



Follow-up to our introductory call

Answers to AXA's Questions

Team and geographic footprint, key metrics and feedback, tests, and costs per module

Jan-Philipp Martini
Sapiens Health & Performance GmbH

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Vinted



Agenda

Question 1

Team and
geographic
footprint

Question 2

Key metrics

Question 3

Tests

Question 4

Costs per
module

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Question 1: Team

Client-facing team: medical doctors and expert coaches

Health coaches with a medical degree



Ellis Broeks
Health Coach
M.Sc. Medicine, ex-McKinsey
📍 Netherlands **NL** **EN**



Dr. Lara Fischer (formerly Meyer)
Health Coach
Medical doctor, preventative and stress medicine
📍 Germany **DE** **EN**



Dr. Paul Andrä
Health Coach, mental energy
Preventative psychiatrist and medical doctor
📍 Germany **DE** **EN**



Dr. Dominique Sauter-Peschke
Medical Supervisor and Health Coach
Medical doctor and nutrition medicine
📍 Germany **DE** **EN**

Expert coaches



Dr. Andrea Allgäuer
Performance and Health Coach
PhD Immunology, systemic coach
📍 Germany **DE** **EN**



Tarja Mulari
Performance and Health Coach
Olympic gold medallist, physiotherapist
📍 Switzerland **FI** **EN**



Hanny Allston
Performance and Health Coach
World champion orienteer, Bachelor of Health Science
📍 Switzerland **EN**



Dr. Albrecht Vorster
Sleep Coach
Human biologist, Swiss Sleep House Bern
📍 Switzerland **DE** **EN**



Robinson Bentler
Strength and Movement Coach
M.Sc. Performance Coaching, FC Bayern Basketball
📍 Germany **DE** **EN**



Grazia Ravelli
Partner, Performance and Health Coach
ICF-certified executive coach, bio-data coaching
📍 Italy **IT** **EN**



Chris McUtchen
Performance Coach and Facilitator
Health scientist, 20+ years performance coach
📍 Singapore **EN**



Carmanah Mackenzie
Performance and Health Coach
BA Psychology, ICF-certified coach
📍 Middle East **EN**



Dr. Lauren Hodges
Performance and Health Coach
Former athlete; Ed.D., University of Central Florida
📍 US **EN**



Evan Lee
Performance and Health Coach
Former athlete; M.Ed., CSCS
📍 North America **EN**



Dr. Jan Sorge
Performance and Health Coach
Breathwork and systemic coach, PhD in Law
📍 Germany **DE** **EN**

Question 1: Team

Product development and operations: science, data and design

Product, data, design and operations



Jan-Philipp Martini
CEO and Founder
Ex-BCG, M.Sc. Engineering/
Management, preventive
medicine (ongoing)
📍 Germany **DE** **EN**



Samantha Knupp
AI Engineering, Research and
Quality Assurance
M.Sc. Biomedical Science
📍 Netherlands **EN**



Prejwal Prabhakaran
Data Science and AI
Engineering
M.Sc. Neuroscience
📍 Germany **EN**



Ivan Škoro
Product Development
Product designer
📍 Croatia **SR** **EN**



Katherine Miatla
Product Development
Designer, web and app
development
📍 Poland **EN**



Martim Mello
Partner and Product
Development
Ex-McKinsey, M.Sc.
Engineering, Columbia MBA
📍 Iberia & LATAM
PT **ES** **EN** **FR**



Kasparas Galinis
Operations and Customer
Support
Communication studies
📍 Lithuania **LT** **EN**

Scientific advisors and laboratory



Prof. Clemens Kirschbaum
Laboratory Lead
Former Chair of
Biopsychology, TU Dresden
📍 Germany **DE** **EN**



Prof. Robert-Paul Juster
Scientific Advisor, allostatic
load science
Associate Professor,
Université de Montréal
📍 Montreal **EN** **FR**



Prof. Dr. Rainer Knöller
Scientific Advisor,
performance diagnostics
Former Head of Science,
German Athletics Association
📍 Denmark, Germany
DE **EN**



Dr. Stefan Tuschen
Senior Advisor, regulatory
compliance
Ex-BCG Partner,
MedEnvoy co-founder
📍 Germany **DE** **EN**



Dr. Lisa Honold
Advisor, biomarkers and
regulatory compliance
PhD Biology, former laboratory
lead
📍 Germany **DE** **EN**

Question 1: Team by role

Client-facing team by role, background and languages

Name		Role type	Core expertise	Background, achievements & certifications	Languages
Ellis Broeks	in	Health coach (non-practicing medical doctor)	Group facilitation, preventative medicine	McKinsey, 9 years; BSc and MSc Medicine, University of Groningen; INSEAD MBA; Certified coach by the International Coaching Federation	NL EN
Dr. Lara Fischer (formerly Meyer)	in	Health coach (medical doctor)	Preventative and stress medicine	Dr. med., TU Munich; nutrition medicine (DGEM); Lifestyle Medicine certified (British Society of Lifestyle Medicine); former Medical Director in digital health	DE EN
Dr. Paul Andrä	in	Health coach (medical doctor)	Preventative psychiatry	Dr. med.; preventative psychiatrist; co-author of a county suicide prevention plan in Kenya	DE EN
Dr. Dominique Sauter-Peschke	in	Health coach (medical doctor)	Preventative medicine, nutrition	Dr. med., TU Munich; specialist in internal medicine; nutrition medicine; 7+ years at the German Heart Center Munich	DE EN
Dr. Andrea Allgäuer	in	Health coach	Immunology, systemic coaching	PhD immuno-oncology (Erlangen and Toronto); BSc Molecular Biotechnology, TUM; 7+ years healthcare consulting; Systemic coach (CABerlin)	DE EN
Tarja Mulari	in	Health coach	Mindset, stress and recovery	Olympic gold, speed skiing, Albertville 1992; 24 World Cup wins; physiotherapist; EMCC Senior Practitioner; Hintsä Performance certified	FI EN
Hanny Allston	in	Health coach	Endurance, mindset	World Orienteering Champion 2006; BHSc Medical Research, University of Tasmania; Level III coach, Athletics Australia; AICD graduate	EN
Dr. Albrecht Vorster	in	Health coach	Sleep	Dr. rer. nat., University of Tübingen; leads the Swiss Sleep House Bern; author of the bestseller “Warum wir schlafen”	DE EN
Robinson Bentler	in	Health coach	Strength and movement	M.Sc. Performance Coaching, Setanta College; strength and conditioning coach, FC Bayern Basketball	DE EN
Grazia Ravelli	in	Health coach	Resilience, wearable coaching	BA, University of Verona; certified coach by the International Coaching Federation; Brain-Based Coaching (NeuroLeadership Institute); Hogan certified	IT EN
Chris McUtchen	in	Health coach	Group facilitation, physiology	B. Health Science (Anatomy and Physiology), La Trobe University; Energy for Performance Master Facilitator; top-ranked session at BCG Asia Pacific	EN
Carmanah Mackenzie	in	Health coach	Psychology, executive performance	BA Psychology; certified coach by the International Coaching Federation (PCC); Associate member, CIPD	EN
Dr. Lauren Hodges	in	Health coach	Athletic performance, mindset	Ed.D., University of Central Florida; NSCA strength and conditioning coach; NESTA nutrition coach; author of “Less Stress, More Calm”	EN
Evan Lee	in	Health coach	Executive performance	M.Ed.; Certified Strength and Conditioning Specialist (CSCS); Performance Enhancement Specialist (PES); former athlete	EN
Dr. Jan Sorge	in	Health coach	Breathwork, systemic coaching	Dr. iur., University of Münster; LL.M., UCL; Clarity Breathwork Practitioner; certified systemic coach; Legal 500 Rising Star	DE EN

Selected background only; full CVs on request. Languages: working languages for coaching and workshops.

Question 1: Team by role

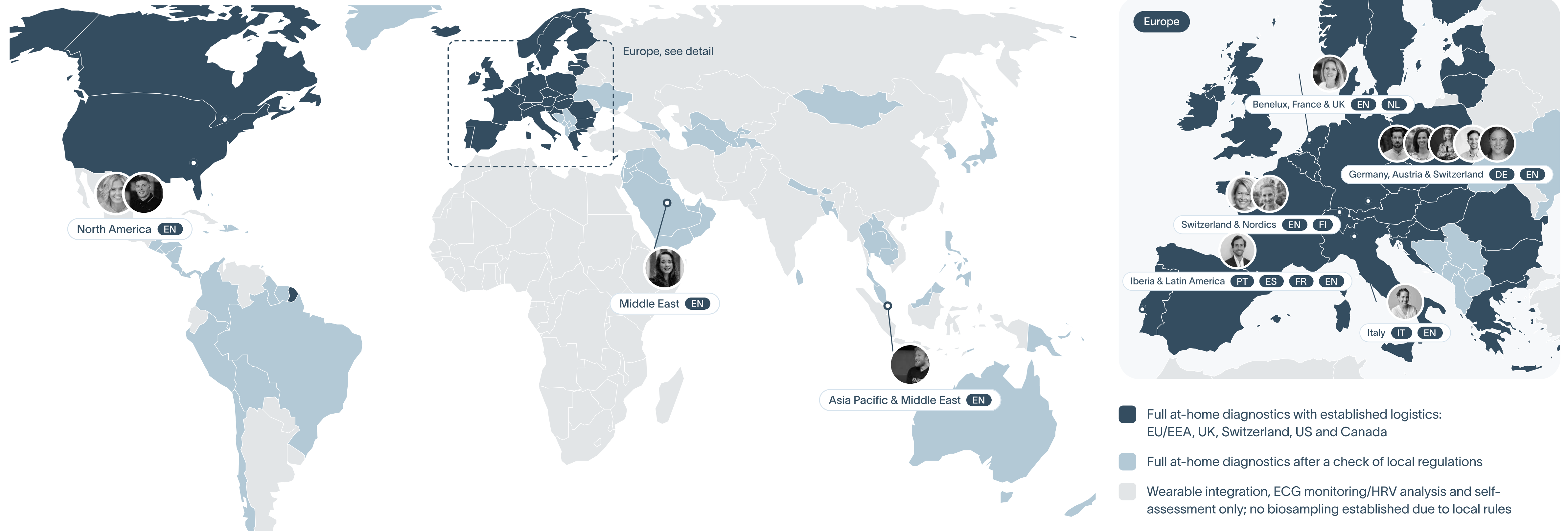
Product development team by role, background and languages

Name		Team	Core expertise	Background, achievements & certifications	Languages
Jan-Philipp Martini		Product development	Stress diagnostics, leadership	BCG, 5+ years (People & Organization, Project Leader); M.Sc. Engineering & Management; B.Sc. Engineering; Certified coach by the International Coaching Federation; M.Sc. Preventive Medicine (ongoing)	 
Samantha Knupp		Product development	Quality assurance, AI, healthy ageing	M.Sc. Biomedical Science (Biology of Healthy Ageing), University of Groningen; former nutrition researcher	
Prejwal Prabhakaran		Product development	Neuroscience, data science	M.Sc. Neuroscience; co-author, Nature Communications 2025; psychiatry research, University of Freiburg	
Ivan Škoro		Product development	Product and brand design	Product and brand designer	 
Katherine Miatla		Product development	Web and app development	Designer, web and app development	
Martim Mello		Product development	Preventive health business building, product development	MBA, Columbia Business School; MSc Civil Engineering; ex-McKinsey	   
Kasparas Galinis		Operations	Operations, customer support	Operations in various startups; BA Communication and Media Studies, Vilnius University	 
Prof. Clemens Kirschbaum		Scientific advisor	Cortisol, biopsychology	Former Chair of Biopsychology, TU Dresden; PhD, University of Trier; Leopoldina member; co-creator of the Trier Social Stress Test; 410+ papers	 
Prof. Robert-Paul Juster		Scientific advisor	Allostatic load	Associate Professor, Université de Montréal; PhD Neuroscience, McGill; postdoc, Columbia University; Research Chair in Sex and Gender Science	 
Prof. Dr. Rainer Knöller		Scientific advisor	Performance diagnostics	Former Head of Science, German Athletics Association; 20+ years at the Olympic Training Centre Lower Saxony; Team Germany at Athens 2004 and Beijing 2008; Honorary Professor, University of Hildesheim	 
Dr. Stefan Tuschen		Scientific advisor	Medical doctor, regulatory compliance, preventative health, business building	Dr. med.; ex-Partner and Managing Director, BCG; co-founder of MedEnvoy Global (medical device regulation)	 
Dr. Lisa Honold		Scientific advisor	Biomarkers, regulatory compliance	PhD Biology	 

Selected background only; full CVs on request. Scientific advisors support test selection, lab quality and interpretation standards.

Question 1: Geographic footprint

Where we run diagnostics and where our coaches are based



Languages covered

Coaching and debriefs

EN DE FR ES PT NL IT FI

Workshops and group sessions

EN DE FR ES PT NL

Self-assessment, reports and materials

EN DE FR ES PT NL LT

Additional languages on request, content in new languages provided within 4 weeks for groups of more than 100 participants.

Biosamples are analysed at Dresden LABservice (Germany) and data is processed in the EU.

Hong Kong is covered; mainland China is without biosamples

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Question 2: Key metrics

Key metrics from 7,000+ users

Reach

7,000+

Users measured and coached

1:1 diagnostics, coaching and workshops (for selected clients) until today, mostly senior executives and professionals in high-performance workplaces. The 7,000+ users come from 50+ different company clients and some are B2C users (small segment so far as B2C was only launched in summer 2026).

Reach

~2,000

Users in 2026

Clients measured and coached this year across active programmes

Engagement

95+%

Diagnostics completion

Complete all of Sapiens standard diagnostics tests as instructed: 5-day ECG, 2-day saliva sampling, hair sample and self-assessment

Behaviour change

85%

Habits kept after 3 months

Still practise at least one habit consistently from their personal action plan 3 months after the debrief (typically 1-3 habits are committed in each iteration of the action plan)

Engagement

95+%

Sign-up after the kick-off workshop for the diagnostics

Of workshop participants sign up for the diagnostics when offered via their company

Satisfaction

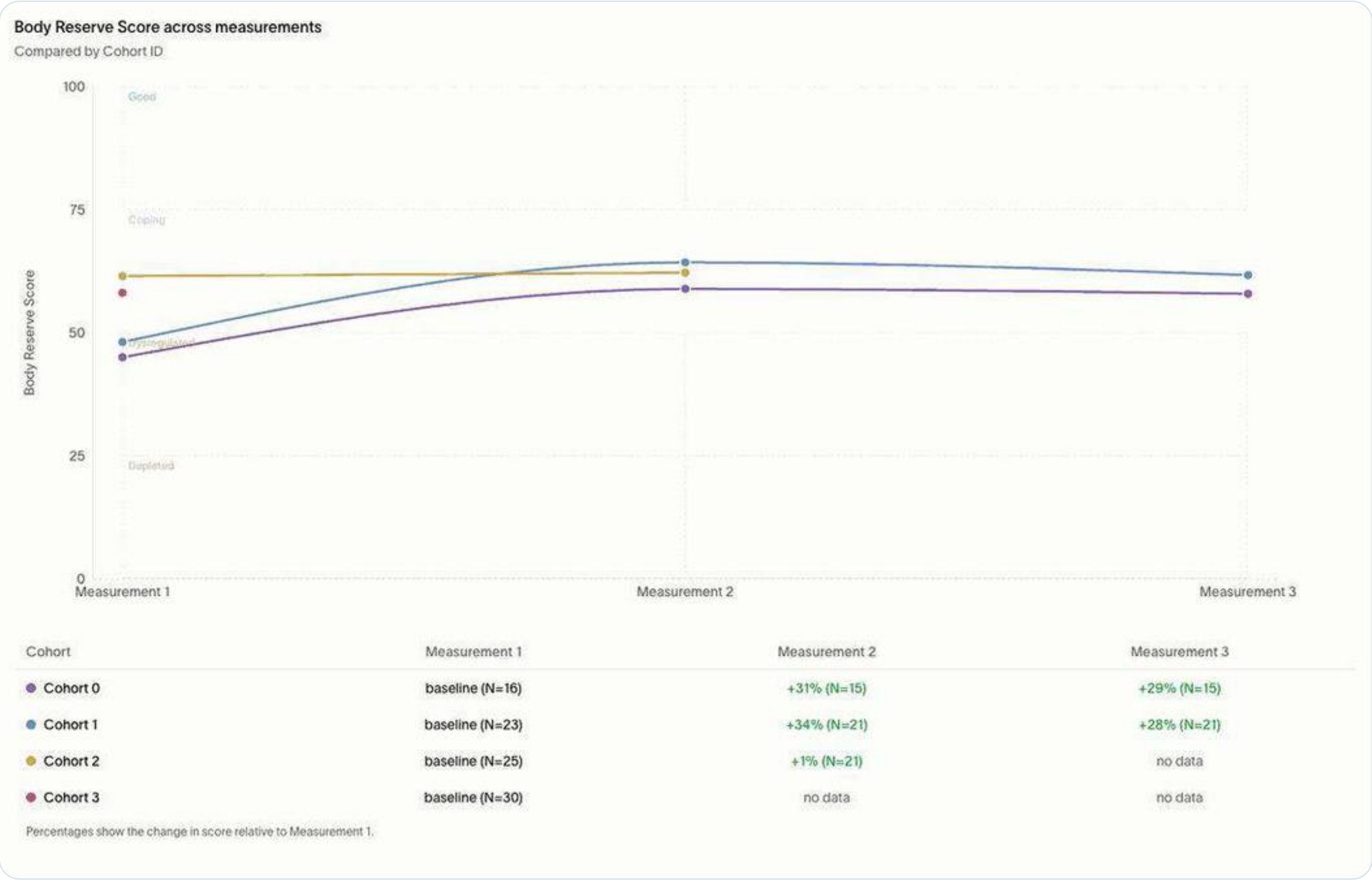
93

NPS score for B2C diagnostics and coaching users

Diagnostics rated with an NPS of 93 by B2C clients and 4.7/5 by B2B users. Workshops are rated 4.4 to 5.0, with an average of 4.8 or higher (details on the next pages).

Question 2: Impact

One client example: Body Reserve Score up 31 to 34% in leaders who started dysregulated



What you see

The average Body Reserve Score per cohort of leaders at one client. The score runs from 0 to 100 and shows how much capacity the body has left to handle stress. It is modeled together with Prof. Robert-Paul Juster based on scientific literature behind allostatic load and the allostatic load index. It combines biomarkers (hair and saliva cortisol, heart rate variability) with symptom screenings for the immune system, gut health and mental health. Higher is better.

+31% and +34%

higher score at the second measurement in the two cohorts that started in the dysregulated zone (below 50)

+29% and +28%

still above baseline at the third measurement, so the effect held even after workload increased (major crisis at the client company between measurement 2 and 3)

Cohort 2 started in the coping zone and stayed stable (+1%) as the crisis for this cohort hit between measurement 1 and 2. Cohort 3 has a baseline only so far. The dashboard is updated continuously as the programme continues.

We are currently reviewing company-level metrics, such as productivity, cognitive performance and leadership impact, and plan to publish the results soon.

Question 2: Impact

One client example: far fewer leaders dysregulated



What you see

Each dot is one participant's Body Reserve Score (explanation on previous page). The scores fall into four zones: at risk (0 to 25), dysregulated (25 to 50), coping (50 to 75) and good (75 to 100). Each row is one measurement round.

34% to 5%

of leaders in the dysregulated zone, from baseline to the second measurement (11% at the third after a major crisis at the company)

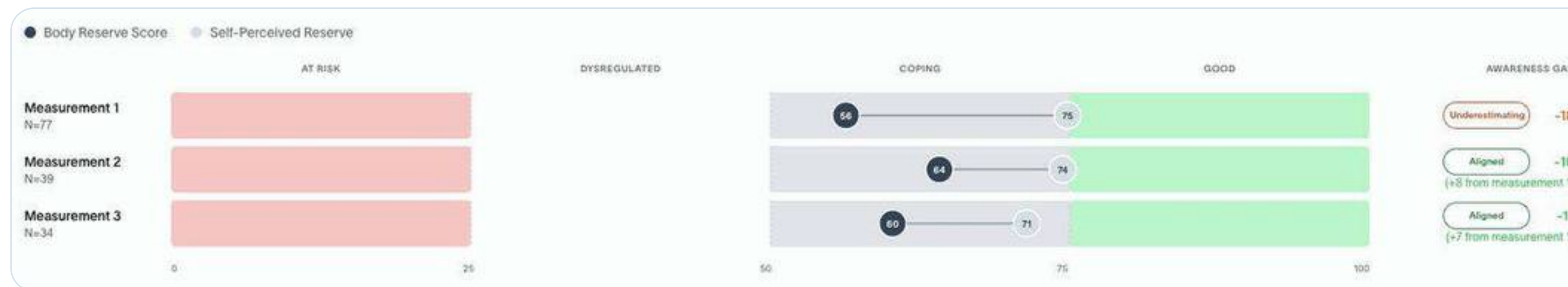
66% to 94%

in the coping or good zone (89% at the third)

We are currently reviewing company-level metrics, such as productivity, cognitive performance and leadership impact, and plan to publish the results soon.

Question 2: Impact

One client example: the awareness gap closed from 18 to 10



What it means

The awareness gap compares two scores for the same people. The Body Reserve Score combines biomarkers with symptom screenings (immune system, gut health, mental health). The self-perceived reserve comes from validated questionnaires on stress, resilience, fatigue and burnout. Under long-term stress, people often stop feeling it. They feel fine while their body shows strain, so they don't act. One of the goals of this programme was to close the awareness gap by raising the Body Reserve Score and matching the self-perceived stress load to the reality.

18 to 10

points of awareness gap. At baseline, leaders rated their reserve 18 points higher than their body data showed. After the programme, the gap closed to 10 to 11 points.

We are currently consolidating the data across all participants and reviewing company-level metrics, such as productivity, cognitive performance and leadership impact. We plan to publish the results soon.

Example client programme

We support 250 leaders at an FMCG company over 18 months with 3 diagnostics rounds and resilience interventions, now scaling to 1,800 executives

Module 1 >

How to Grow by Stress

2 Day Workshops and Baseline Diagnostics



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

3 Day Workshops & Extended Follow-up Diagnostics



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

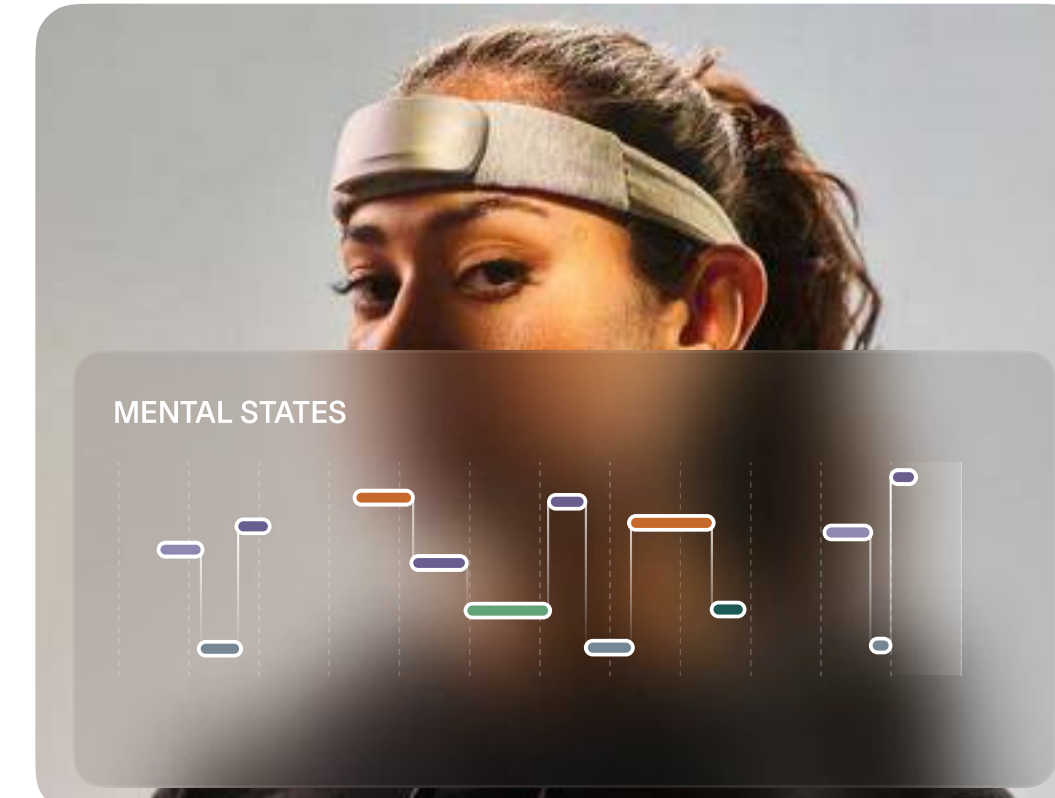
Comprehensive Sapiens Diagnostics, round 2

Glucose Monitoring

Module 3 >

How to Regulate Cognition

2 Day Neuro-Tracking Experience & Diagnostics



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

Comprehensive Sapiens Diagnostics, round 3

Fitness Screen

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)

Question 2: B2B user feedback

Example client programme: participant feedback per session

The programme

- 250 leaders, 18 months, 3 rounds of diagnostics
- In-person workshop journey (3 modules with 2 to 3 workshop days each, plus 2 webinars)
- Diagnostics, expert debriefs, workshops and habit support
- Now scaling to 1,800 executives

Participant feedback per session (best score, 1 to 5)

4.9/5

Overall satisfaction

95

Net Promoter Score

Diagnostics and expert debrief (3 rounds)

4.8 / 5

Facilitator rating

4.8 / 5

Sleep webinar

4.8 / 5

Energy leaks workshop (in-person)

4.7 / 5

Stress regulation workshop (in-person)

4.7 / 5

Ambidextrous leadership: ice bath and biofeedback

4.6 / 5

Nutrition workshop (in-person)

4.5 / 5

Resilience workshop "How to grow by stress" (in-person)

4.5 / 5

Movement screening (in-person)

4.4 / 5

Question 2: B2B user feedback

Scores and feedback from further leadership programmes

Scores from recent programmes (examples)

Client and programme	Score (5 is best unless otherwise indicated)	Date
FMCG company, leadership programme	Satisfaction 4.9 / 5; NPS 95	October 2026
Consulting firm, leadership journey, Asia Pacific	Programme 1.35, facilitator 1.25 (1 is best, 5 is worst)	July 2026
Consumer goods, diagnostics and 1:1 debriefs	Satisfaction 4.9 / 5; recommendation 5 / 5	June 2026
Consumer goods, leadership journey (virtual journey)	Course 4.9 / 5; recommendation 4.9 / 5	April 2026
Consulting firm, executive meeting, Amsterdam	Session 1.6, instructor 1.4	February 2026
Specialized nutrition firm, leadership journey	Satisfaction 4.9 / 5; recommendation 5 / 5	November 2025
Professional services firm, global, virtual journey	4.75 / 5	October 2025
Pharmaceuticals company, leadership journey (9 months)	Course 4.9 / 5; recommendation 5 / 5	September 2025
Global health company, leadership journey (9 months)	Satisfaction 4.8 / 5; recommendation 4.9 / 5	May 2025
Professional services firm, Lisboa (2 months)	1.70 (retreat average 1.92)	March 2025
Global consumer firm, leadership journey	Course 5.0 / 5; recommendation 5.0 / 5	November 2024
Consulting firm, Amsterdam	Instructor 1.1; 93% excellent (1 is best, 5 is worst)	November 2024
Consulting firm, India	100% positive on facilitation; 95% on content	November 2024
Consulting firm, Rome	Session 1.2, facilitation 1.1; 100% positive	September 2024
Consulting firm, global, virtual journey	24 of 25 rated it excellent (5 / 5)	June 2024

“A lot of insightful and practical takeaways; I have already implemented 2 actions after this session.” MBB Consulting Firm, 2026

Executives from these companies joined our programmes (more clients not named as under NDA):



Scores as reported in client feedback surveys. Danone scores on a 1 to 5 scale, higher is better; NPS as reported by Danone. MBB Consulting Firm scores: 1 = excellent, lower is better.

Client references we can connect you with

Marisa Pedrosa Learning & Development Director, Danone	Eugenia Fornieri Macchi SVP Global Talent & Learning, Danone
Marie-Agnès Debar Global Head of Coaching, Danone	Prof. Alyson Meister Professor of Leadership, IMD
Prof. Susan Goldsworthy Affiliate Professor of Leadership, IMD	Dr. Anna Gajda Chief People Officer, SAP LeanIX
Belinda Giessler Mergers & Acquisitions, Siemens	Milda Jasaitė Corporate Development Director, Vinted
Philip Knaul Global COO Lead, ING	Jost Novljan VP Engineering, SAP
Marina Fenner Director Global Strategy, Hartmann	Simone Wamsteker CHRO, Dastex
Charline Wurzer Operating Partner, Greenpeak	Sebastian Dannhoff Private Equity, Arctaris
Dr. Andreas Greis Partner, Valtus Germany	

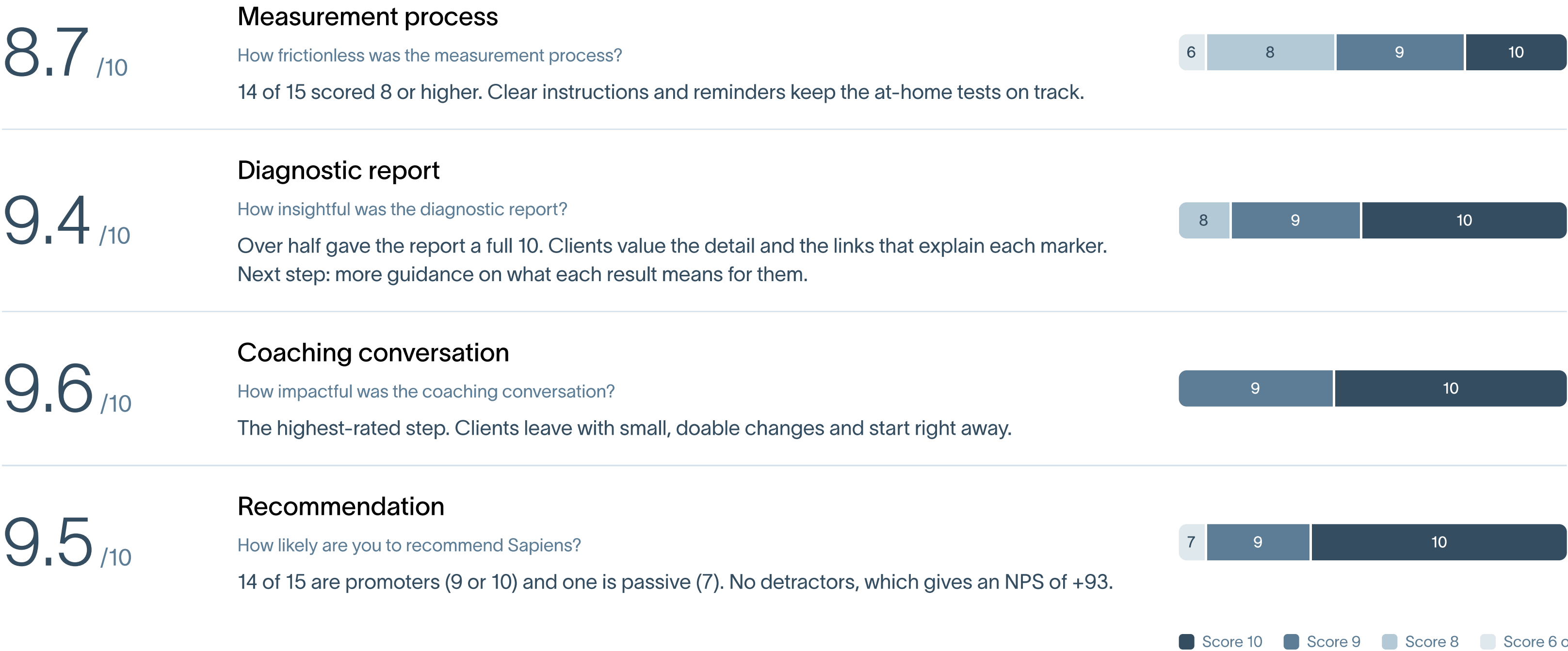
Question 2: B2C user feedback

B2C diagnostics rated with an NPS of 93

Net Promoter Score, B2C clients

93

93% of respondents are promoters (9 or 10 out of 10). None are detractors.



“Debriefing and discussing small changes I could make to achieve my goals was super helpful and everything feels achievable. I have already begun implementing the changes.”

Senior executive, B2C client

“I can see that you took the perspective of your client and tried to make it as seamless as possible to carry out the measurements; in the end it really was.”

Senior executive, B2C client

“Good insights, with very doable intervention suggestions. Small steps hopefully making a big difference.”

Senior executive, B2C client

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Question 3: Tests

Core kit: 4 stress and recovery tests, done at home in 45 minutes

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.

Question 3: Tests

Add-on tests: deeper dives when a question needs more data

Glucose Monitoring

How does my body handle meals, stress and exercise over 10 days?



- Average glucose
- Glucose variability
- Fasting glucose
- Bedtime glucose
- Glucose spikes
- Time in range

[Scientific validation](#)

Blood Testing

Are nutrient gaps, inflammation or my thyroid draining my energy?



- Stress panel
- Heart health panel
- Fatigue panel
- Menopause panel
- Fertility panel
- Custom panel
- 42 markers in total, see blood panel page

[Scientific validation](#)

Microbiome

Which foods does my gut handle well, and what does it lack?



- 4 main gut phyla
- 1,000+ species
- Diversity index
- Enterotype
- Key species
- Fibre fermentation

[Scientific validation](#)

Question 3: Tests

Beta tests: what we are adding next

Beta

Movement Screening

Where is my body strong, and where is the weak link?



Mobility

Balance

Grip strength

Push-ups

Squat strength

VO2max


[Scientific validation](#)

Beta

Gut Health Markers

Is my gut inflamed, and is it digesting well?



Gut inflammation (calprotectin)

Digestion (pancreatic elastase)

Digestive residues

Beta

Wearable Integration

How do my sleep, recovery and activity trend between tests?



Whoop

Oura

Garmin

Apple Watch

Fitbit / Google

Beta

Sleep Apnea Screening

Do breathing pauses at night drain my recovery?



Breathing pauses (AHI)

Breathing effort

Sleep position

Sunrise chin sensor

Beta

Blood Pressure Monitoring

Is my blood pressure quietly rising under stress?



Day and night readings

Night-time dip

Cuffless Hilo wristband

Beta tests are in development. Kits and scoring are being finalised, so scope and price are set per pilot.

Question 3: Self-assessment

The online self-assessment covers potential stress modulators and context factors alongside the diagnostics (or separately)

Five parts, asked online on any device

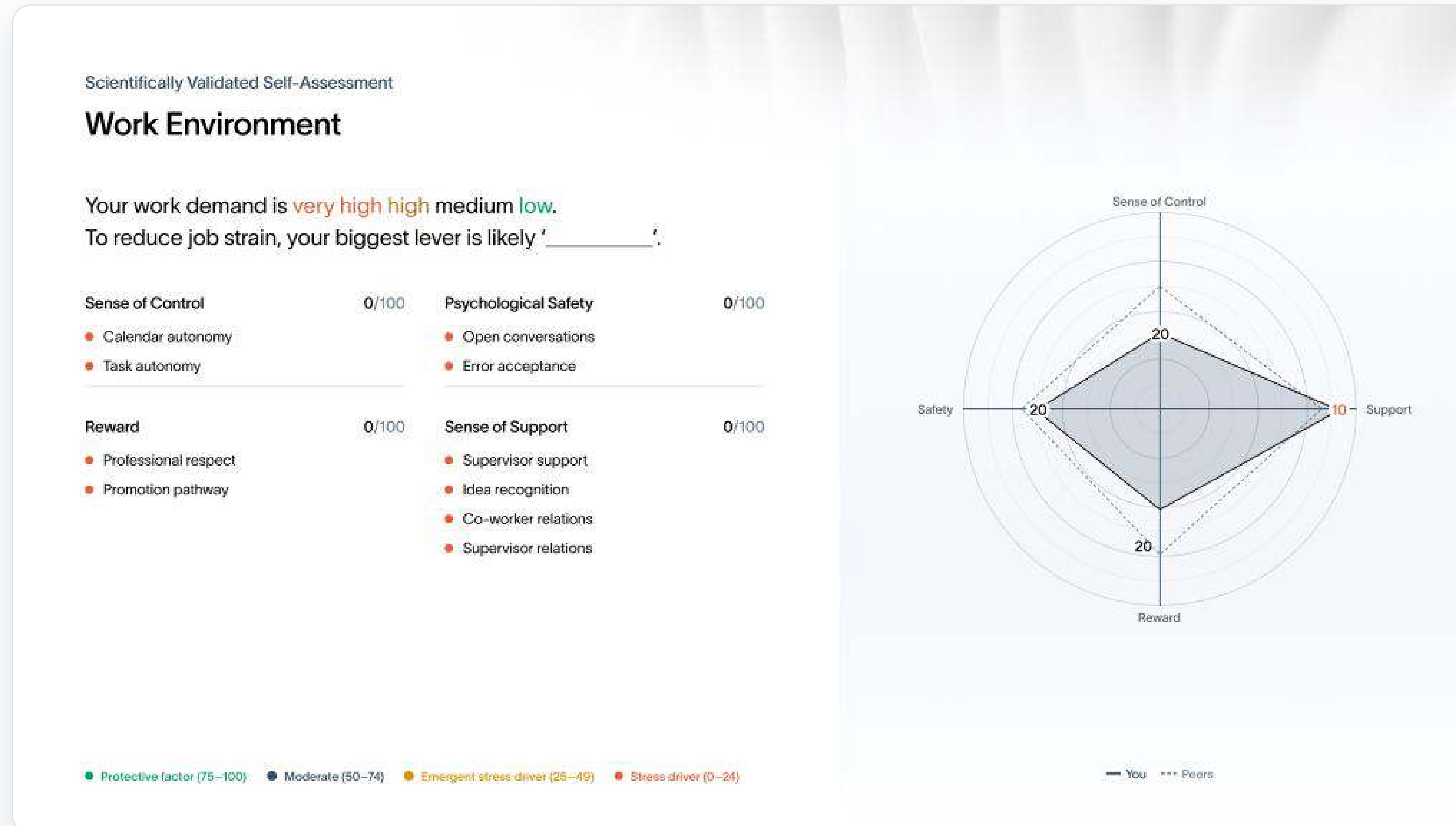
The screenshot shows a tablet displaying the Sapiens self-assessment interface. On the left, a sidebar titled 'Sapiens self-assessment' lists five parts: Perceived Reserve (selected), Work Environment, Resilience Habits, Thought Patterns, and Body Symptoms. The main area is titled 'Part 1 of 5, Perceived Reserve' and shows a progress bar. Below the title, it asks 'In the past 4 weeks, how often did this apply?' followed by the statement 'I was unable to control important things in my life.' There are five radio button options: Never, Almost never, Sometimes (selected), Fairly often, and Very often. At the bottom, there are 'Back' and 'Next' buttons.

- 1 Perceived Reserve**
Perceived stress, resilience, fatigue and burnout risk
Perceived Stress Scale Brief Resilience Scale Fatigue Assessment Scale Maslach Burnout Inventory
- 2 Work Environment**
Work demand, sense of control, reward, support and psychological safety
Job Content Questionnaire Effort-Reward Imbalance Psychological safety (Edmondson)
- 3 Resilience Habits**
Exercise, nutrition, sleep hygiene, emotion and attention regulation, social connection
Food Frequency Questionnaire Pittsburgh Sleep Quality Index Loneliness Scale ...
- 4 Thought Patterns**
5 stress amplifiers, like perfectionism and worry, and 4 buffers, like optimism and purpose
Kaluza stress amplifiers Life Orientation Test Gratitude Questionnaire Meaning in Life
- 5 Body Symptoms**
Immune, gut, muscle and joint symptoms, plus anxiety risk
Immune Status Questionnaire Nordic Musculoskeletal Questionnaire GAD-7 PHQ-9
Gastrointestinal Severity Index (GISI)

More details: be-sapiens.com/self-assessment-insights

Question 3: Self-assessment

What each participant receives: the self-assessment report (extract)



See every question, sample reports and all 29+ scientific assessments: be-sapiens.com/self-assessment-insights

Question 3: Quality and safety

Quality assurance: science, laboratories, reports and safety

Scores and algorithms

Prof. Robert-Paul Juster, Université de Montréal

Assures the quality of the algorithms and calculations behind the Body Reserve Score, based on his research on the allostatic load index.

Laboratory: hair and saliva

Prof. Clemens Kirschbaum, Dresden LABservice GmbH

Responsible for lab quality, results and reference data. Analysis by LC-MS/MS or immunoassay (only for saliva cortisol), daily in-house quality checks and regular blinded proficiency tests (Quality Assessment Scheme for Salivary Steroids, Society of Hair Testing; certificates 2023 and 2024).

Laboratory: blood

Analyzed by Laboratory: MVZ Düsseldorf-Centrum

Blood panels are analysed at MVZ Düsseldorf-Centrum, a medical laboratory accredited to DIN EN ISO 15189:2024 by DAkkS, the German national accreditation body.

Reports and interventions

A panel of medical doctors

Samantha Knupp (M.Sc. Biomedical Science, Biology of Healthy Ageing, University of Groningen; former nutrition researcher) personally reviews every report. Dr. Lara Fischer, Dr. Paul Andrä and Dr. Dominique Sauter-Peschke supervise report quality and interventions, and advise on product development, e.g. which metrics to add. A panel of experts reviews the interventions regularly.

Safety and escalation

Dr. Paul Andrä and the medical doctors in the team

Sapiens provides no medical interventions. If results or screenings point to a possible medical issue, we always refer the person to a specialist. Dr. Paul Andrä, psychiatrist and medical doctor, and the medical doctors in the team handle these referrals.

Question 3: Quality and safety

Body Reserve Score: built on validated allostatic load science

What it is

The Body Reserve Score is an allostatic load index. It adds up the wear and tear that long-term stress leaves across body systems, on a scale from 0 to 100.

It combines biomarkers (hair and saliva stress hormones, heart rate variability) with symptom screenings for the immune system, gut health and mental health. The scoring was modelled together with Prof. Robert-Paul Juster.

We are currently working on our own scientific publication on the Body Reserve Score.

What the research on allostatic load shows: selected publications

Of 16 biological ageing markers compared over 7.4 years in 1,083 older adults (incl. epigenetic clocks, telomere length and brain age), an allostatic load index showed the strongest and most consistent links with age-related health. Adding the allostatic load index improved prediction of metabolic syndrome by up to 24 percentage points.

[Vetter et al. 2026, Communications Medicine \(Nature Portfolio\), Berlin Aging Study II](#)

Higher allostatic load predicted 7-year mortality and decline in cognitive and physical function in 1,189 adults.

[Seeman et al. 2001, PNAS](#)

Across 17 studies, high allostatic load meant 22% higher all-cause mortality and 31% higher cardiovascular mortality.

[Parker et al. 2022, American Journal of Preventive Medicine \(meta-analysis\)](#)

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

[Guidi et al. 2021, Psychotherapy and Psychosomatics \(systematic review\)](#)

An allostatic load index predicts disease and mortality better than single markers used in routine practice.

[Juster, McEwen and Lupien 2010, Neuroscience and Biobehavioral Reviews](#)

Hair cortisol is 22% higher in stress-exposed groups and 43% higher when stress is ongoing (66 studies, 10,289 people).

[Stalder, Kirschbaum et al. 2017, Psychoneuroendocrinology \(meta-analysis\)](#)

Question 3: Data security

Data protection is our absolute priority



In progress, Certification targeted for Q1 2027



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.
- ✓ Our external data protection officer is Martin Bastius, heyData GmbH, Berlin (datenschutz@heydata.eu)
- ✓ 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 on Microsoft Azure in the EU, encrypted in transit and at rest
- ✓ 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)

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

Agenda

Question 1

Team and
geographic
footprint

Question 2

Key metrics

Question 3

Tests

Question 4

Costs per
module

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 (12 months of AI coaching with a short AI screening).
€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

Short AI screening, wearable and 12 months of AI habit coaching for everyone (€240 per person per year). The scientific self-assessment is part of the health coaching for those at high risk. 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)	✓ (short AI screening, optional 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 (AI coaching with a short AI screening; the scientific self-assessment is part of the health coaching for those at high risk), 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.

Modules

These are the modules of the offering. Prices are current B2B sales prices, which can be reduced for an integrated AXA offering



Comprehensive Sapiens diagnostics

Hair, saliva and heart rate biomarkers plus the validated self-assessment, with a personal report

Current B2B sales price

1,540 EUR

per person

Company-level custom dashboard
890 EUR

Potential at-scale price

790 EUR

per person (without coaching)



Self-assessment with individual report

Validated online questionnaire on stress, recovery, sleep and performance, with a personal report

Current B2B sales price

75 EUR

per person

Includes personal report and vulnerability screening

Potential at-scale price

50 EUR

per person



Individual biomarker tests

Single tests with report, e.g. saliva cortisol, hair hormones, glucose, blood or microbiome

Current B2B sales price

159 to 329 EUR

per test, as on be-sapiens.com

Saliva 159, glucose 199, microbiome 219, blood 179 to 249, recovery (ECG) 299, hair 329

Potential at-scale price

10 to 25% lower

per test



1:1 expert coaching

Expert debrief, check-ins and coaching sessions of 15 to 60 minutes (often times with a health coach who is a medical doctor)

Current B2B sales price

130 to 350 EUR

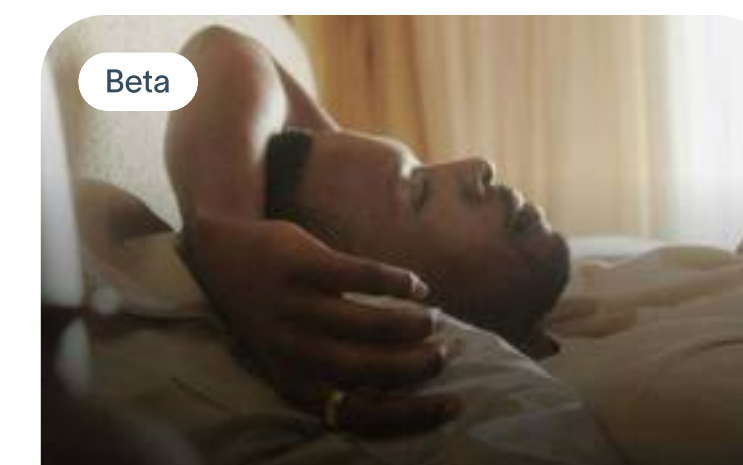
per session

15 min 130, 30 min 200, 45 min 290, 60 min 350

Potential at-scale price

55 to 150 EUR

15 min 55, 30 min 85, 45 min 125, 60 min 150



AI change agent

Daily habit coaching by chat, using the participant's wearable data

Current B2B sales price

50 EUR

per person per month

With own wearable; provided wearable at extra cost. Available from Q2 2027

Potential at-scale price

20 EUR

per person per month



Group workshops

On-site or virtual workshops for teams and leadership groups

Example: our data-driven resilience offsite with live stress tests, biofeedback and movement screening, 2 to 8 hours. [See the offsite →](#)

Current B2B sales price

4,900 EUR

per day

Up to 2 hours 2,940, half day 3,675, full day 4,900

Potential at-scale price

2,200 EUR

per workshop with follow-ups

Question 3: Tests

Blood testing with Tasso device: five ready panels or a custom panel

Ready panels at current B2C prices

Stress blood panel 11 stress-related markers: lipids, inflammation (hs-CRP, albumin), micronutrients (B12, folate, vitamin D, ferritin) and thyroid (TSH)	179 EUR
Heart health blood panel 8 markers: cholesterol particles (ApoB, Lp(a)), lipids (LDL, HDL, total cholesterol, triglycerides), hs-CRP and ferritin	179 EUR
Fatigue blood panel Thyroid (TSH, T3, T4), inflammation (hs-CRP, albumin) and micronutrients (ferritin, transferrin, vitamin B12)	199 EUR
Menopause blood panel Ovarian activity (estradiol, progesterone), pituitary signals (FSH, LH), SHBG and thyroid (TSH)	179 EUR
Fertility blood panel Ovarian reserve (AMH), estradiol, progesterone, prolactin and thyroid (TSH)	179 EUR
Custom blood panel Up to 10 markers from the list on the right, chosen with your Sapiens expert	249 EUR

Markers for the custom panel (up to 10 for 249 EUR)

Hormones

- 17-OH-progesterone (LC-MS)
- Androstenedione
- Anti-Müllerian hormone (AMH)
- DHEAS
- Estradiol (E2)
- FSH
- Luteinizing hormone (LH)
- Progesterone
- Prolactin
- SHBG
- Testosterone (total)

Heart and lipids

- Cholesterol
- LDL cholesterol
- HDL cholesterol
- Triglycerides
- Apolipoprotein A
- Apolipoprotein B
- Lipoprotein (a)
- NT-proBNP

Kidney and electrolytes

- Creatinine (enzymatic) / eGFR
- Cystatin C
- Sodium

Vitamins and iron

- 25-OH vitamin D
- Vitamin B12
- Folic acid
- Holotranscobalamin
- Ferritin
- Transferrin

Thyroid

- TSH
- Free thyroxine (FT4)
- Free triiodothyronine (FT3)
- Anti-TPO antibodies

Liver

- ALT (ALAT)
- Gamma-GT (GGT)
- Alkaline phosphatase
- Total bilirubin
- Hepatitis B core antibody (anti-HBc)

Inflammation

- C-reactive protein (CRP)
- hs-CRP

Proteins and muscle

- Albumin
- Total protein
- Creatine kinase (CK)



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