Vitality AI

Turning data, causality and behavioral science into a personalized health pathway

Vitality AI:

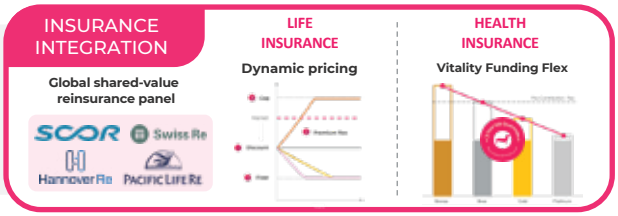
A consolidated single platform harnessing data and AI to power a personalized health pathway to every individual - creating a new model of shared-value population health management.

Most health plans can identify risk but the challenge is to consistently influence the behavior that changes it. That gap is where the opportunity exists to reduce healthcare costs.

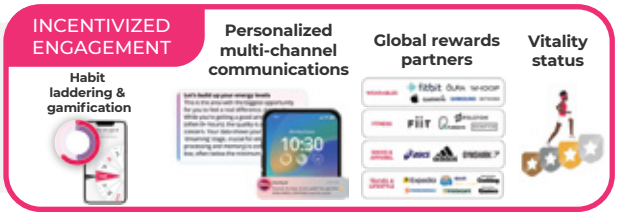
Vitality AI is built to close it. It selects the right action for each member, then chooses the communication, the incentive and the pathway most likely to turn that recommendation into a completed action. Vitality AI is beyond a recommendation engine with rewards attached. It is a sophisticated and integrated operating system for prevention, built in six connected layers.

User experience. The Vitality app provides the platform to deliver precise and personalized health improvement actions at scale, with the dual-ring design offering a simple way for members to track and complete their weekly goals.

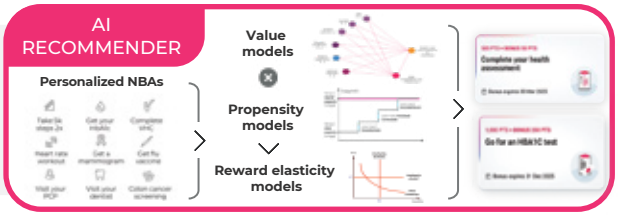
Insurance integration. Vitality is uniquely positioned to incentivize behavior change that generates value for employers, employees and health plans.



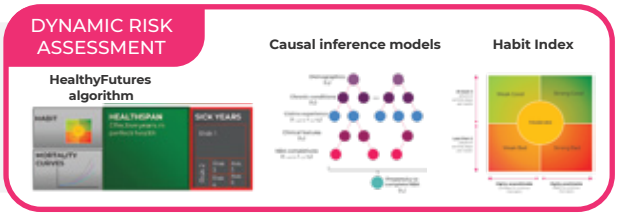
Incentivized engagement. Vitality creates hyper-personalized health insights and communications for members and offers personalized rewards from a suite of leading rewards partners.



AI recommender. Vitality AI quantifies both the impact of each action on an individual's long-term health, as well as the member's propensity to complete each action.



Dynamic risk assessment. Through this understanding, Vitality can utilize advanced risk segmentation and sophisticated machine learning models to construct a personalized risk vector for each member.



Data. With over 60 million life years of data and 80 distinct data sources covering 500 features, Vitality has an unparalleled understanding of a member's health that allows it to develop unique health, engagement, and behavioral insights.

Executive summary

Enabling members to take precision actions that matter most and ultimately reduce risk.

Many people know what they could do to improve their health. The challenge is turning that knowledge into action and sustaining it over time. Generic recommendations often fail to engage the people who could benefit most, leaving preventable risks unmanaged.

Vitality AI is designed to close this gap. It identifies the health action that matters most for each member, based on its potential impact on their health and their likelihood of completing it. It then uses personalized communications, rewards and step-by-step pathways to make that action feel relevant, achievable and worth doing. As members respond, the system learns and adapts, helping turn individual actions into sustained healthy habits that deliver a reduction in risk.

This paper presents emerging evidence from programs launched between January 2025 and September 2026. The findings show Vitality AI moving from concept to practical application. Its personalized recommendations have activated 735,000 members and supported 10 million completed actions. Adaptive activity pathways have engaged around 20% of members with low-activity, with step count increasing by more than 40%. Personalized communications have increased action completion by 34%, while tailored rewards have delivered uplifts of up to 37%.

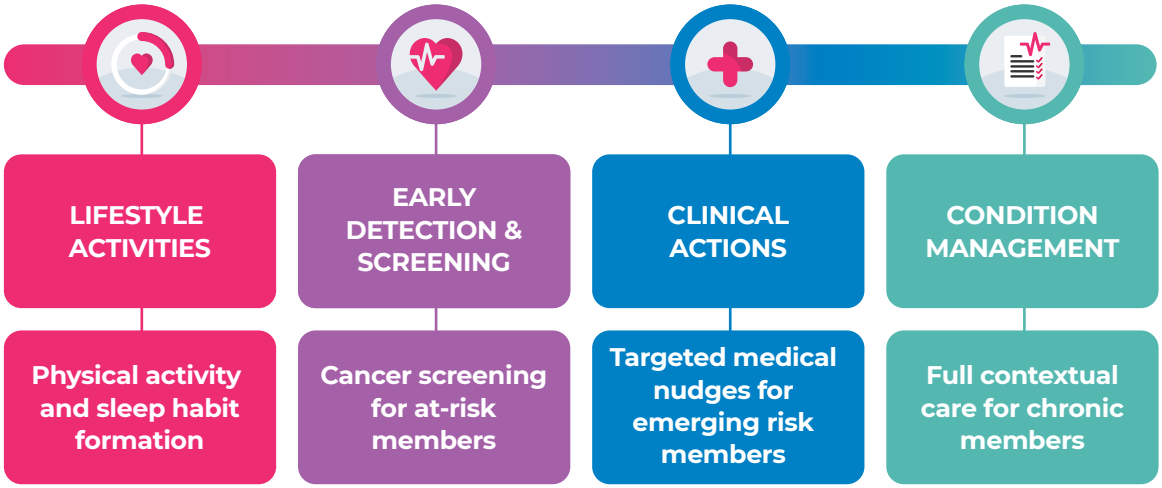
The evidence also shows that there is no single route to driving engagement across actions. Physical activity, sleep, screening and chronic care each respond to different combinations of recommendations, communications, rewards and progressive goals. Vitality AI brings these levers together through a Personalized Health Pathway, continually learning which combination is most effective in helping each member take action, build healthier habits and reduce risk.

- **735,000 activations** of Personalized Health Pathways
- **10 million completed actions** in total
- **40% uplift in step-count using adaptive pathways** in low-activity populations
- **37% uplift in completed actions** through tailored rewards

Driving engagement across Personalized Health Pathways

Engagement develops over time. It spans the everyday behaviors that build healthier habits, the screenings that detect risk earlier, the clinical actions that address emerging concerns, and the ongoing management of health conditions.

Each stage presents a different engagement challenge. Vitality AI identifies the action that matters most for each member and tailors the support around it, combining personalized recommendations, communications, rewards and adaptive pathways.



The following findings show how these different levers are driving engagement across Personalized Health Pathways, and why the most effective combination depends on the member and the action.

Key findings

All Pathways

1. Vitality AI has moved from concept to practical application

» Personalized health reports were independently reviewed by clinicians to be 99% accurate, safe and useful

Personalized health reports bring together the relevant member context and provide the intelligence layer needed to support more personalized, context-aware engagement, while AI usage in call centers has been used successfully across the business.

Connected Intelligence is our governed generative AI capability. It brings complex and fragmented clinical and claims data together into a single record, turns it into prioritized insight, and delivers that insight inside the clinical workflows where care is decided. AI-generated health reports were scored by doctors through structured clinical review, alongside member feedback, covering clinical appropriateness, safety and factual accuracy. We have also begun implementing AI in a complex operating environment, averaging 25,000 queries a month. Its measured error rate is 0.008%, 60 to 75% lower compared to an estimated baseline for equivalent human handling.

2. Personalized communications turn the right action into engagement

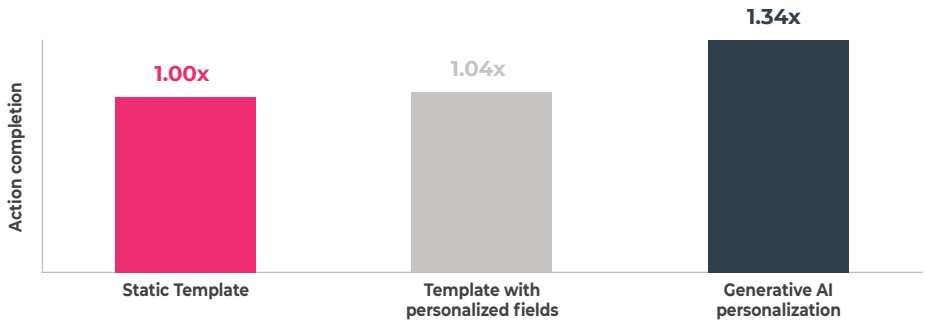
» 34% uplift in clinical action as a result of generative AI personalization

The right recommendation only has value if a member notices it and acts. This is especially important for clinical actions, where members may not know that an action is relevant to them now.

A six-week pilot across 35 recommended clinical actions compared three levels of communication: a standard message sent to everyone; a template containing personalized member details; and a message created using generative AI. The generative AI messages drew on each member's context, the health value of the recommended action and the potential consequences of not completing it.

Fully personalized communications increased action completion by 34% compared with a standard message. The findings show that how an action is communicated can be as important as identifying the right action in the first place.

Action completion by communication treatment, relative to a single static template message.



Adding personalized details to a standard message had little effect. The uplift came when generative AI used the member's wider clinical and behavioral context to explain why an action mattered to them.

The effect was strongest for cancer screening, preventative care and actions completed outside the app, where relevance may not have been immediately clear. It was weaker for digital and chronic-care actions, where members were more likely to already understand what they needed to do and why.

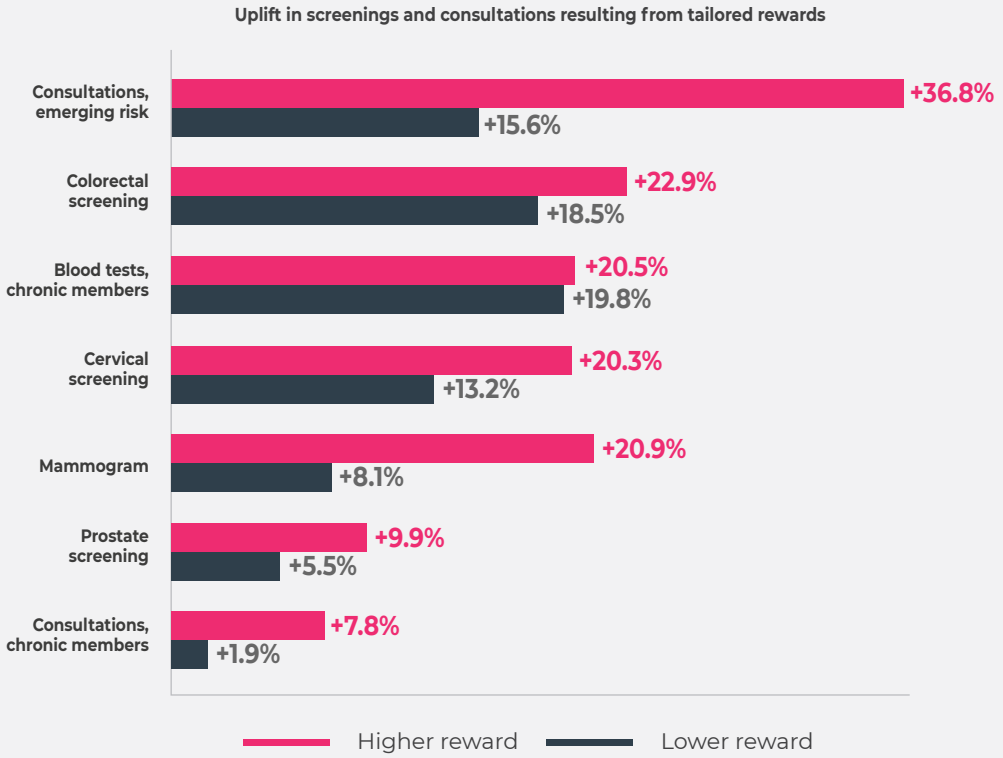
3. Tailored rewards optimize behavior where motivation is absent

Up to 37% uplift in completed screenings and consultations as a result of tailored rewards

Rewards can help close the gap between recommendation and action, particularly where motivation is low. Evidence from around 510,000 recommendations shows that incentives had the greatest effect on cancer screening, chronic blood tests and consultations for members with emerging health risks. Yet for certain actions, increasing the reward had no meaningful impact on completion, highlighting the importance of precision when providing incentives.

Around 510,000 recommended actions were compared across three groups: no reward, a lower reward and a higher reward. Rewards produced significant increases in cancer screenings, blood tests for members with chronic conditions and provider consultations for those with emerging health risks.

In several cases, a higher reward added little benefit over a lower one. The opportunity is therefore to direct incentives towards the actions and members where they can make the greatest difference.



Completion uplift versus no reward, by action type. Emerging-risk consultations respond strongly to reward size. Chronic consultations barely respond at all.

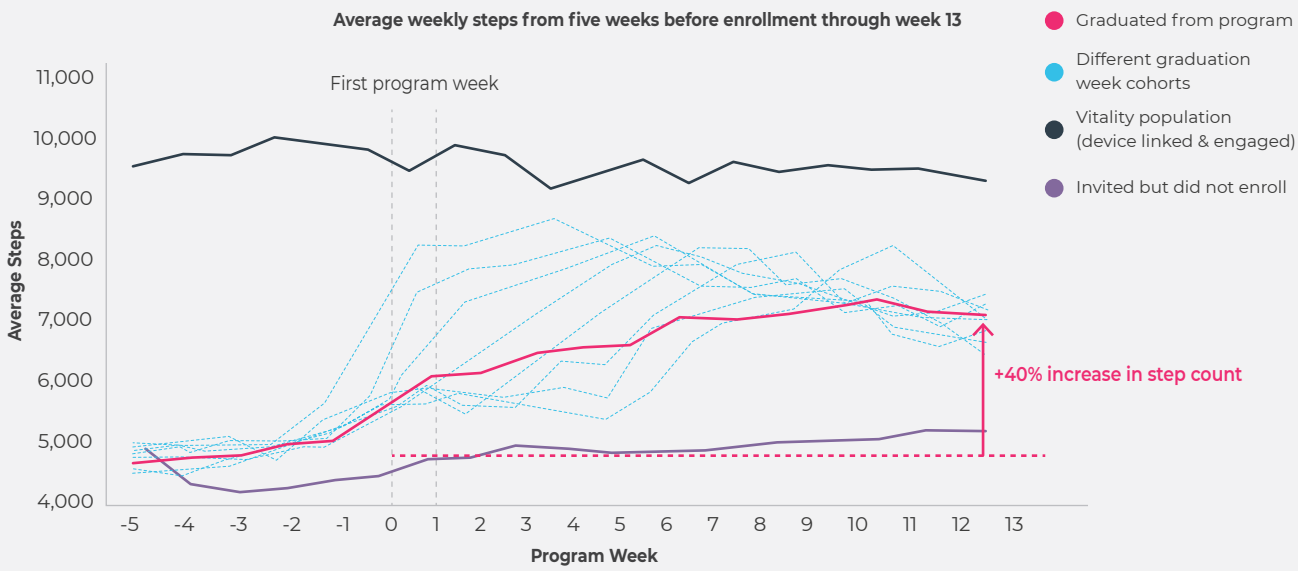
Lifestyle Activities

4. Adaptive pathways engage low-activity populations

40% uplift in step-counts from using adaptive pathways in low-activity populations

For members who do not respond to standard physical activity goals, asking for too much too soon can become another barrier to engagement. Step laddering offers a more achievable starting point, then progressively increases the goal as the member builds confidence and consistency.

Adaptive pathways can begin at 2,500 steps on three days a week and gradually build towards a standard target such as 7,000 steps three times a week. Rather than giving every member the same fixed goal, the pathway adapts to their starting point and progress, helping turn manageable actions into sustained habits. Nearly 20% of this harder-to-reach group engaged with personalized step laddering, and 65% remained engaged throughout the program. Average step counts stayed 40% higher after members completed the pathway, moving closer to the wider engaged Vitality population.

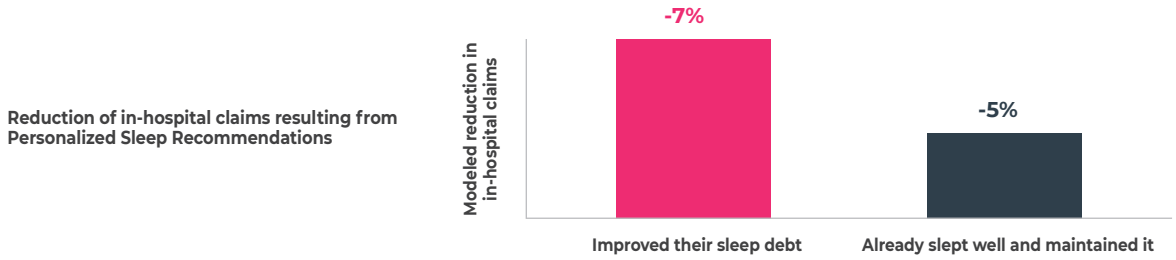


5. Sleep extends the habit-change model beyond activity

7% reduction in in-hospital claims for those who improved their sleep habit

Sleep applies the same engagement principles as physical activity: consistent measurement, personalized feedback and incentives that reinforce healthier routines. It shows how Vitality AI can help members build and sustain habits across another important area of prevention.

Launched in May 2026, sleep was Vitality AI's fastest-growing launch to date. For those who activated the benefit, sleep improvements were 38% more likely than those who did not, and 27% more likely to maintain a good sleep habit. The emerging evidence also points to lower healthcare use. Causal modeling estimates a 7% reduction in in-hospital claims among members who improved their sleep habit, and a 5% reduction among those who maintained a good one. These effects are modeled rather than directly observed, isolating the contribution of the change in sleep itself.



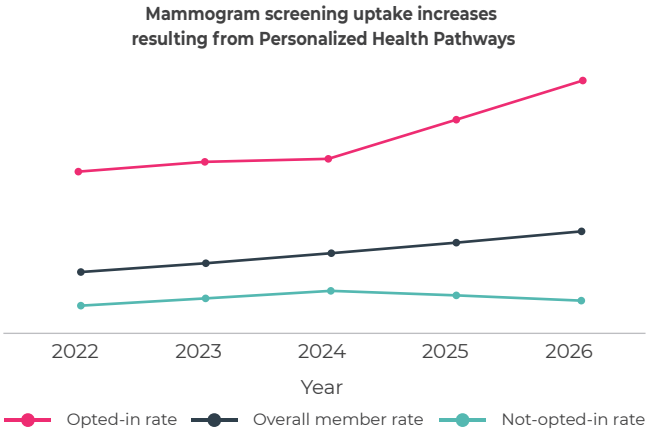
Early Detection & Screening

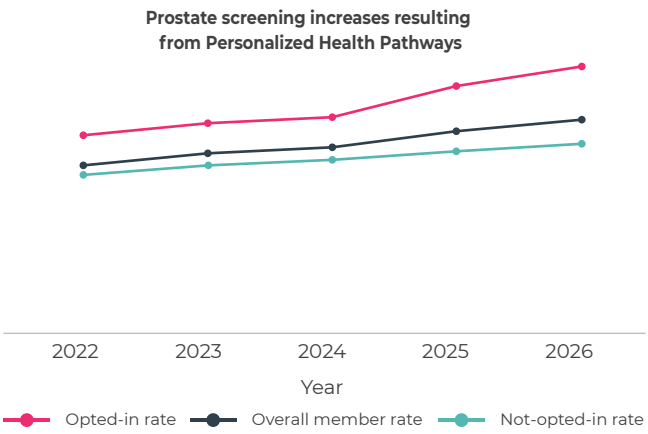
6. Personalized recommendations drive engagement at scale

» • 735,000 activations of personalized recommendations
• 10 million actions completed

Identifying the right health action is only valuable if members act on it. Personal Health Pathways show how personalized recommendations can translate into activation, repeated action and sustained clinical engagement.

Across 2.1 million eligible members, 35% activated a personalized recommendation and 88% of those completed at least one action. 64% of all activations were members with chronic conditions. 33% of all activated members now complete two or more clinical actions within three months.





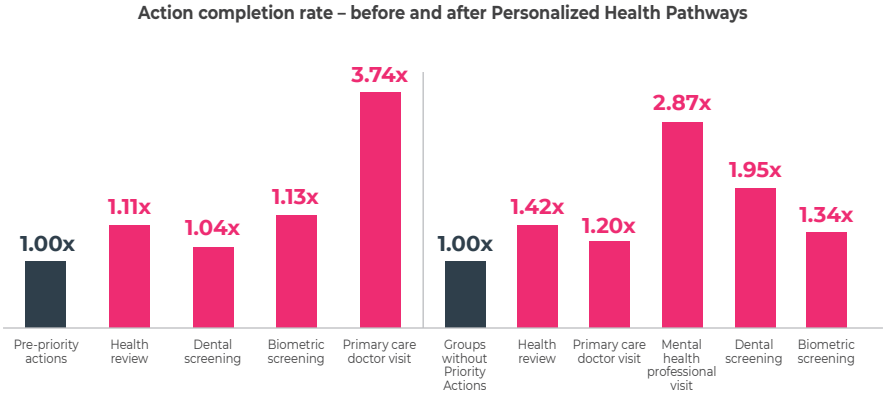
Clinical Actions

7. Personalized recommendations drive action among members with emerging risks

» Up to 374% increase in action completion rate among members with emerging risks after introducing Personalized Health Pathways

Personalized Health Pathways use clinical and claims insights to identify manageable health actions for members with emerging risks. These may include a primary-care consultation, health review, screening or mental-health professional visit. The aim is to close the gap between identifying a risk and helping the member act on it.

The analysis covered approximately 180,000 members presented with Personalized Health Pathways between August 2025 and July 2026. Across this group, 54% completed at least one action. Comparing members before and after the program, as well as those exposed and not exposed to Personalized Health Pathways, provides evidence of whether making an action clear and embedding it within an engagement proposition is associated with stronger completion.



Condition Management

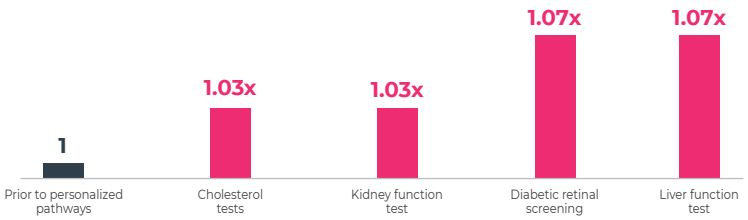
8. Personalized pathways support better condition management

» **Up to 7% increases in health actions among chronic population against baseline due to personalized recommendations**

For members living with chronic conditions, the challenge is often not knowing what to do, but understanding what matters most now. Personalized pathways bring together information about the member's condition, recent tests, medications, claims and lifestyle to prioritize the monitoring and follow-up most relevant to their health.

Across actions including cholesterol, kidney and liver function tests and diabetic retinal screening, Personalized Health Pathways increased completion by approximately 3% to 7% against baseline. These uplifts occur among members who account for a significant share of healthcare costs and future risk, meaning even modest improvements can create meaningful health and financial value. By connecting individual actions into ongoing condition management, personalized pathways can support earlier identification of emerging issues and more targeted support from coaches, care coordinators and providers.

Increase in tests among chronic members due to personalized pathways



Different behaviors require different engagement mechanisms

The evidence shows why personalization matters. Different members and health actions respond to different combinations of recommendations, communications, rewards and pathway design. Vitality AI brings these elements together to help each member take the action that matters most. Personalized communications work best when members may not know that an action is relevant to them.

Member group or behavior	What drives engagement most effectively
Previously less active members	Progressive, personalized goals that lower the initial barrier
Prevention and screening	Relevant communication first, supported by a targeted reward
Prevention	Adaptive pathways reach low-activity populations and sustain habits once goals end
Emerging-risk members	Incentives, which create urgency where established motivation is absent
Chronic members	Context, prioritization and support, rather than a bigger reward

» The key to engagement is choosing the right combination of levers for each member, then learning which combination changes behavior most effectively.

Summary of the eight key findings so far

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