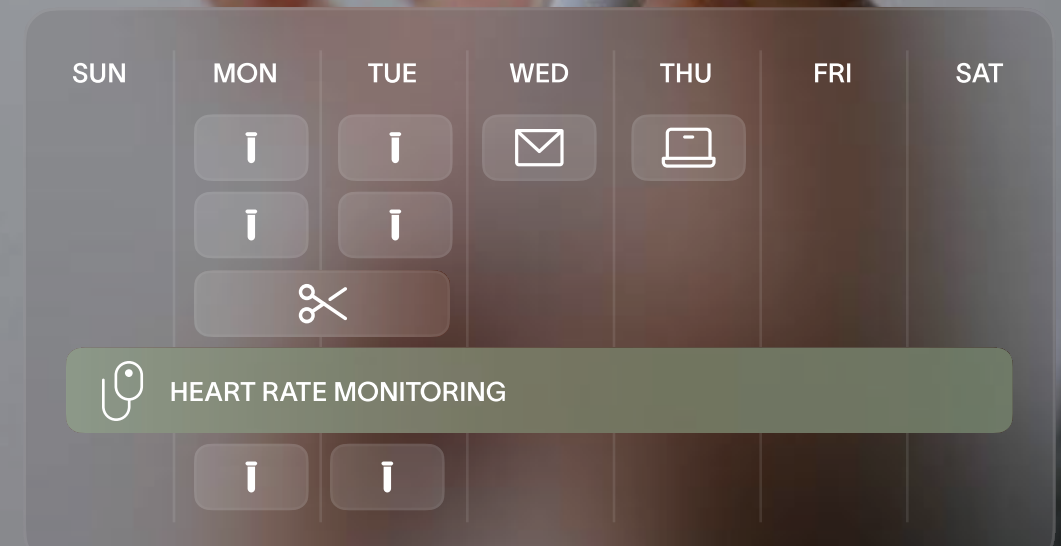
15-Min Onboarding Call

MY GOALS

- Better sleep
- More energy after lunch
- More composure in critical meetings

1.4

Measure During 5 Workdays



TYPICALLY <4 WEEKS

After 45 min of at-home testing, we aggregate biomarkers from hair, saliva, heart rate and a scientific self-assessment into one Body Reserve Score with personalized interventions



Participants do 4 gold-standard diagnostic tests

Heart Rate Monitor

What drives my stress and enables my recovery during a workweek and what enables optimal sleep?



- Sleep Recovery
- Day Time Recovery
- Recovery Gap
- Fitness Assessment
- Peak Stress Hours
- +2 more

[Scientific validation](#)

Saliva Cortisol Profile

How do I mobilize and wind down energy before and after work?



- Waking Cortisol
- Morning Cortisol
- Evening Cortisol
- Cortisol Awakening Response
- Diurnal Cortisol Slope

[Scientific validation](#)

Hair Stress Hormone Analysis*

How were my levels of biological stress and resilience in the past 3 months?



- Long-Term Cortisol
- Cortisone
- DHEA
- Testosterone
- Progesterone
- 5 Endocannabinoids

[Scientific validation](#)

Scientific Self-Assessment

How are my current habits serving me and what is the status of my different body systems?



- Habits
- Immune System Status
- Workplace Factors
- Environmental Factors
- Gut Health
- Many more

[Scientific validation](#)

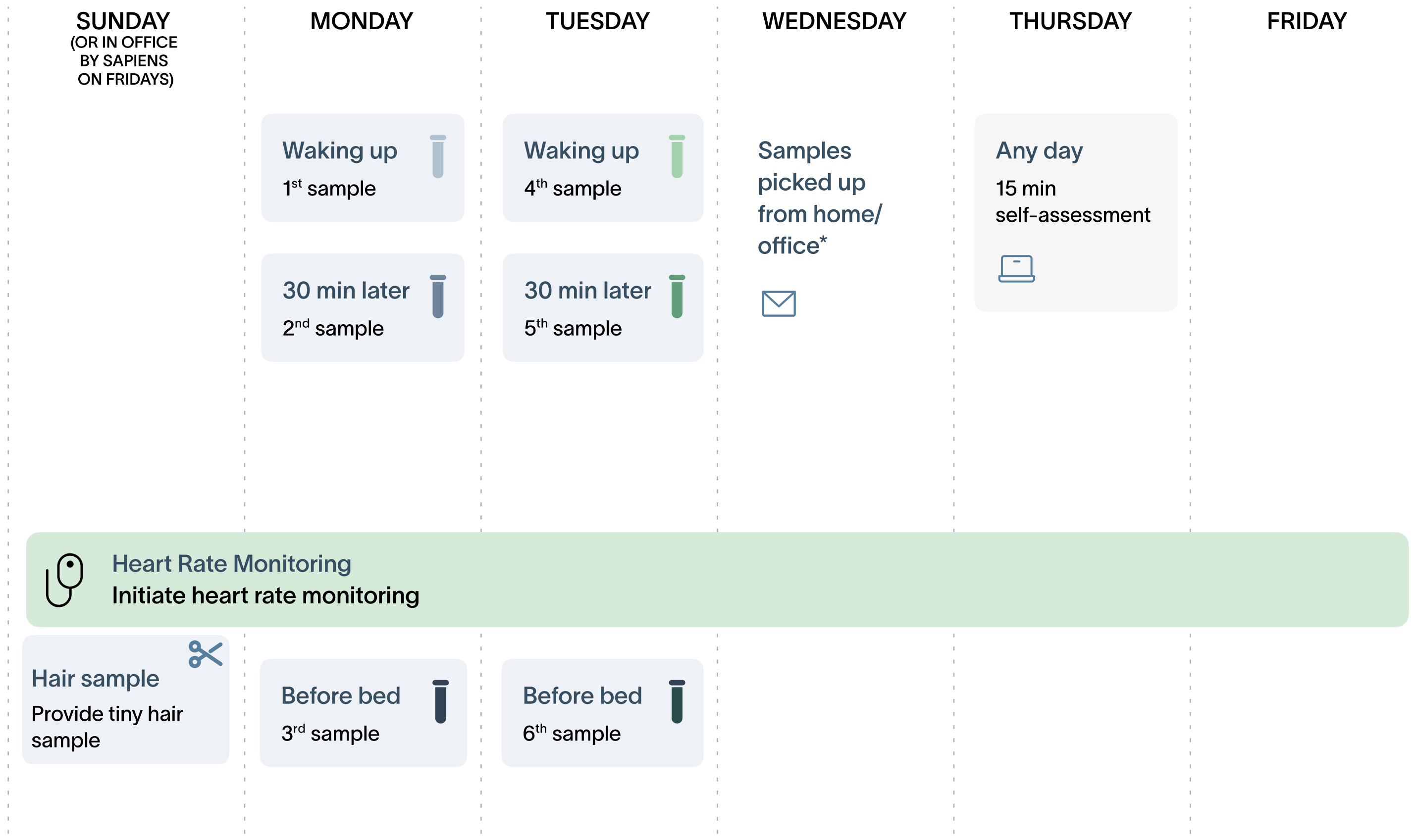
*Only a very small hair sample is needed, about the thickness of a thin spaghetti strand. It adds strong value to the biological stress and resilience analysis and is therefore highly recommended. If someone is not comfortable providing hair, or has no hair on their head, we provide a more detailed 3-day saliva cortisol test with additional saliva markers such as DHEA-S.

1: Tailored Diagnostics

2

3

Diagnostics done at home during one workweek, tailored to busy calendars and travel



Participants select 1 of 3 workweeks to complete the 4 tests.

The total journey takes 45 min at home, for example:

- ✓ **Sunday:** Initiate heart monitor in 5 clicks
- ✓ **Until Wed:** Provide a tiny hair sample
- ✓ **Mon/Tue:** 6x1 min for saliva samples
- ✓ **Wed:** Home/office sample pick-up*
- ✓ **Any day:** Take a 15 min self-assessment

We offer fast concierge-style chat support for any questions or issues

▶ [Video of diagnostics week](#)

1: Tailored Diagnostics

2

3

Optionally, we offer a range of follow-up and add-on diagnostic tests to measure aspects of resilience



Participants receive a comprehensive picture of their stress, health and potential performance impact - an expert will guide through and help prioritize the interventions

[▶ See sample report](#)

Your Body's Reserve **Coping** | Peers: 60/100

65/100

Your self-reported stress and resilience score is 89/100

You could be **underestimating** the effect of stress on your body.

Nervous system and sleep 52
Coping
Good sleep duration, sub-optimal night time recovery

Hormonal 53
Coping
Low long-term cortisol and elevated pre-bed cortisol

Movement 9
Depleted
Lower back issues and chronic neck tension

Gastrointestinal 88
Good
Strong gut health

Cardiometabolic 95
Optimal
Stable glucose control and strong fitness

Immune 90
Good
Good immune resilience

Neuropsychological 89
Good
No mental health risk

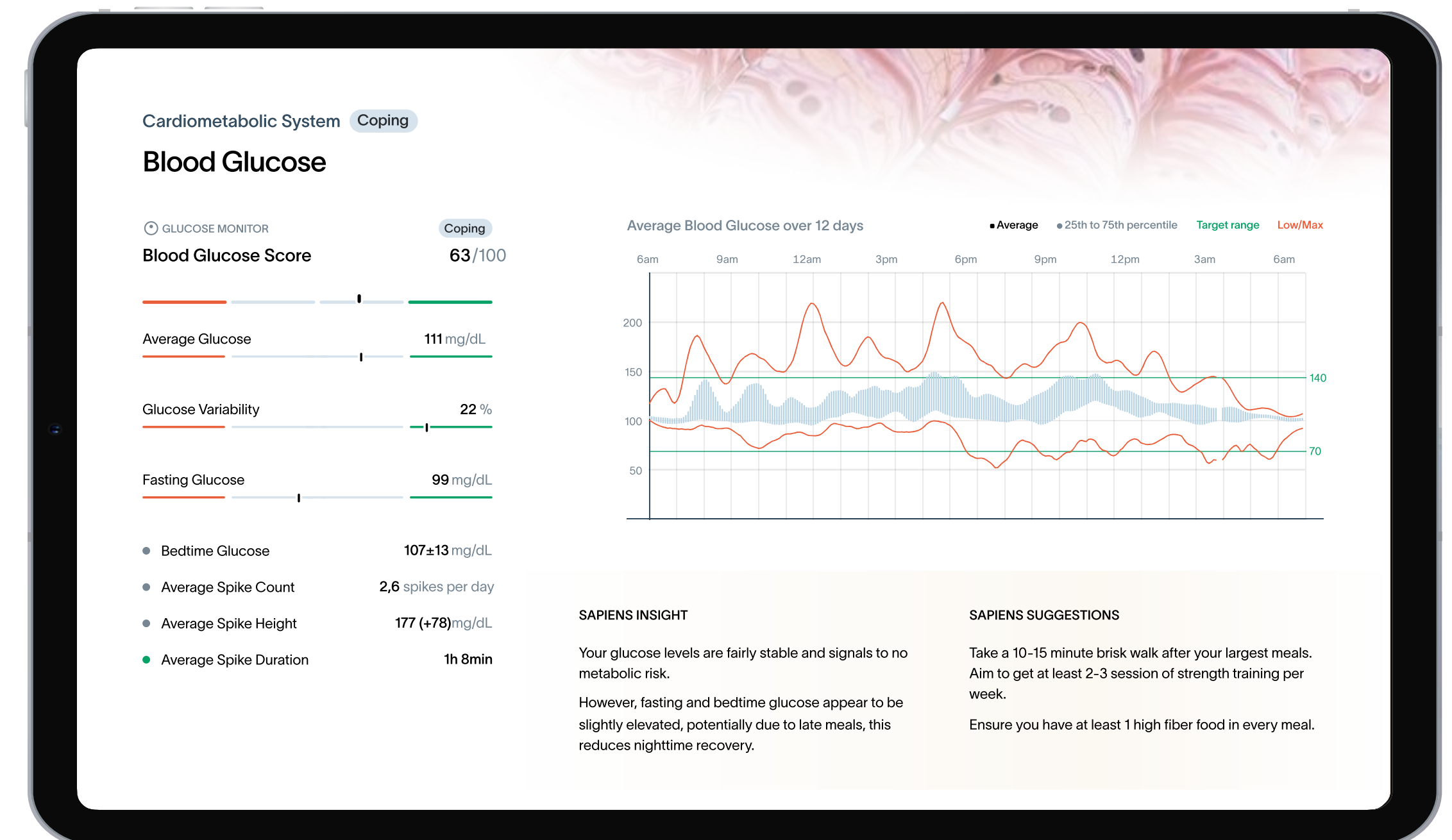
Add-On: Follow-up Testing

Example add-on: Personalized nutrition plan via glucose and microbiome diagnostics

Optionally, pair the journey with a glucose monitor and microbiome test, debriefed by a nutrition expert, to see how nutrition shapes resilience



OR



Health coaches with medical and coaching backgrounds support participants throughout the journey

Individual sessions support you in understanding your main performance bottlenecks, selecting your improvement goals, defining a plan to accomplish them and tracking progress throughout the programme

Daily Check-Ins

YOUR HABITS

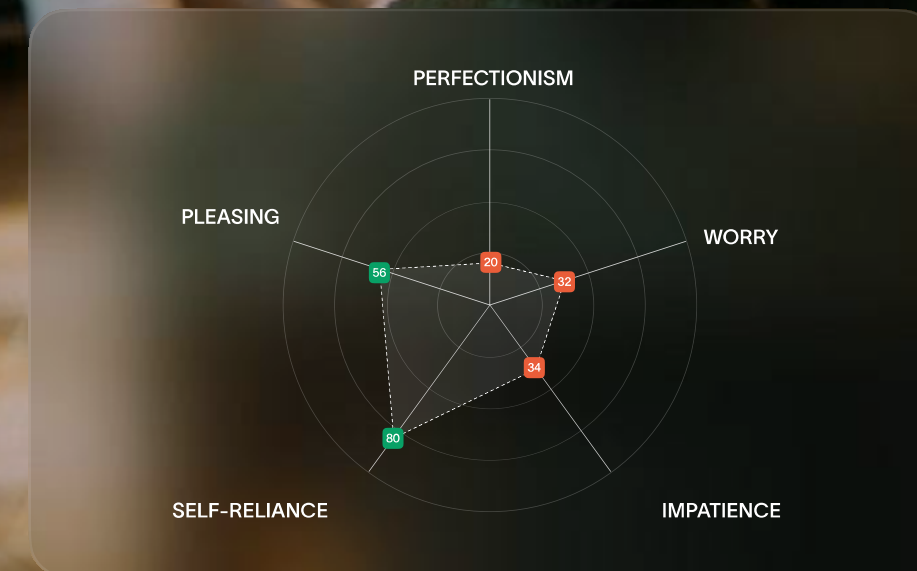
Morning outdoor light



Dinner before 6:30pm



1:1 Expert Support



Follow-Up Diagnostics



Hair Hormones

ECG monitoring

Daily Cortisol

Optional glucose monitoring

+2 more tests

Systematic Interventions

YOUR SAPIENS COHORT REPORT

Team stress drivers are ...

Top 10% in your industry

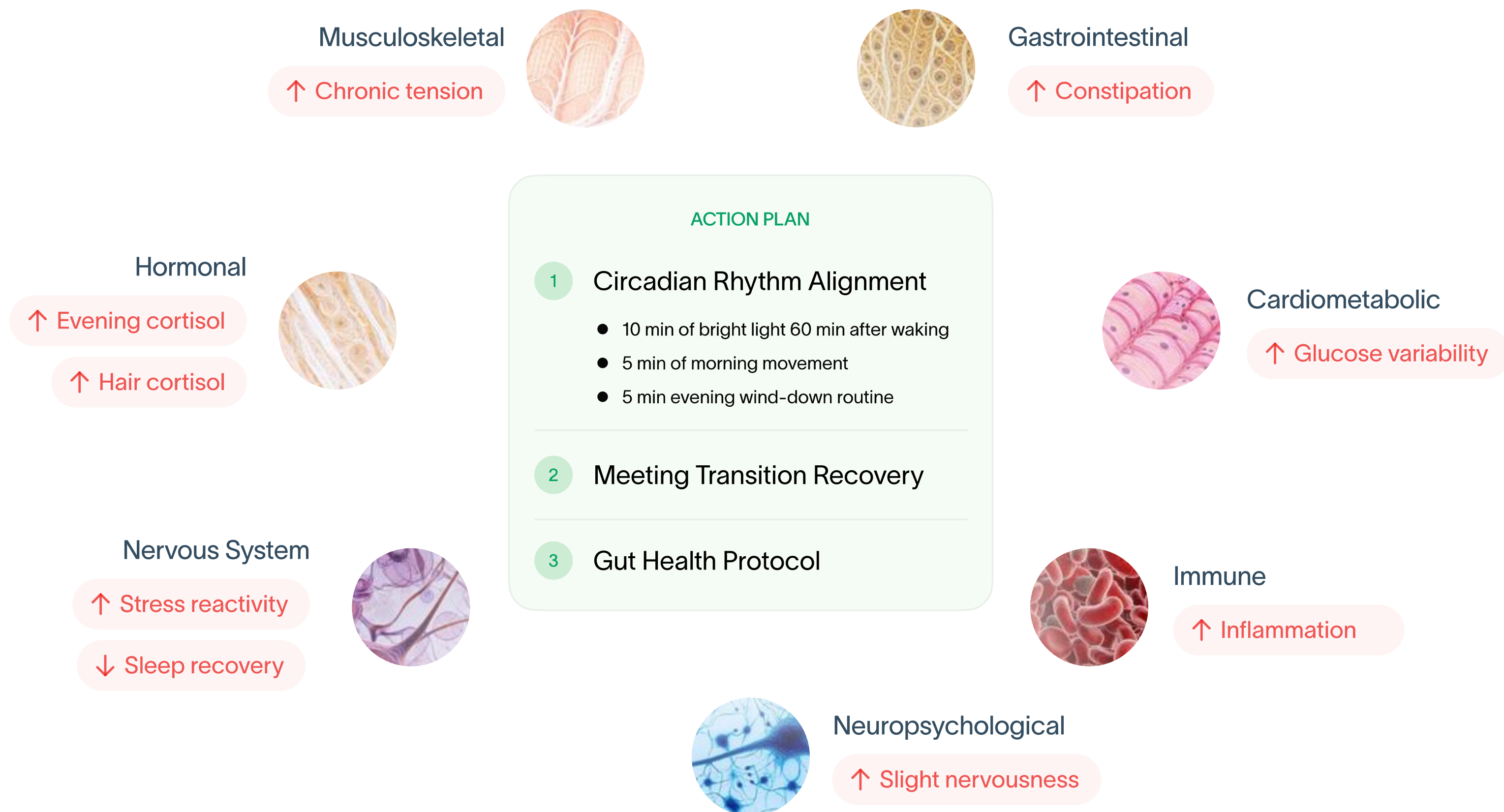
Top 5% in Team

1

2: Personalized 1:1 Support

3

Leaders have experts by their side to address performance and health bottlenecks



1

2

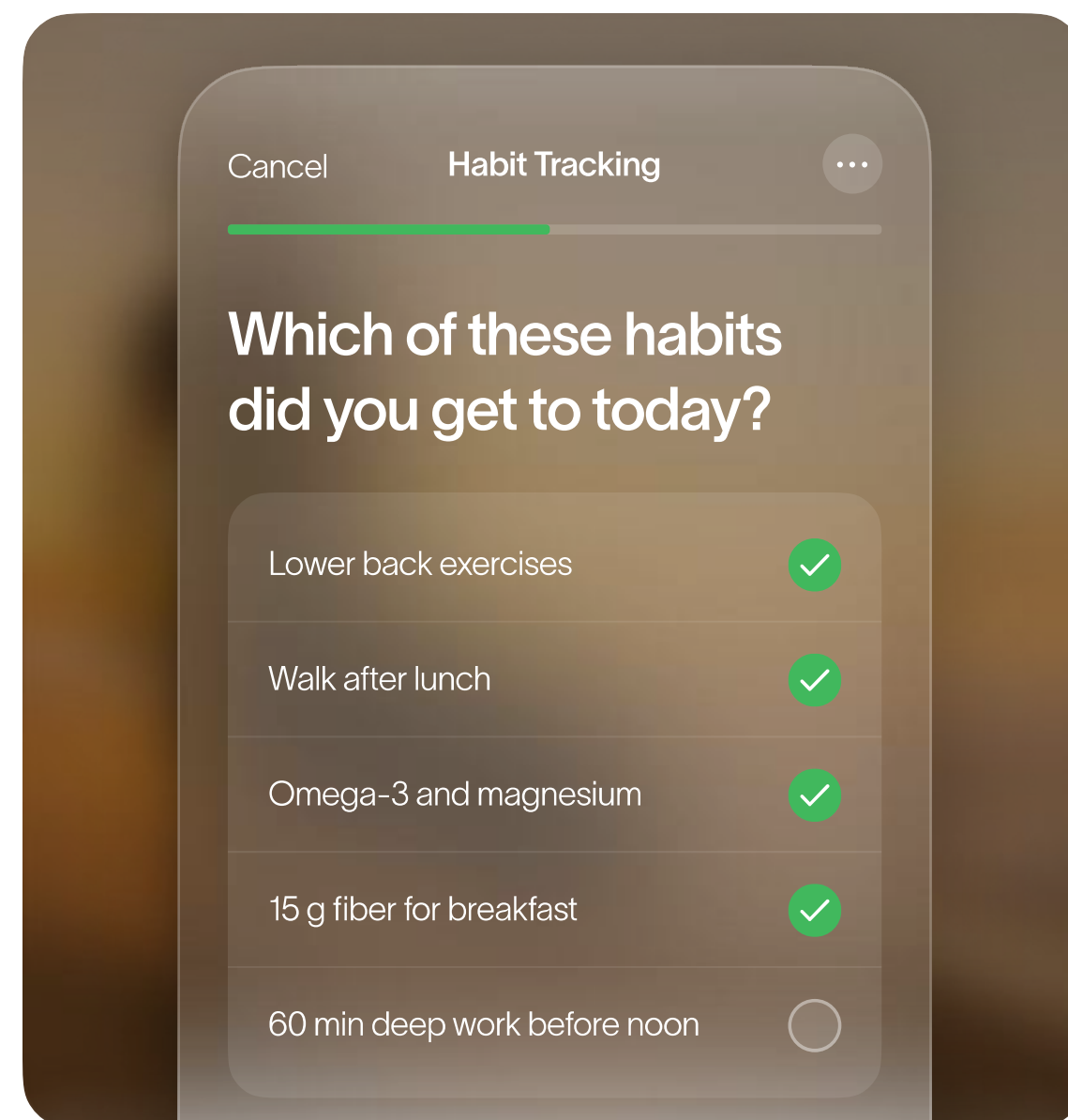
3: Habit Change Support

In previous Sapiens cohorts, around 80% of participants maintained selected habits during the programme

Our habit change system helps you stick to your commitments by focusing on the 3 key drivers of habit change: motivation, timely prompting, and simplicity

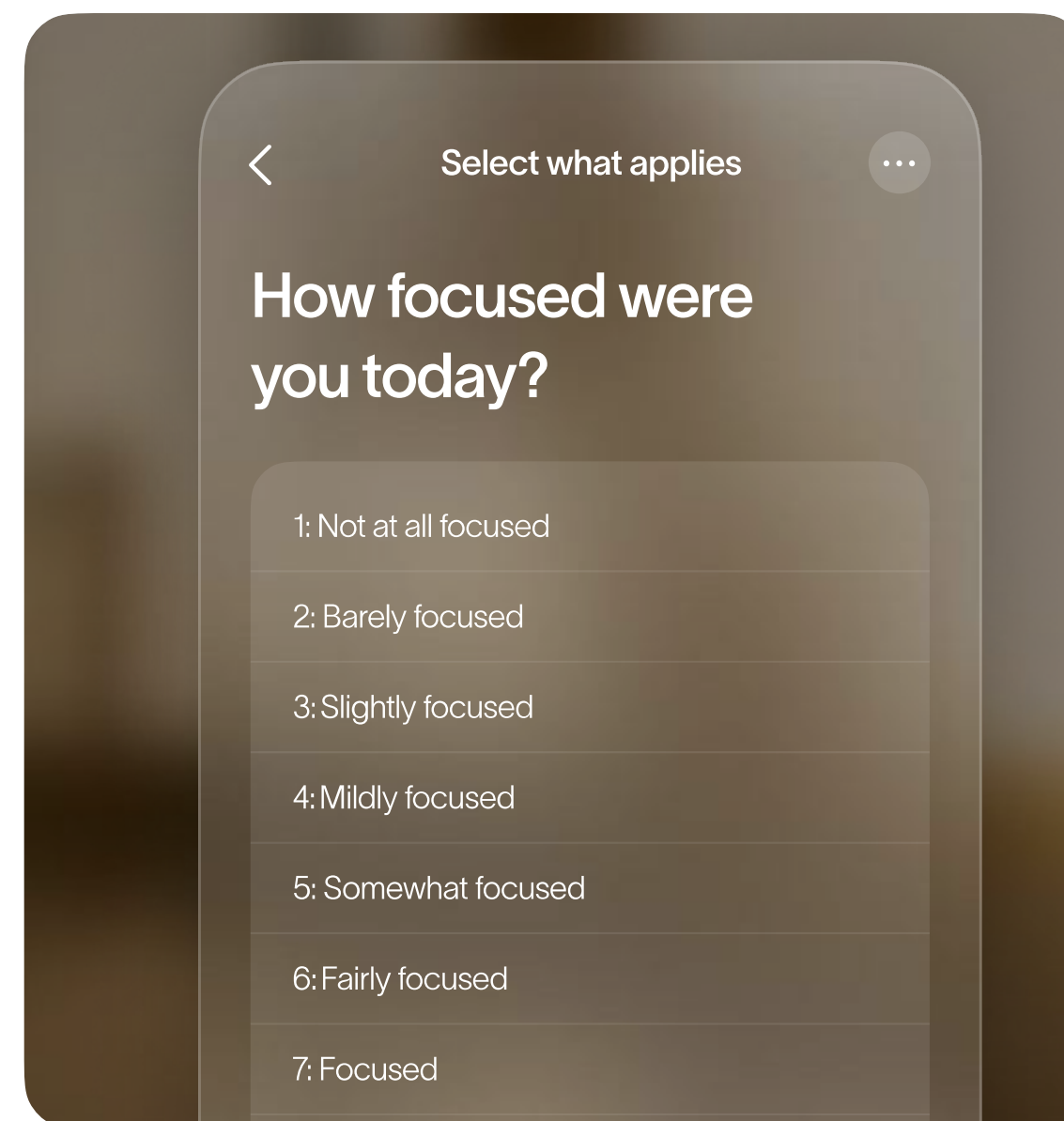
Habits

5 seconds daily to track your habits



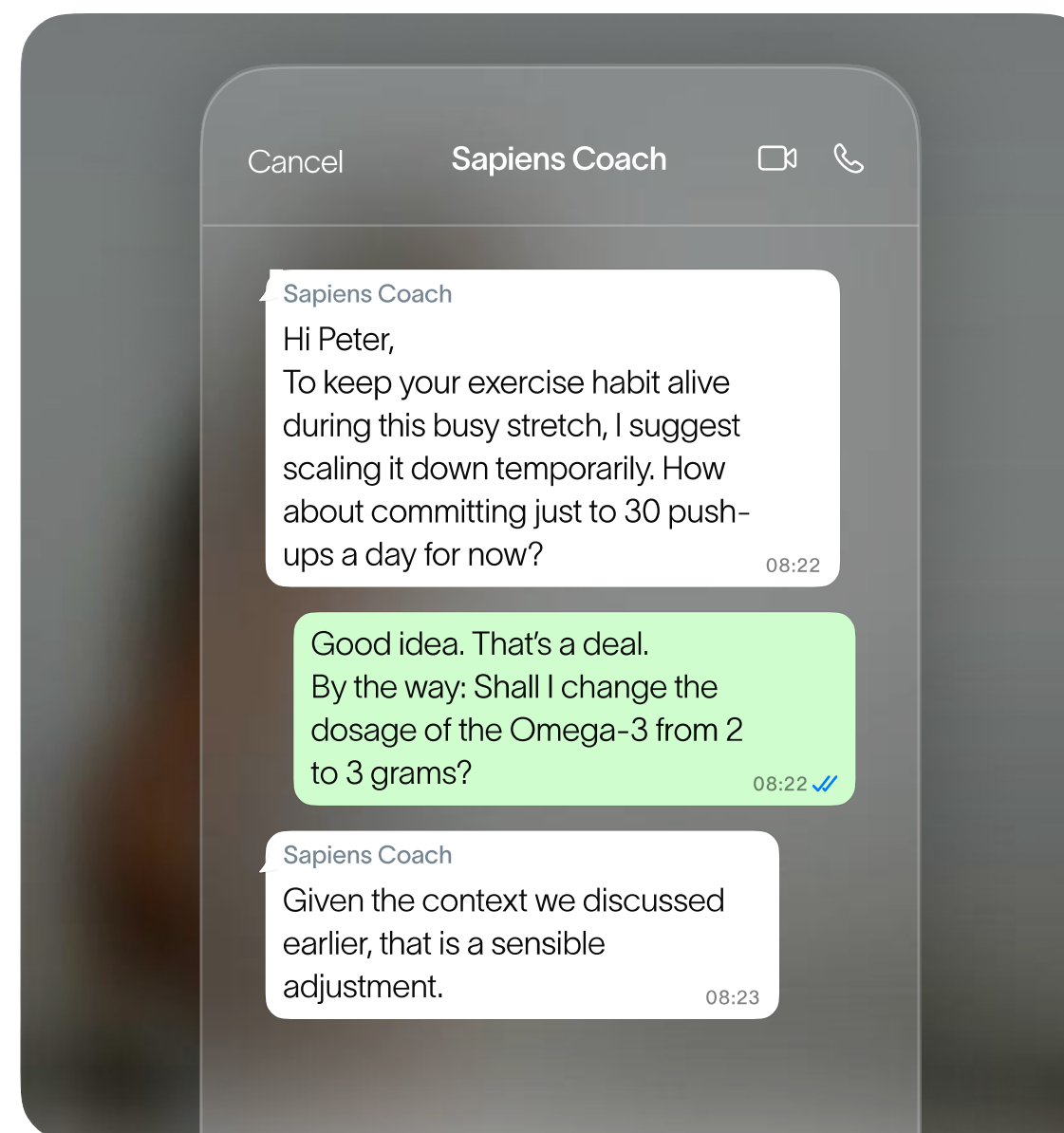
Impact

Track impact on a personally relevant outcome**



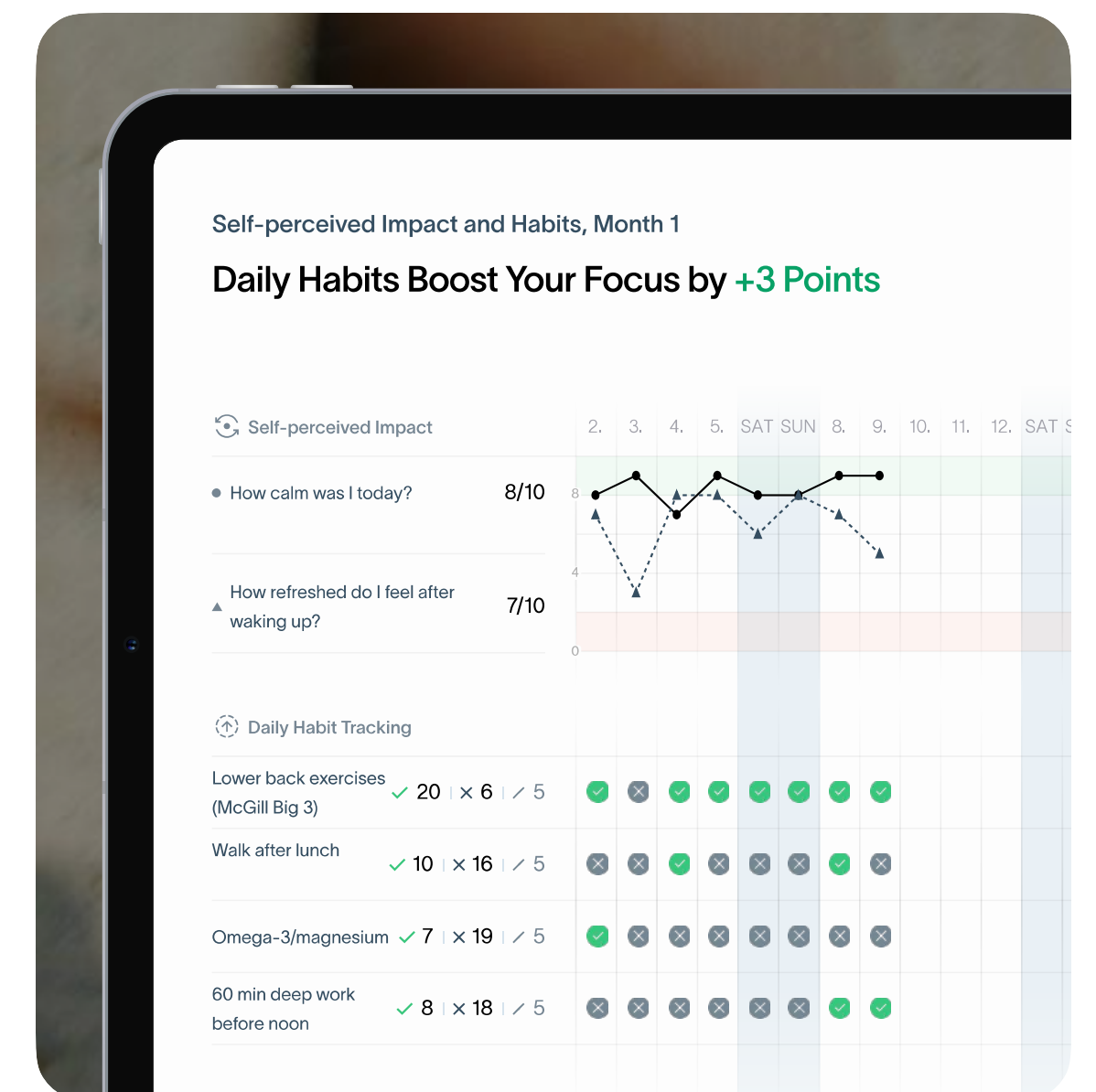
Coaching

Get continuous support from your coach



Progress

Stay motivated by seeing the changes and the impact



*Research by Leslie John and Michael Norton, Harvard Business School; aligning with experience from previous Sapiens cohort averages (typically 80% habit change success)

**The outcome is defined in the coaching call and may be: Presence with people, energy levels, focus, calm, ...

1

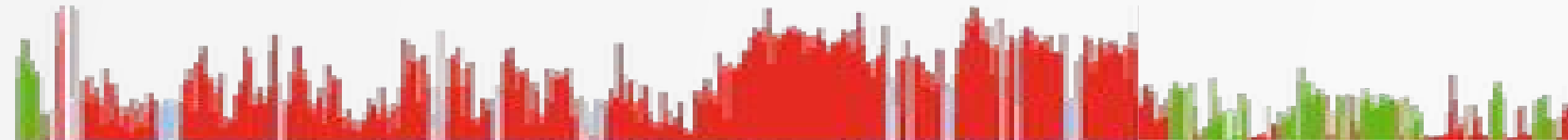
2

3: Habit Change Support

Optional group experiences shift team dynamics towards a health culture

Average Day in This Team

- ELEVATED EVENING CORTISOL
- REDUCED SLEEP RECOVERY



Workshop selection based on data



Workshop 1

Regulate Under Pressure

ACUTE STRESS



Workshop 2

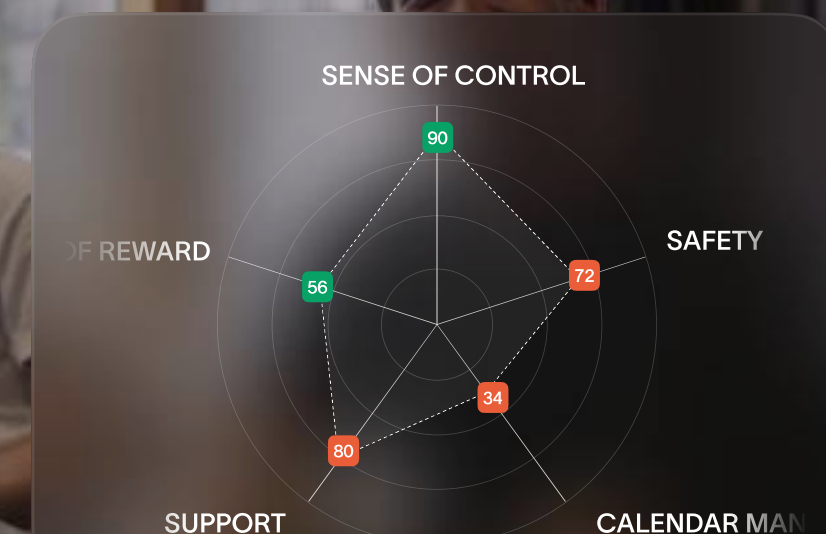
Enhance Focus

MENTAL STATES



Workshop 3

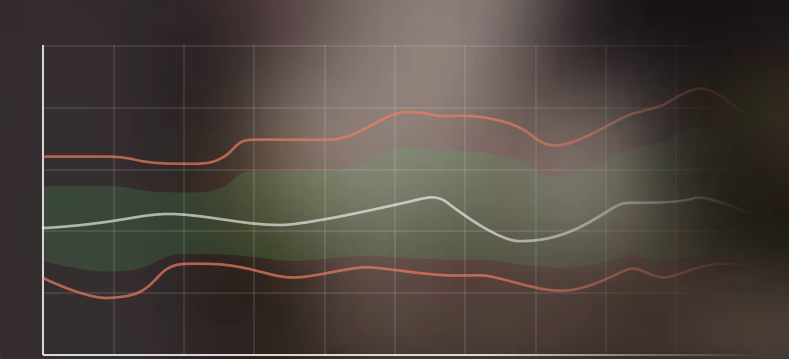
Address Team Energy Leaks



Workshop 4

Raise Metabolic Health

GLUCOSE



Workshop 5

Align Team Calendar

TEAM CORTISOL / ENERGY RHYTHM



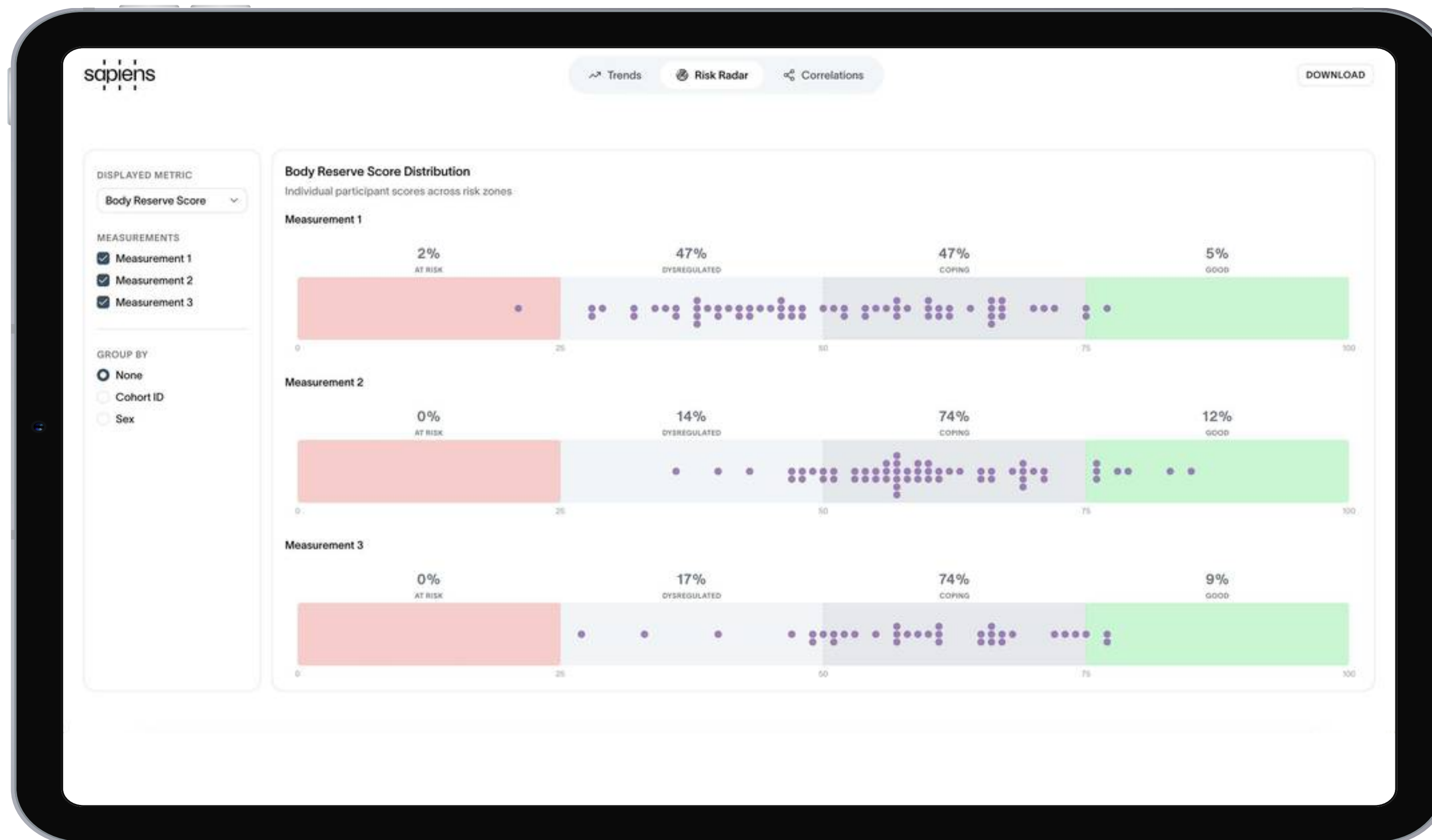
Group Experiences are designed to fit busy leadership agendas.

Aggregated report available for 20 or more people by default to ensure strict anonymity of personal data
(or for 10 or more people with lower data granularity if team members explicitly consent and if anonymity can be guaranteed)

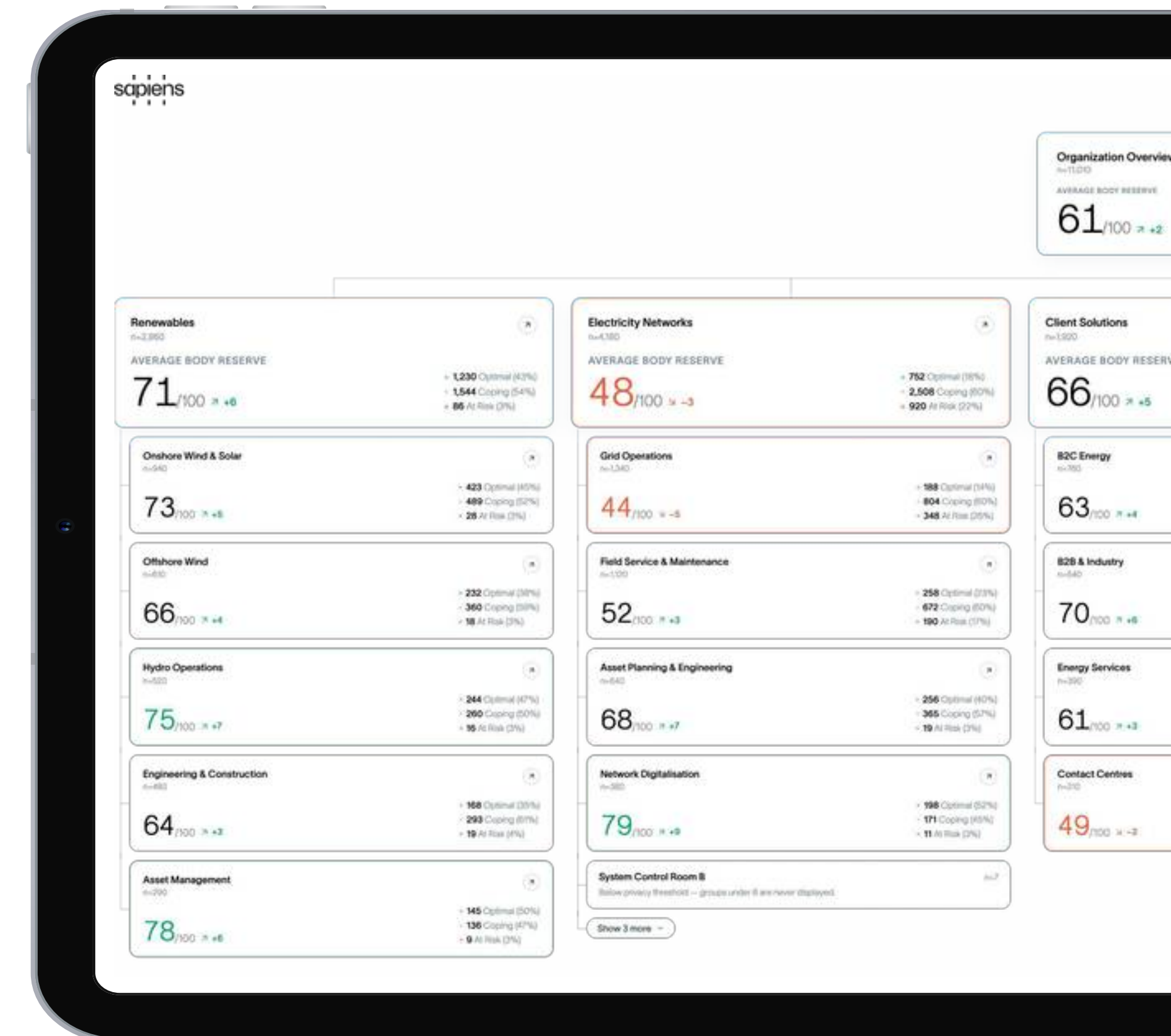
Group Reporting

For groups of 20 or more participants, we track progress and provide insights for systemic interventions

Programme Impact Tracking

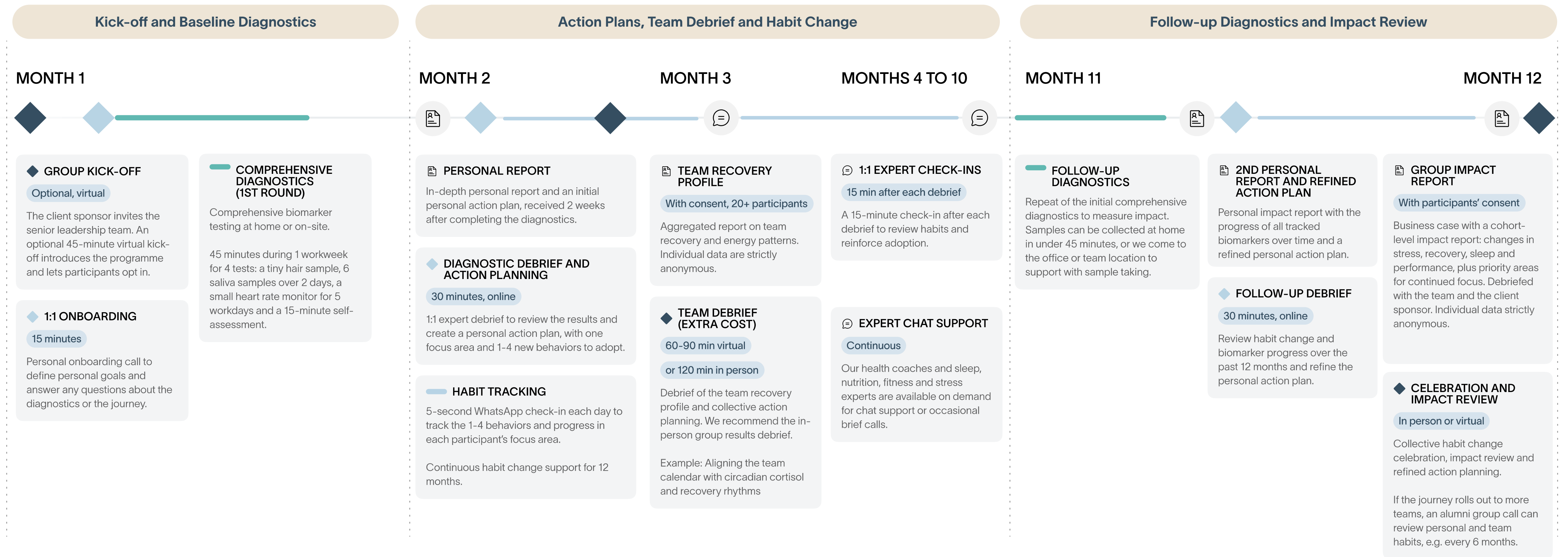


Team and Organizational Resilience Tracking



Timeline: Leadership Resilience Journey

12 months from kick-off to the impact review, the default with 2 diagnostics rounds



Personalized 1:1 Support

Habit Tracking



Group Experiences



Check-in



Personal and Group Report

DETAILS II

Leadership Resilience Journey

At-Scale Talent Support Programme

At-Scale AI Coaching

At-Scale Talent Support Programme 1-Pager

Wearable and self-assessment for all, in-depth diagnostics if needed

PARTICIPANTS

100 to 1,000+ people

Employees of AXA's corporate clients, or AXA customers like expats.

TIMING

12 months, rolling start

Everyone starts with the self-assessment and wearable. The 10 to 20% with a need get in-depth diagnostics.

GROUP DATA

Aggregated dashboard

Aggregated results for groups of 100 or more. Individual data stays private.

BUDGET

€316 to €392 per year

€240 for everyone, plus by default €1,000 for the 10 to 20% at high risk: comprehensive diagnostics, 30-min debrief and 2 check-ins.

Goals and how we measure them

Goal 1

Spot those at risk early

Measured by: Share of participants flagged and supported, Body Reserve Score

Goal 2

Build daily resilience habits

Measured by: Habit adherence, wearable recovery scores

Goal 3

Fewer sick days and claims

Measured by: Sick days and claims vs. a comparison group (1,000+ per group)

To refine together with AXA.

The journey

12 months, rolling start

For everyone Only for the 10 to 20% with a need

For everyone

100% of participants, all 12 months

Month 1

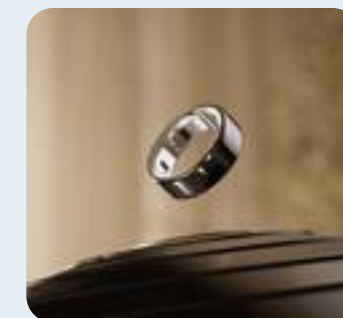
Kick-off and self-assessment



Online self-assessment for everyone, optional virtual kick-off

Month 1

Wearable connection



Own or provided wearable, screening report with a clear risk flag

Months 1 to 12

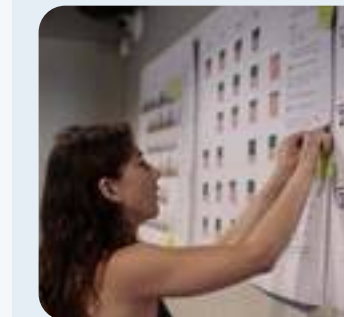
Habit change, 12 months



Daily habit tracking with AI coaching via SMS or WhatsApp

Month 12

Annual review



Self-assessment repeat and impact review with AXA

Only for the 10 to 20% with a need

Triggered by the risk flag in the screening report

Month 2

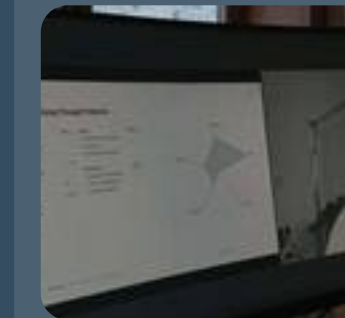
In-depth diagnostics



Hair and saliva stress hormones plus a heart rate monitor

Month 3

Medical health coach debrief



30-min 1:1 debrief with a personal action plan

Months 3 to 4

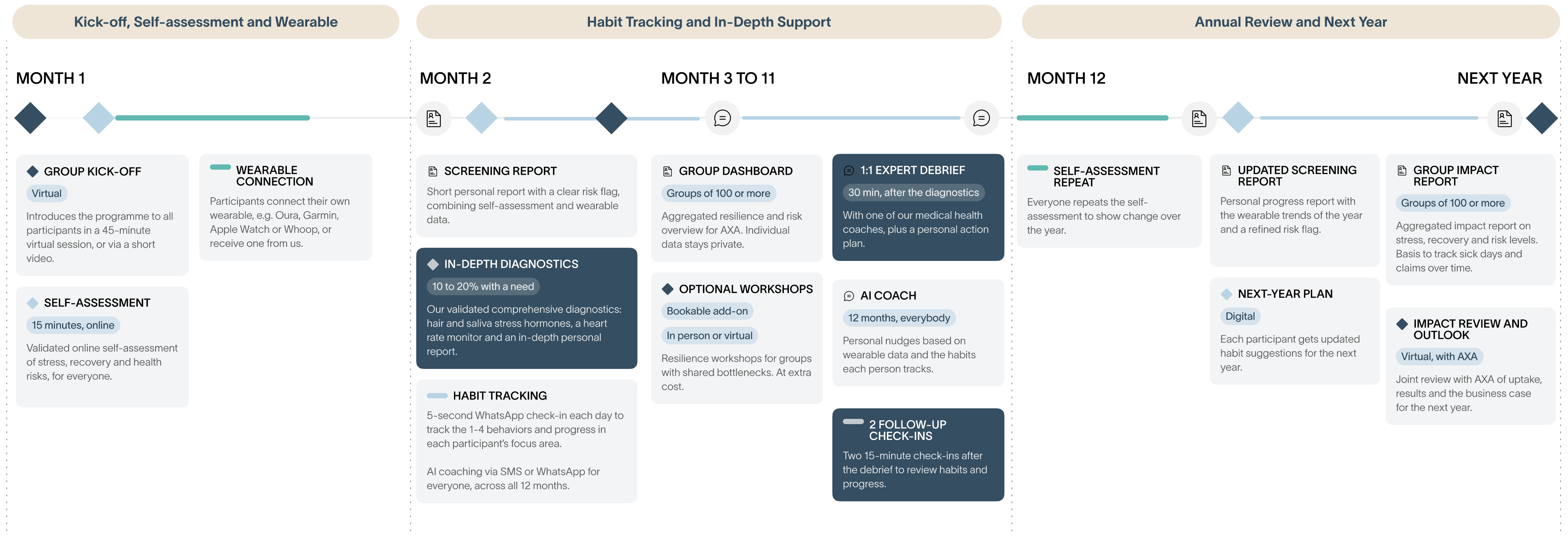
2 follow-up check-ins



15 min each, to review habits and progress

Timeline: At-Scale Talent Support Programme

12 months of AI coaching for everyone, plus a deep dive for the 10 to 20% with a need



APPENDIX

Appendix 2

Details of the AXA challenge

Health claims challenge

Chronic stress is accelerating disease costs

Health costs rise around 9% per year, up to 15% in some markets. German data links 55% of disease costs to chronic stress, much of it preventable. Stress raises the odds of chronic low-back pain 2,82x and of heart attacks 2,67x. References in appendix.

 +9%

yearly rise in health costs

Global average, up to 15% in some markets

 55%

of German disease costs have a stress-related component

German analysis, details in appendix

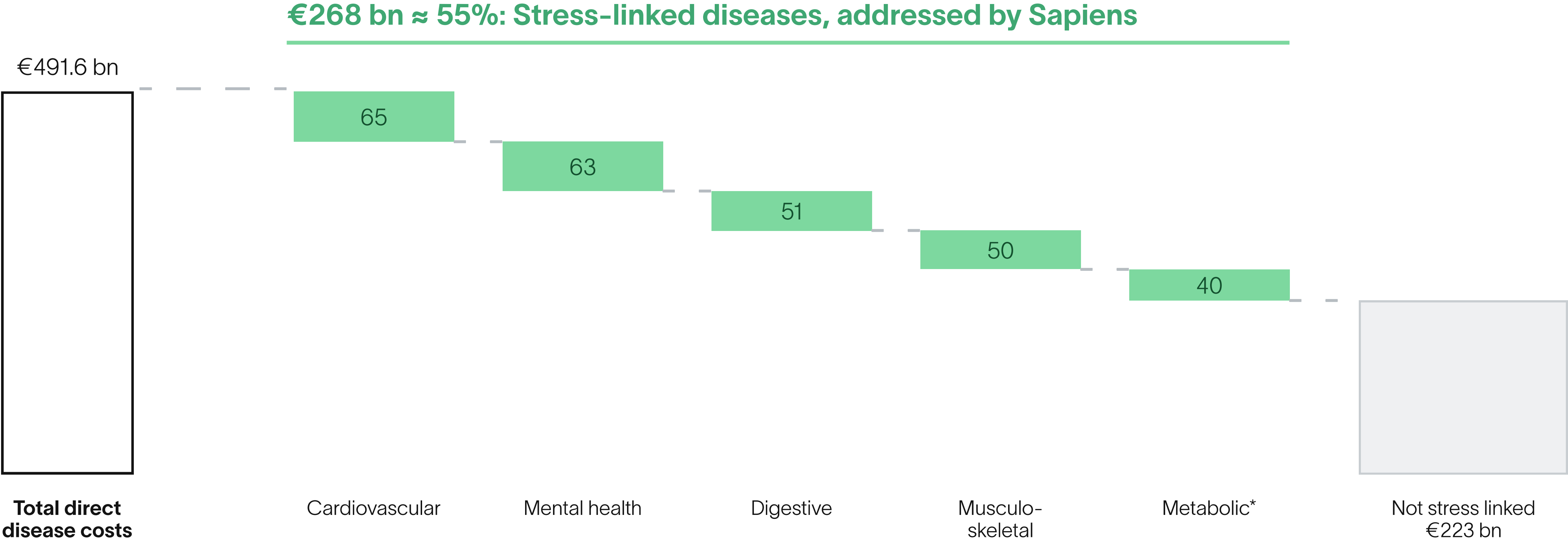
 up to 2,82x

increased odds ratio for selected diseases by chronic stress

Details in appendix

Chronic stress is an upstream risk factor linked with ~55% of disease costs

From the total direct German disease costs (as an example) of €491.6 bn (2023, Destatis Krankheitskostenrechnung), up to 55% is linked to chronic stress



*Metabolic/endocrine (E00 to E90, incl. diabetes & obesity) estimated for 2023; cardiovascular, mental, digestive and musculoskeletal are official Destatis top-5 chapters. Stress is a contributing risk factor, not sole cause.

Chronic stress increases odds for selected stress related diseases by 1,42 to 2,82

Chronic stress significantly increases the risk for cardiovascular, metabolic, mental health, musculoskeletal and digestive diseases - overview of selected odds/hazard ratios for people with high vs. moderate/low stress

Cardiovascular & Metabolic

2,67

Odds ratio for Heart Attack
with permanent stress

Rosengren et al. (2004),
Lancet (INTERHEART)

1,45

Hazard ratio for Type-2 Diabetes

Novak et al. (2013)

Mental Health

1,77

Risk ratio for Depression

Madsen et al. (2017, IPD-Work meta-analysis)

1,91

Risk ratio for Anxiety Disorders

Van der Molen et al. (2020), BMJ Open

Musculoskeletal

2,82

Odds ratio for Chronic Low-Back Pain

Choi et al. (2021), Scientific Reports

1,68

Odds Ratio for musculoskeletal pain

Østerås et al. (2015)

Digestive

1,42

Odds Ratio for IBS

Zejnelagic & Ohlsson (2021), BMC Research

2,20

Odds Ratio for peptic ulcers

Levenstein et al. (2015)

APPENDIX

Appendix 3

Client stories

Client Story: Leadership Development

We support 1800 executives at a global FMCG company with resilience diagnostics and workshops

Module 1 >

How to Grow by Stress

Multiple day leadership offsite



Learners experience how to self-regulate their state and how to grow their energy under pressure

Comprehensive Sapiens Diagnostics

Personal Report

Module 2 >

How to Become an Energy Multiplier

Multiple day leadership offsite (6 months later)



Learners spot their energy leaks, self-regulate under pressure, and build resilience through nutrition

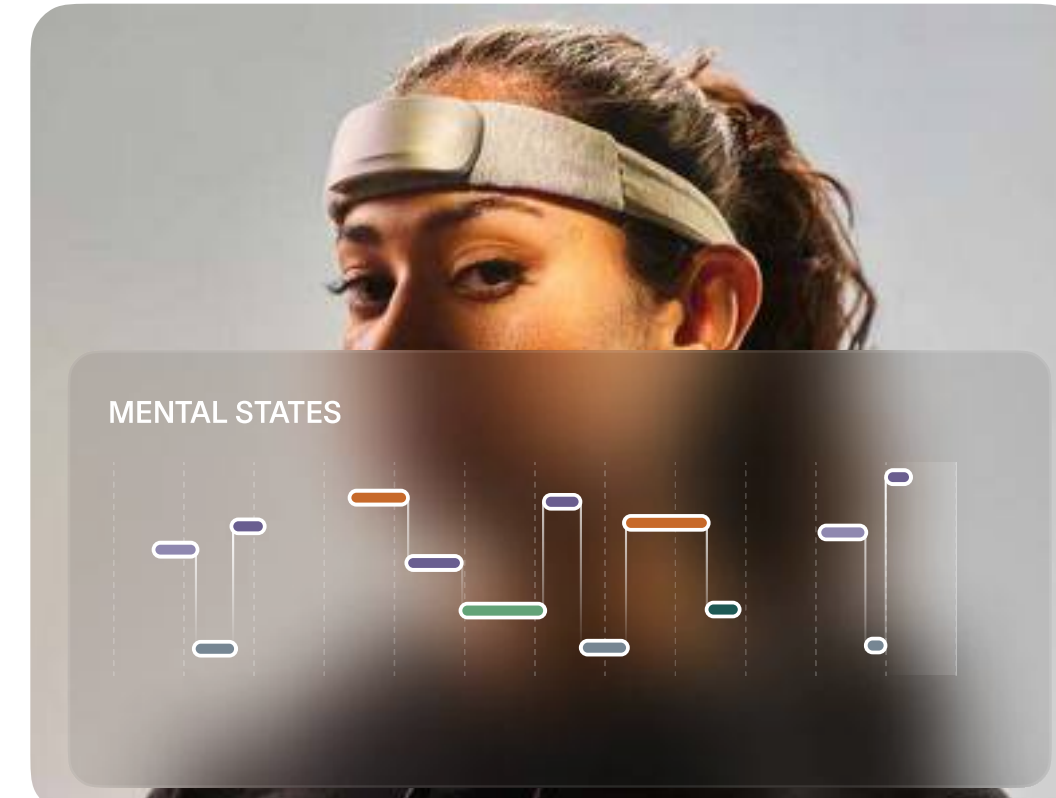
Comprehensive Sapiens Diagnostics, Round 2

Glucose Monitoring

Module 3 >

How to Regulate Cognition

Multiple day leadership offsite (3-6 months later)



Learners measure and learn to switch brain states between creativity and focus during a simulation

Comprehensive Sapiens Diagnostics, Round 3

Movement Screening

Alumni Offering >

Personalized Follow-ups & Webinars

Ongoing Individual & Group Support

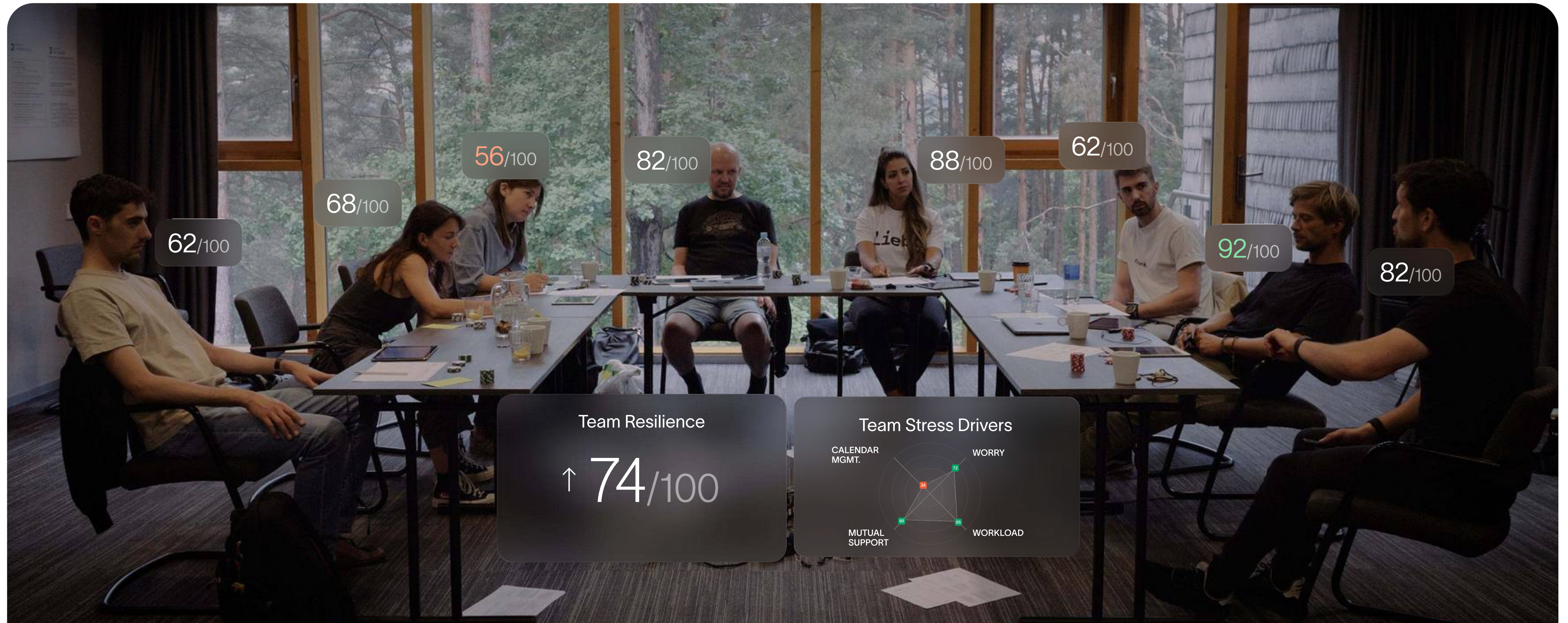


Learners bring health & athlete-level performance to their teams and sustain personal habits

4 Months Smart Ring Journey with Team (Optional)

Client Story: Team Performance

For 2+ years we supported Vinted teams in maintaining resilience during high pressure periods with ongoing diagnostics, 1:1 and team coaching and performance offsites



Client Story: Individual Resilience

We supported 900+ new consulting partners to identify personal stress patterns,
learning to self-regulate in critical moments



Client Story: Leadership Development

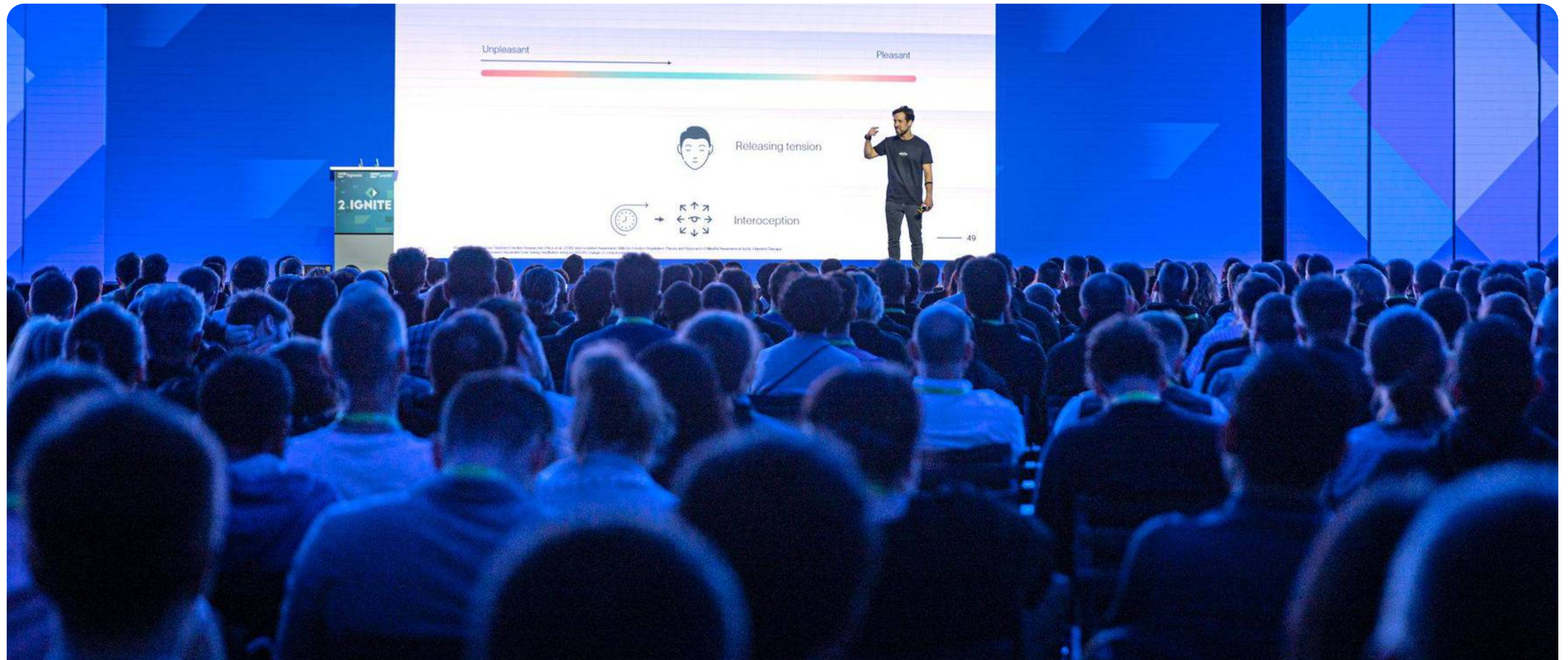
We joined the United Nations General Assembly in New York to support UN Directors in personal diagnostics and resilience workshops

We are supporting the most senior leaders at the United Nations during periods of extreme pressure with individual coaching support, biomarker diagnostics as well as group workshops



Client Story: From Executives to Scale

We worked with 16 top executives in a 6 months diagnostics journey before scaling to 2000 employees with workshops and selected 1:1 coaching





You grow the world's resilience. Ready to
measure and enhance your own?

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