

Hello+ How are you feeling? 11:40

Thanks for asking! 11:40 ✓

Hello+ Welcome to the future of communicating with your patients. 11:41

Love it – my productivity just went up 10x! 11:41 ✓

# Heilo

Better health together

OFFERING TO DOCTORS



## Become the doctor of tomorrow.

AI scales healthcare 10x by automating assessments, triage, and follow-ups. Patients get guided care anytime, while you stay in control and free up more time for what matters most: your patients.

Amplify your  
competence by

# 10x

# Amplify yourself to an audience that loves you.



## MANAGE 10x PATIENTS

AI driven personal chats that enables a continuous conversation with each patient – without being on call.

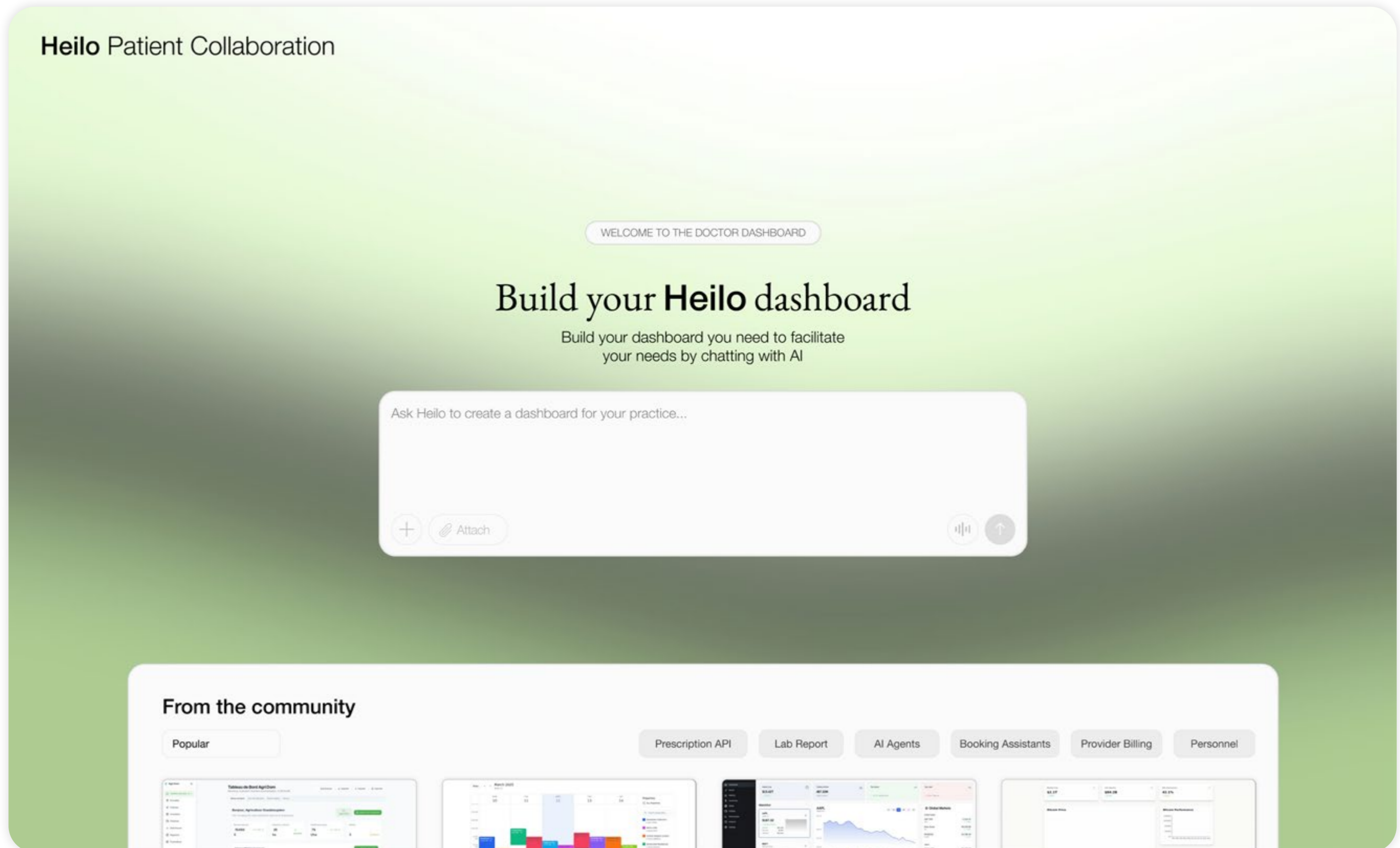


## YOU ARE IN CONTROL

All information is summarized, packaged and analyzed with the help of AI. All for the doctor to review and confirm.

What Cursor is for code,  
What Lovable is for prototyping,  
Heilo will be for healthcare.

All clinics are different, all doctors are different.  
The system should adapt to the doctor, not the  
other way around.





Did you sleep better tonight? 07:10 ✓✓



Your fever should have gone down today. 10:10 ✓✓



Don't forget to take your medicine at 09:00. 18:43 ✓✓



# Build the next generation of healthcare practices, powered by AI and patient collaboration.

Create a sentiment engine trained on you – one that mirrors your tone, emotion, and intent across every message, turning understanding into stronger relationships.

Heilo is designed to help you make every interaction more personal. By combining patient habits, history, and health data, you gain a clear and holistic view – making it easier to build trust, understand context, and have more meaningful conversations. It's technology that supports your expertise – turning data into dialogue and helping you deliver care that truly connects.



# Healthcare shouldn't just treat illness, it should help you stay healthy and collaborate with the people closest to you.

Traditionally, healthcare has focused on treating patients once illness has already occurred. But improving long-term health requires a more continuous and proactive approach.

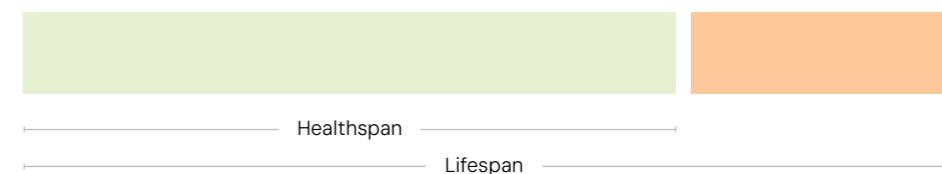
To support patients over time, risks need to be identified early, patterns understood, and the right guidance provided before problems develop.

Heilo enables this shift, evolving care from episodic and reactive to continuous and proactive. By combining data, follow-up, and intelligent support, doctors can build long-term relationships with their patients and guide their health over time.

The result is care that helps people stay healthy longer, not just treat them once they are sick.

#### Did you know ...

... that nearly 75% of non-communicable diseases, such as stroke, diabetes, and many forms of cancer, can be prevented through lifestyle alone? And that the average healthspan<sup>2</sup> (years lived in good health) in Sweden is 69–71 years for men and 72–73 years for women?





# The three parts of wellbeing, connected through Heilo

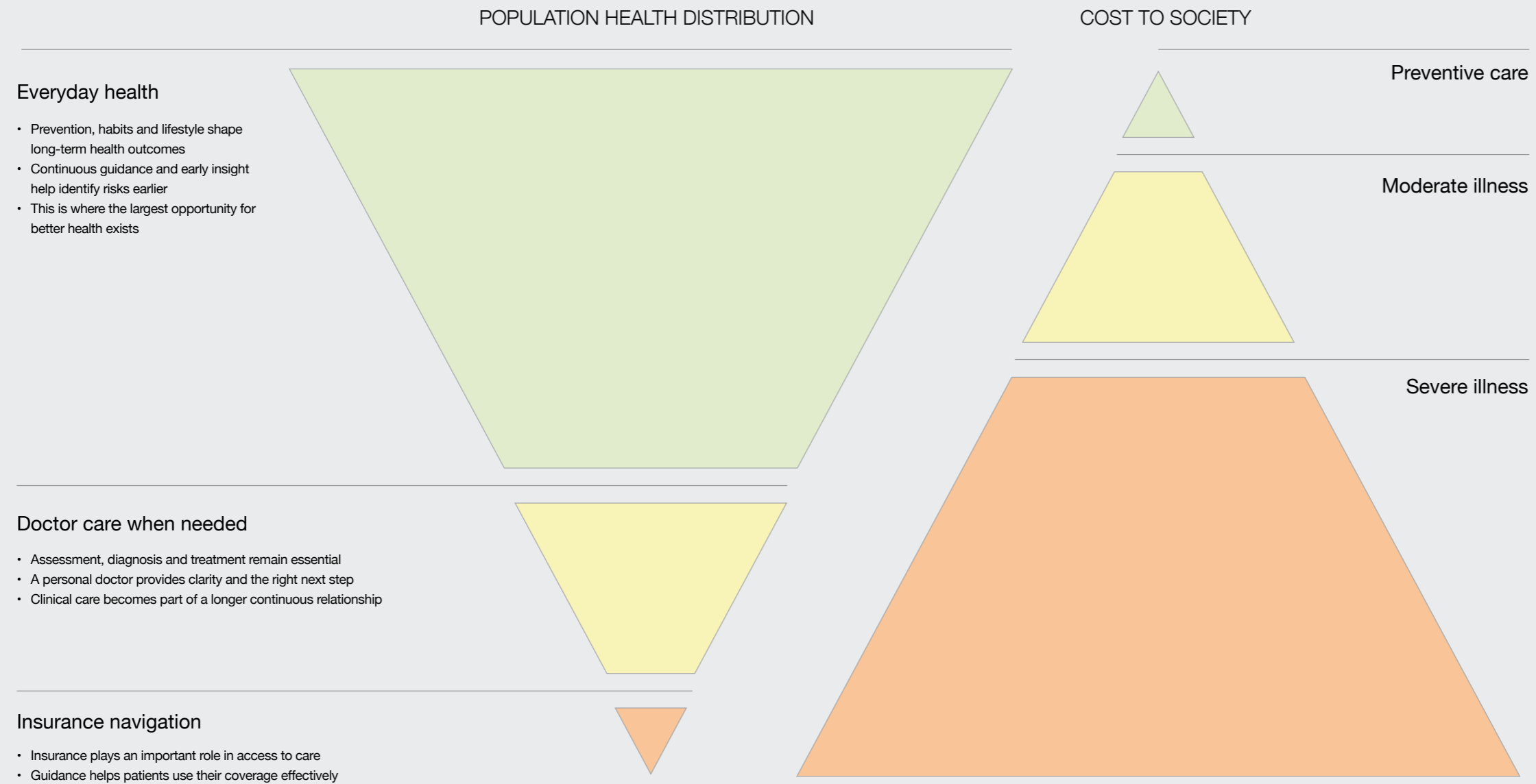
From everyday health, where you stay proactive and prevent problems before they appear, to feeling unwell, when you need quick access to diagnosis, prescriptions, and care, and finally to life turns upside down, where you get guidance and support navigating insurance and recovery. **Heilo** is with you through it all – keeping your health connected, every day.

	CARE IN EVERY PART OF LIFE	FROM PREVENTION TO CRISIS	SOLUTIONS
HEALTH PLAN	<p><b>Everyday health</b></p> <ul style="list-style-type: none"> <li>• Health insights tailored to your habits</li> <li>• Advice before small signs become symptoms</li> </ul>	<p><b>Health plan</b></p> <p>Good health is built every day – and we’re here to help you protect it before problems arise.</p>	<p><b>Preventive care AI</b></p> <p>Your health is an everyday journey. What you do today will impact your life tomorrow. This is your new health journal.</p>
DOCTOR ACCESS	<p><b>Feeling unwell</b></p> <ul style="list-style-type: none"> <li>• Get a diagnosis</li> <li>• Receive prescriptions</li> <li>• Take tests</li> <li>• Get referred to specialist</li> <li>• Stay supported</li> </ul>	<p><b>See a doctor</b></p> <p>A personal doctor – right there when you truly need care.</p>	<p><b>Personal doctor + AI</b></p> <p>AI improves diagnostic accuracy by connecting to your daily activities. Doctors use our dashboard to interpret the data and make better decisions.</p>
INSURANCE	<p><b>Life turns upside down</b></p> <ul style="list-style-type: none"> <li>• Understand your insurance coverage</li> <li>• Access the right care</li> <li>• File claims correctly</li> </ul>	<p><b>Hospital – use your insurance</b></p> <p>Ensuring you get every insurance benefit you’re entitled to.</p>	<p><b>Insurance plan + AI navigator</b></p> <p>Share your insurance plan and we’ll help you navigate it – ensuring you never miss out on the benefits you deserve.</p>

# The future of healthcare is continuous care, collaborative guidance, and everyday health

The shift toward continuous healthcare opens a new role for physicians. Instead of interacting with patients only when illness appears, doctors can now build ongoing relationships – guiding health over time through prevention, insight and follow-up. This creates stronger continuity of care and the possibility to improve long-term outcomes.

Health is mostly created in everyday life, while costs concentrate in severe illness



**75%** of healthcare costs are linked to preventable chronic diseases

SOURCE: THE NEW ENGLAND JOURNAL OF MEDICINE

**74%** of deaths worldwide are caused by chronic diseases that develop over time, many of which can be prevented with earlier intervention and continuous health support.

SOURCE: WORLD HEALTH ORGANIZATION

FUTURE HEALTHCARE

# From treating illness to guiding health

Healthcare is moving from episodic treatment to continuous health guidance. With the right tools, doctors can understand patients earlier, define personalized plans, and support healthier outcomes over time.

## Understand the patient's health status

**Understand the patient before problems escalate**

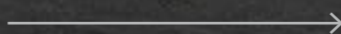
Screening, patient dialogue, and health data create a clear understanding of the patient's current health status and risk factors.



## Define a personalized health plan

**Create a clear path toward better health**

Doctor and patient define a personalized health plan with goals, preventive measures, and lifestyle guidance.



## Guide patients toward better health

**Continuous dialogue improves health outcomes**

Through ongoing digitally supported communication, the doctor guides, coaches, and supports the patient in improving their health over time.



## Intervene when care is needed

**Provide care and navigate the system**

When illness occurs, the doctor provides treatment, prescriptions, or referrals and/or helps the patient access the right care.



# Be prepared for the AI-assisted patient

Patients will increasingly come with their own data, questions, and hypotheses about their health. Helio gives doctors a new way to interact with that patient – not by resisting their preparation, but by structuring it into better care.

During the visit, Helio helps turn scattered information into a clear clinical conversation. After the visit, the patient receives a personal health artifact they can understand, reshape with AI, share with loved ones or experts, and keep iterating over time.

The technology is here. Healthcare now needs to embrace it.



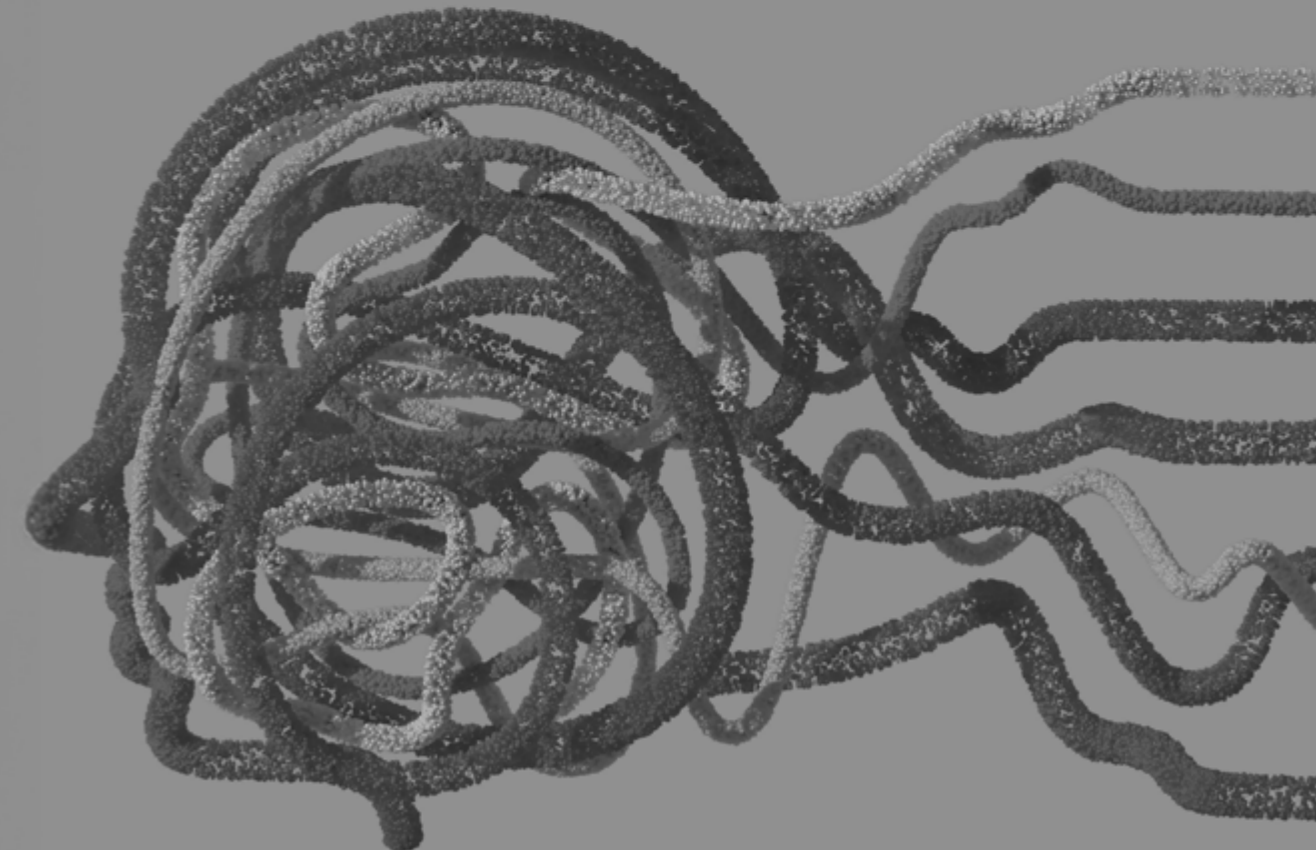
Read the full white paper on how the technology works.



The NEW ENGLAND  
JOURNAL of MEDICINE



ChatGPT ANTHROPIC



# Patients will own and control their health data, and use it to collaborate with those who matter.

Patients increasingly expect to own, understand, and actively use their health data. The next generation of healthcare practices will be built around shared visibility, ongoing guidance, and stronger patient engagement.

Heilo enables doctors to collaborate around continuously updated patient data – creating new opportunities for preventive care, long-term treatment, coaching, and personalized guidance.



# The doctor has their interface. The patient has theirs. The data source is the same.

Patients want to bring everything: wearable data, lab results, journals, symptoms, family context, previous visits, AI-generated insights, and their own hypotheses. Doctors do not need everything at once. They need the right information, fast. The Heilo interchange solves this tension.

It lets the patient collect and own their full health context, while helping the doctor navigate directly to what matters. Instead of reading through fragmented records, PDFs, portals, and long histories, clinicians get a structured view of the key signals, risks, changes, and relevant context.

The platform helps doctors move from “too much information” to “the right information now.”

Information from clinics, labs, wearables, journals, and national healthcare systems flows into one permission-based layer. From there, doctors, AI assistants, coaches, emergency care providers, and family members can access the right information at the right time — with the patient in control. Heilo does not replace healthcare systems.

It becomes the interchange layer between them.



# Dynamic health plans and overviews – tailored to every patient

Doctors can share test results, screenings, plans, and guidance through custom-designed visual Artefacts that continuously update as patient data changes over time. Each Artefact follows the clinic's own brand guidelines – turning health data into a living, personalized patient experience.

## STRUCTURED

### Their health data, organized

A clean, continuously evolving record of what was tested, discussed, found, and decided – searchable, contextual, and usable over time.

## CONVERSATIONAL

### Chat with the session

An AI layer grounded in the patient's own record, ready to answer questions, explain recommendations, surface context, and help the patient revisit the session long after it ends.

## PORTABLE

### Context that travels with the patient

Securely share the Passport with a partner, specialist, coach, emergency provider, or next doctor – permission-scoped, revocable, and always under patient control.





AI-SUPPORTED HEALTH COACHING

# Predictive health coaching for every patient

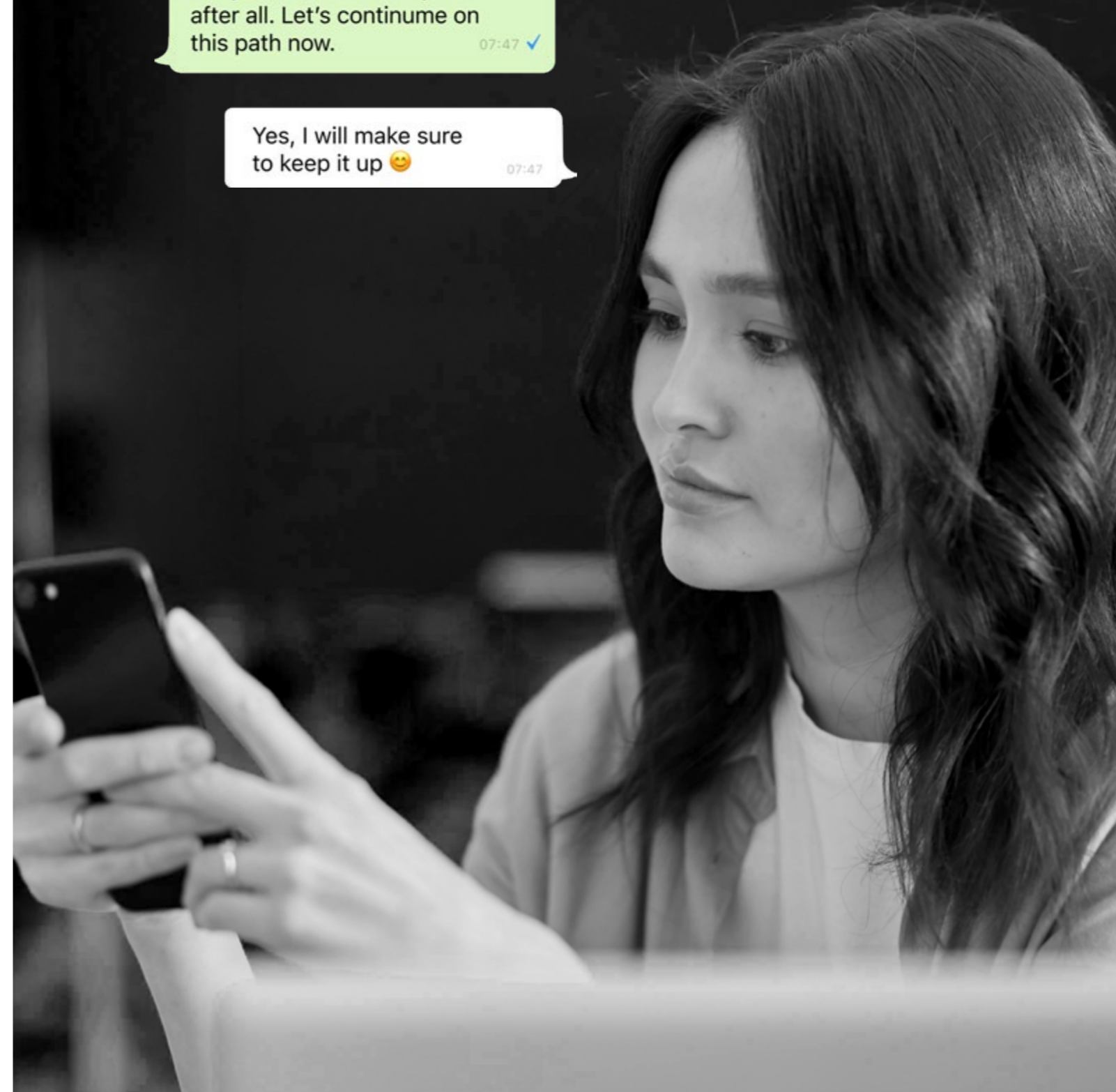
Heilo enables doctors to go beyond episodic care and offer continuous, preventive health support to their patients.

The system automatically creates personalized health plans based on patient data, symptoms, lifestyle factors, and medical history. Each plan is continuously updated and guides the patient with recommendations, follow-ups, and behavioral nudges over time.

Patients receive ongoing support – helping them improve health, prevent disease, and stay on track with their goals.

As the doctor, you remain in control. You can review patient progress, intervene when needed, prescribe treatments, and adjust the plan at any time.

With intelligent automation supporting the process, doctors can scale personalized preventive care to many more patients, without increasing your administrative workload.



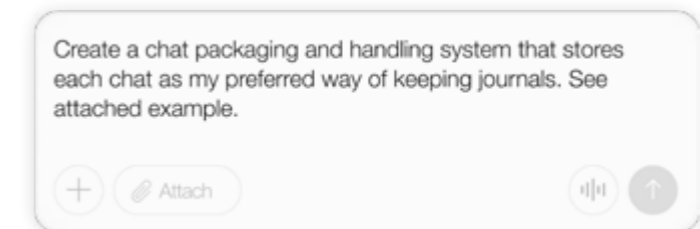
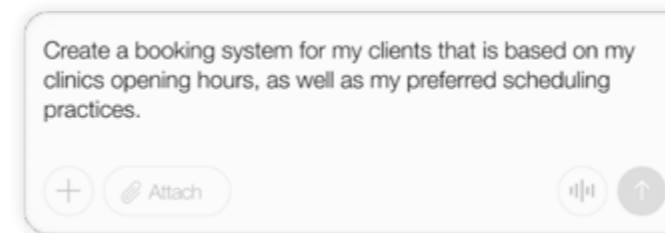


# Keep a personal dialogue with all your patients

Recovery doesn't end when the prescription is written. It's a journey that needs guidance and reassurance – but traditionally, that kind of follow-up has been hard to maintain.

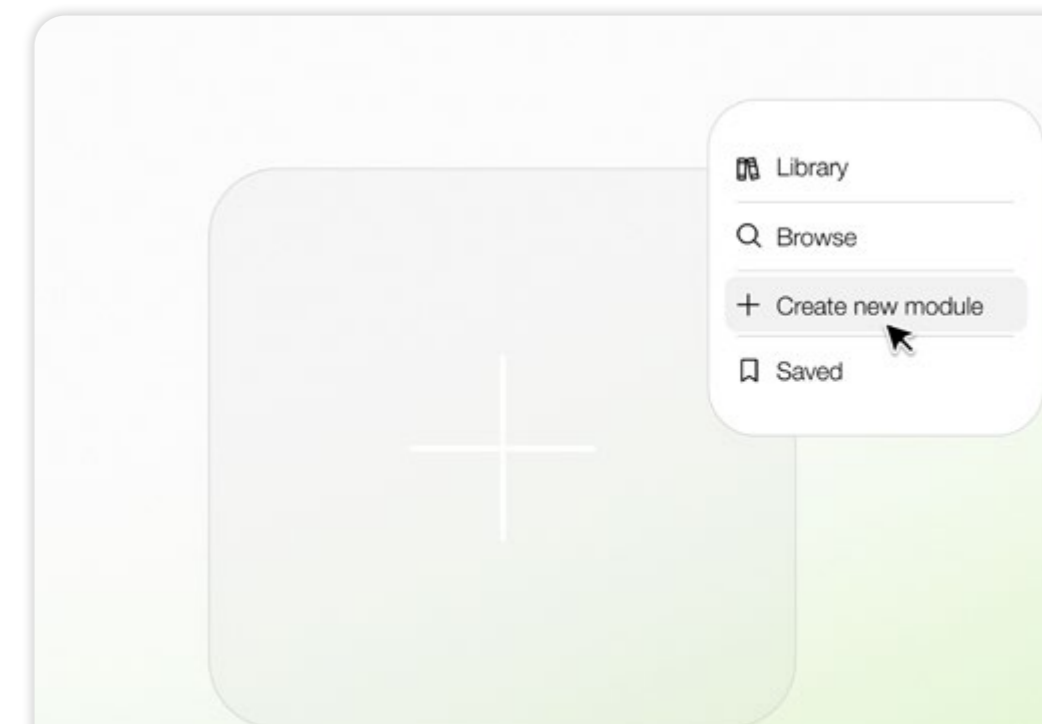
With Heilo, the AI continues where the consultation ends. It reminds patients to take their medication and helps ensure recovery stays on track. When needed, it encourages patients to share updates or ask for a follow-up.

This creates a new layer of care – constant, intelligent, and effortless. Patients feel supported and safe, while doctors save valuable time. It's the kind of ongoing attention every patient deserves, now made possible by AI.

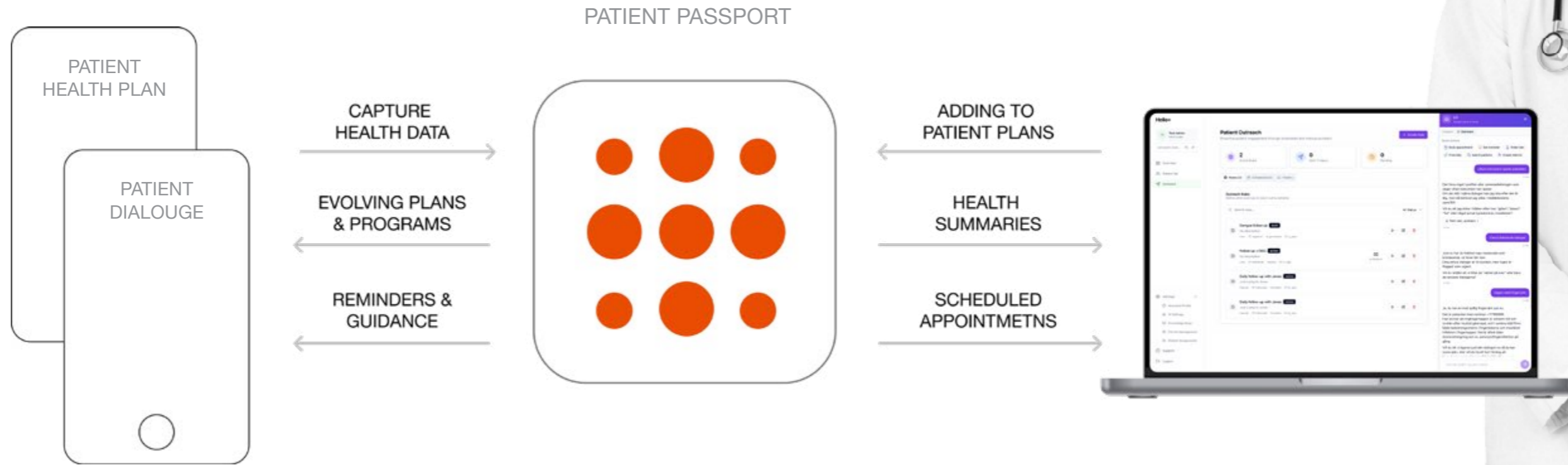


## Create the dialogue that is you. Your tonality. Your brand.

Endless possibilities to personalize and optimize your AI supported communication. Making it possible for you to handle thousands of dialogues simultaneously.



# The user's Passport is the key to personalization and constant adaptation



Key data from each 1:1 dialogue is stored in the passport, enabling more personalized patient interactions over time.

As the patient shares data, the health plan adapts and evolves over time.

The patient passport captures key patient data from the 1:1 dialogue, data sharing and additions from the doctor.

The doctor can ask questions about a patient or structured summaries.

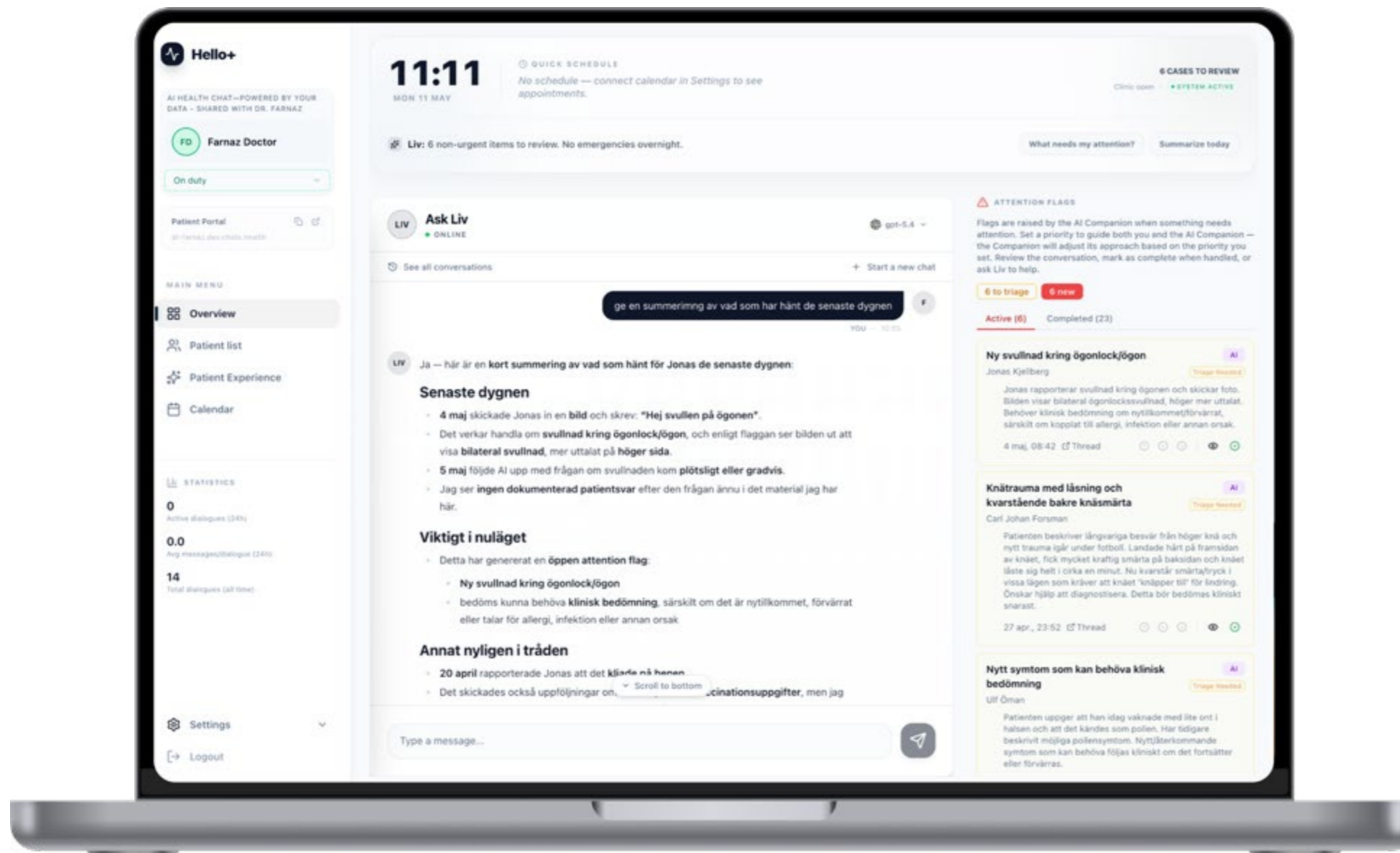
When a doctor steps in, they instantly see the latest key data, enabling more informed and personalized care.

## OVERVIEW

# Your daily starting point: The Home Overview

The Home Overview gives doctors a clear, list-based view of their patients and tasks. Scheduled visits, ongoing cases, and AI-detected risk signals are presented in simple overviews, so the day's priorities are visible at a glance. Routine monitoring is handled by AI, ensuring the doctor only sees what truly requires attention.

From here, it's easy to pick items straight off the list – approving a prescription, confirming a test result, or checking in on a patient with worsening symptoms. When needed, the doctor can dive deeper into conversations and patient records, but the overview always stays clear, focused, and efficient.



## WHAT YOU CAN DO IN YOUR DAILY INBOX

### Orchestrate patient dialogues

Guide and shape conversations using simple prompts, without losing control of the clinical context.

### Interact directly when needed

Step in and communicate with patients personally whenever direct involvement is required.

### Get instant summaries

Review concise, AI-generated summaries to quickly understand the status of each dialogue.

### See what matters most

Rely on smart prioritisation to focus attention on the most relevant patients and interactions.

### Act on clear next steps

Use actionable to-do lists to manage follow-ups, decisions, and outstanding tasks efficiently.

# Patients can share their chat and health data sources with their doctor

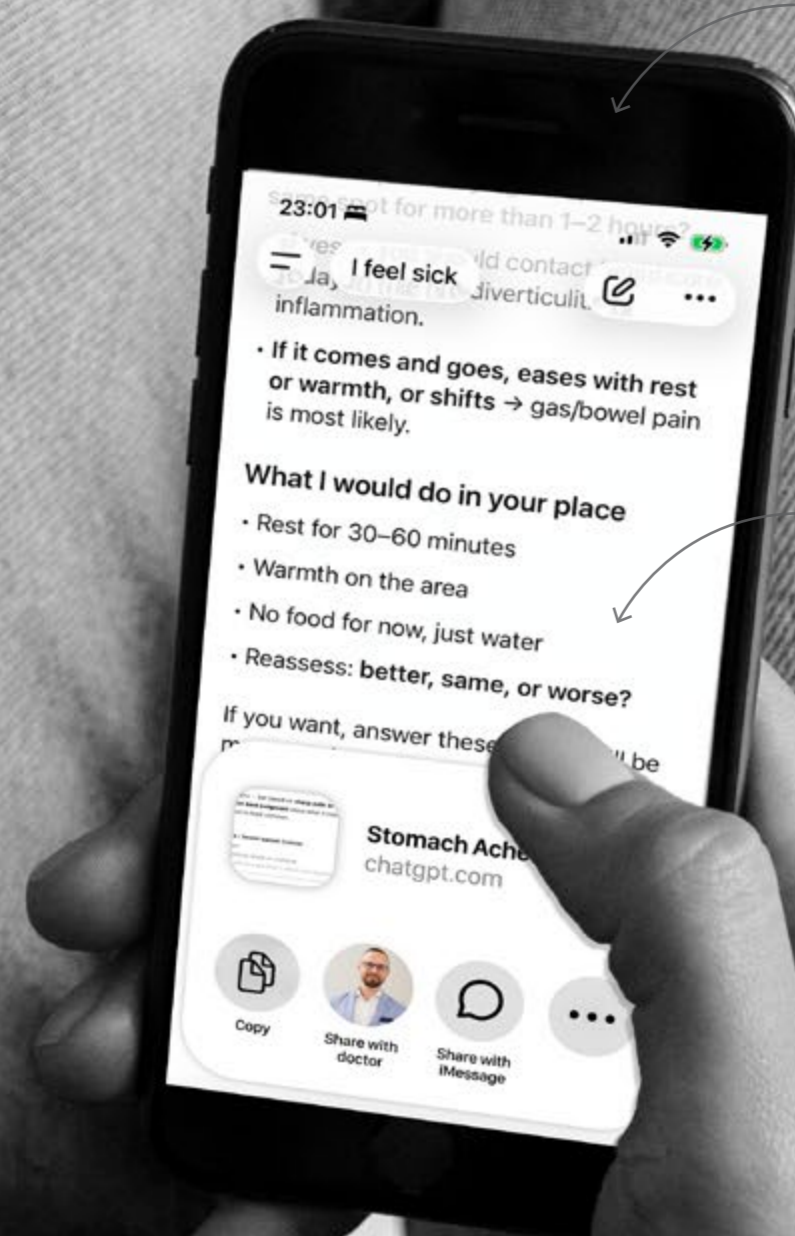
New AI technology and rapidly evolving large language models have made it easy for patients to explore symptoms and possible diagnoses on their own – often just a few clicks away. Doctors are already seeing more specific, structured, and well-reasoned questions from patients, based on chat dialogues they've had with different AI models.

This behavior is growing quickly and is likely to become a natural part of clinical practice as the models continue to improve.

The question is no longer if this behavior will change, but *how it will evolve, and how doctors should engage with it.*

## The patient shares their concerns and dialogues seamlessly

1. The patient performs a self-examination using an AI chat
2. With one click, the patient shares the complete AI chat dialogue
3. Heilo summarizes the input for clinical review by the doctor
4. The doctor makes the medical decision

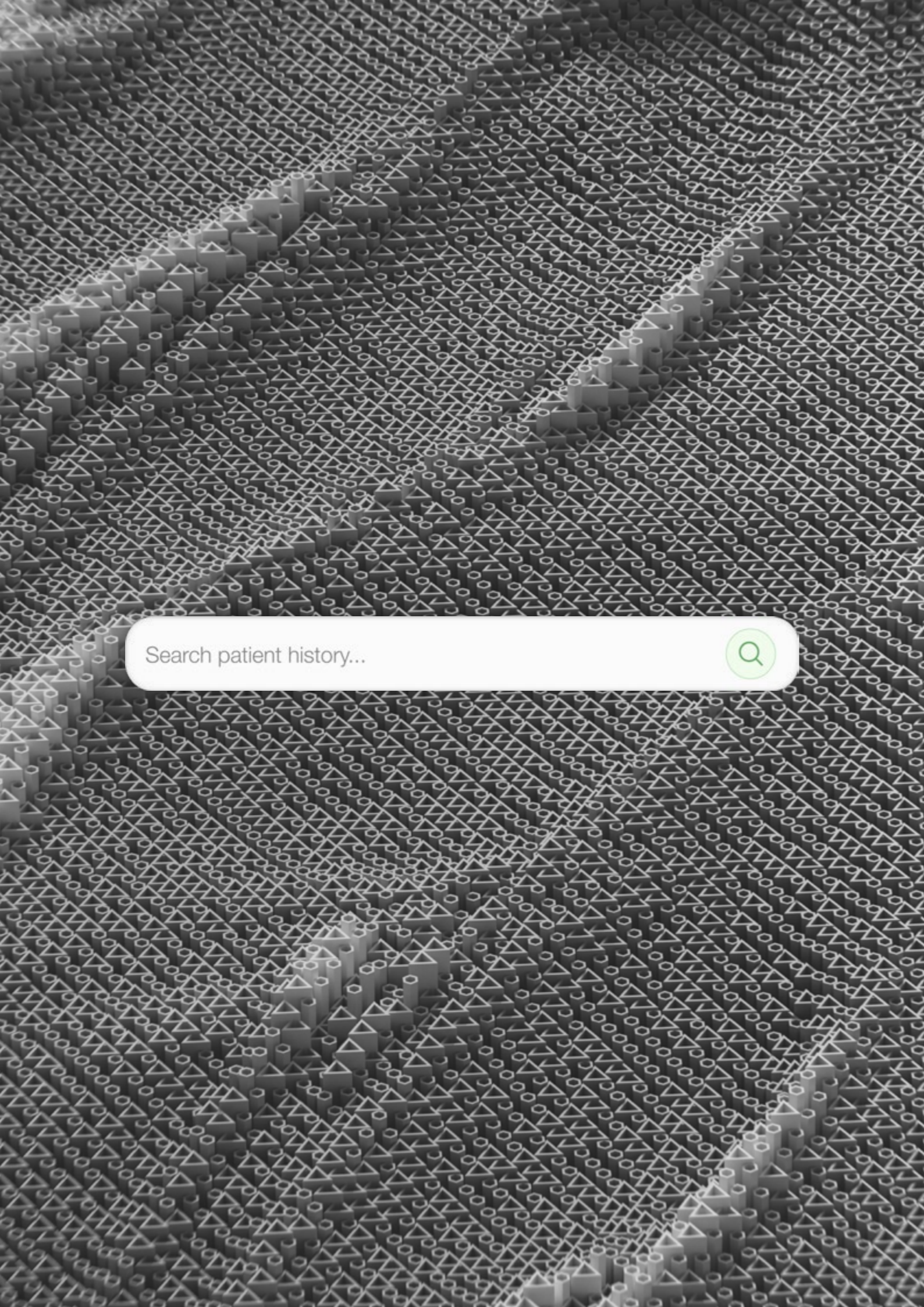


Patients share their self examination dialogues

- ChatGPT
- Claude
- Gemini

Patients share health data from wearables

- STRAVA
- OURA
- Apple
- AVA



Search patient history...



## We structure all your data in an unstructured way

Every interaction with your patients is automatically stored, structured, and made searchable. Conversations, notes, and decisions are seamlessly organized – creating a living journal that updates itself.

The rapid development of AI, large language models, and processing power has completely redefined how you can use your data. What was once scattered across systems is now accessible, scalable, and ready to work for you.

From communication to documentation, **Heilo** transforms every dialogue into actionable knowledge – always at your fingertips.

# Secure, private, and built to interact with AI without sharing sensitive personal data

**Stored in Sweden/EU** – no data leaves the region

**Fully GDPR-compliant** – handled as sensitive health data

**Encrypted end-to-end** – in transit and at rest

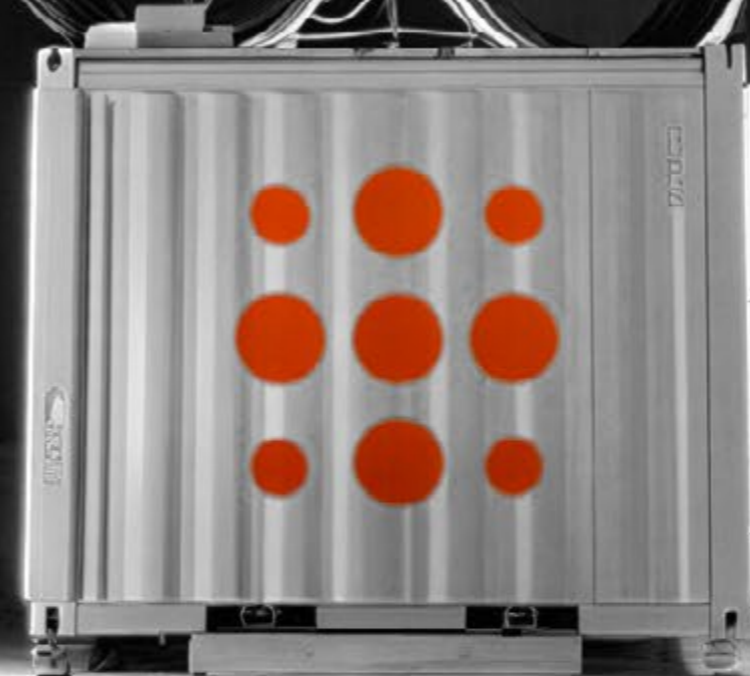
**User-controlled access** – share full or partial data,  
revoke anytime

**Role-based permissions** – doctor, specialist, family

**Full audit trail** – see who accessed what and when

**Secure AI layer** – no external training without consent

**Built for collaboration** – safe sharing across care teams



# Let patients subscribe to your health channel – where recurring revenue meets predictive guidance and continuous care.

Increase your recurring revenue by growing your subscription base – powered by predictive, long-term health guidance that supports patients and only involves you when your expertise is needed.

## Drive revenue

### Grow your subscription base

Turn every patient into an active subscriber with their own AI companion.

### Become their everyday health companion

Stay relevant between visits, guiding, reminding, educating and supporting your patients daily.

### Increase long-term revenue

Engaged patients stay longer, use your services more, and gain a clearer sense of the value you provide as their doctor.

### Make your patients healthier over time

Personalised check-ins, symptom tracking and actionable advice keeps patients progressing.

## Increase efficiency

### Serve 10x more patients

Let the AI companion handle the everyday questions, follow-ups and triage.

### Focus only where you're needed

You interact when your expertise creates real impact – not when it can be solved by the companion.

### Cut admin, boost clinical time

Automated journaling, summaries and structured patient inputs save hours each week.

### Scale without hiring more staff

Grow your practice sustainably without expanding your team.

## Improve experience

### Patients feel heard and seen

They share their full Passport – every context, every history – and you arrive already knowing them. No time wasted explaining; you pull up exactly what you need, and the meeting starts where the medicine is.

### Every session ends with an artifact

Not a memory. A record the patient takes home, chats with, and brings back. A record that seamlessly integrates in their health goals and plans.

### The relationship compounds

Context stops being lost between visits. Continuity, without your inbox carrying it.

## HEALTHCARE IS CHANGING

# The shift toward preventive, personalized health opens new opportunities for clinicians

Advances in technology have fundamentally changed how people engage with their health. Today, individuals have access to tools that can analyze symptoms, interpret health data, and provide early indications of potential illness. For many patients, this has become the starting point.

Instead of entering the healthcare system only when they are sick, people are increasingly seeking guidance earlier – trying to understand symptoms, risks, and what they can do to stay healthy.

### This shift opens a new opportunity for clinicians

By being accessible to patients between traditional visits, doctors can move from episodic treatment toward ongoing guidance. Through continuous 1:1 dialogue, healthcare can focus less on reacting to illness and more on supporting lasting changes in health.

Preventive care becomes something that happens over time – not only when a patient enters the clinic.

## OLD vs NEW MODEL

### Reactive, illness-driven healthcare

Healthcare traditionally begins when a patient becomes ill. Care is delivered in isolated episodes focused on treating the immediate problem.

#### 1. Symptoms appear

The patient feels unwell and schedules an appointment with a doctor.

#### 2. Doctor consultation

The patient meets the doctor in person or online to discuss symptoms.

#### 3. Treatment is provided

The doctor prescribes medication or provides a referral to a specialist.

#### 4. The episode ends

The patient goes home. If the condition does not improve, the patient must schedule a new appointment and the process begins again.

#### Result

Care is reactive and focused on treating illness rather than improving long-term health.

### Continuous, preventive healthcare

Advances in technology allow healthcare to start earlier and continue between visits, enabling doctors to guide patients over time.

#### 1. Early symptom exploration

The patient uses AI tools to research symptoms and receives an initial indication of possible conditions.

#### 2. Data-supported communication

The patient shares symptoms, questions, and health data with their personal doctor.

#### 3. Immediate care when needed

The doctor provides diagnosis, prescriptions, or referrals for acute health issues.

#### 4. Ongoing health guidance

Through continuous 1:1 communication, the doctor supports the patient with guidance, follow-ups, and preventive health planning over time.

#### Result

Healthcare becomes continuous, helping patients improve their health, not just treat illness.

# How to tap into the paradigm shift of 1:1 communication

The future of communication is personal. As self-help increases, so does the demand for access to professionals with real expertise.

Users expect instant, relevant, one-to-one dialogue. Knowledge alone is not enough – people move forward when guidance comes from trusted human authorities who provide clarity and reassurance.

## THE BUILDING BLOCKS OF FUTURE 1:1 COMMUNICATION

AREA OF EXPERTISE & KNOWLEDGE

### Your professional scope configured

Define your expertise and clinical approach to ensure interactions are grounded in your professional practice.



DAILY INBOX

### Where dialogue turns into actions

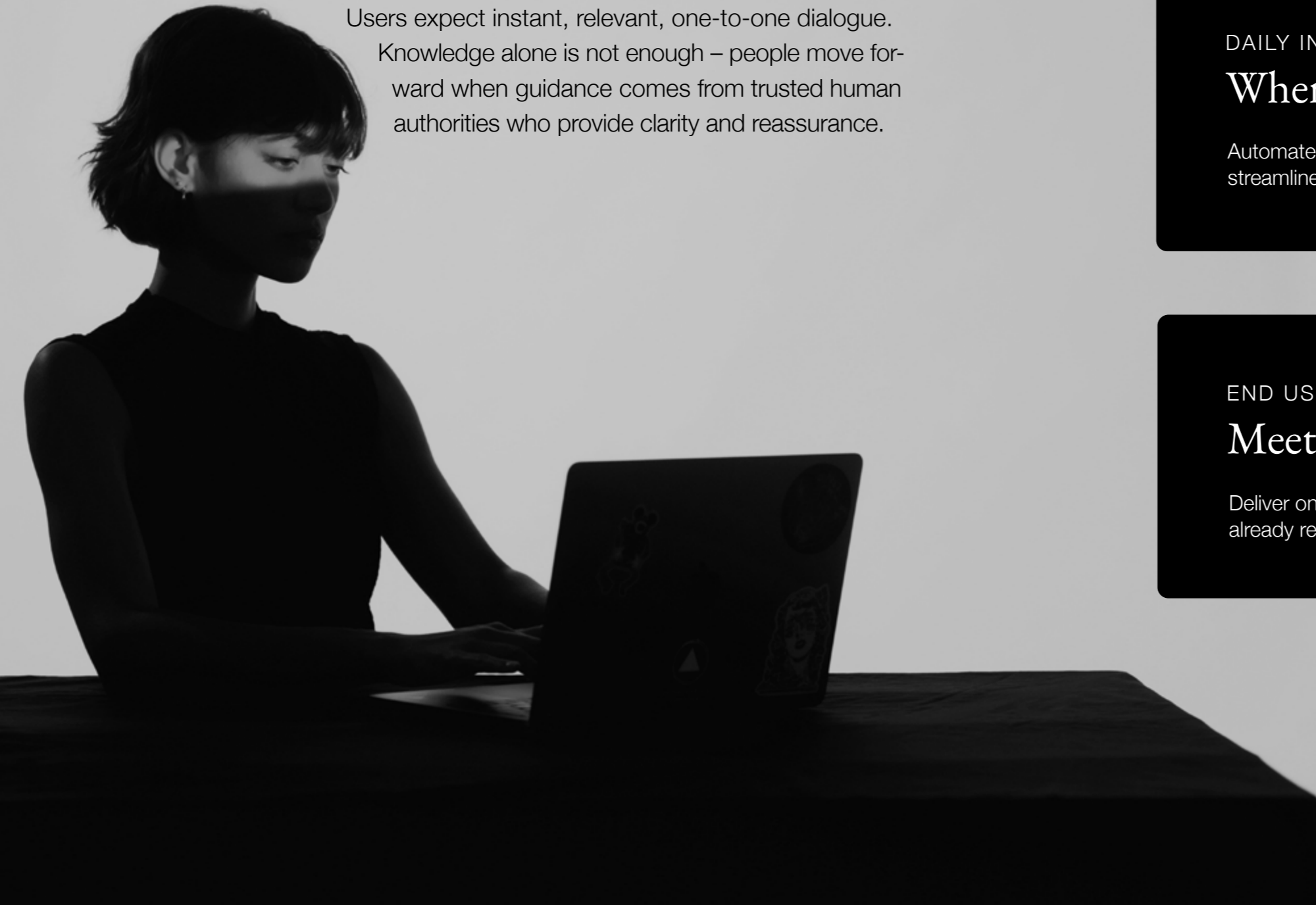
Automated dialogue, intelligently prioritised – a focused inbox that streamlines your work, saves time, and elevates every interaction.



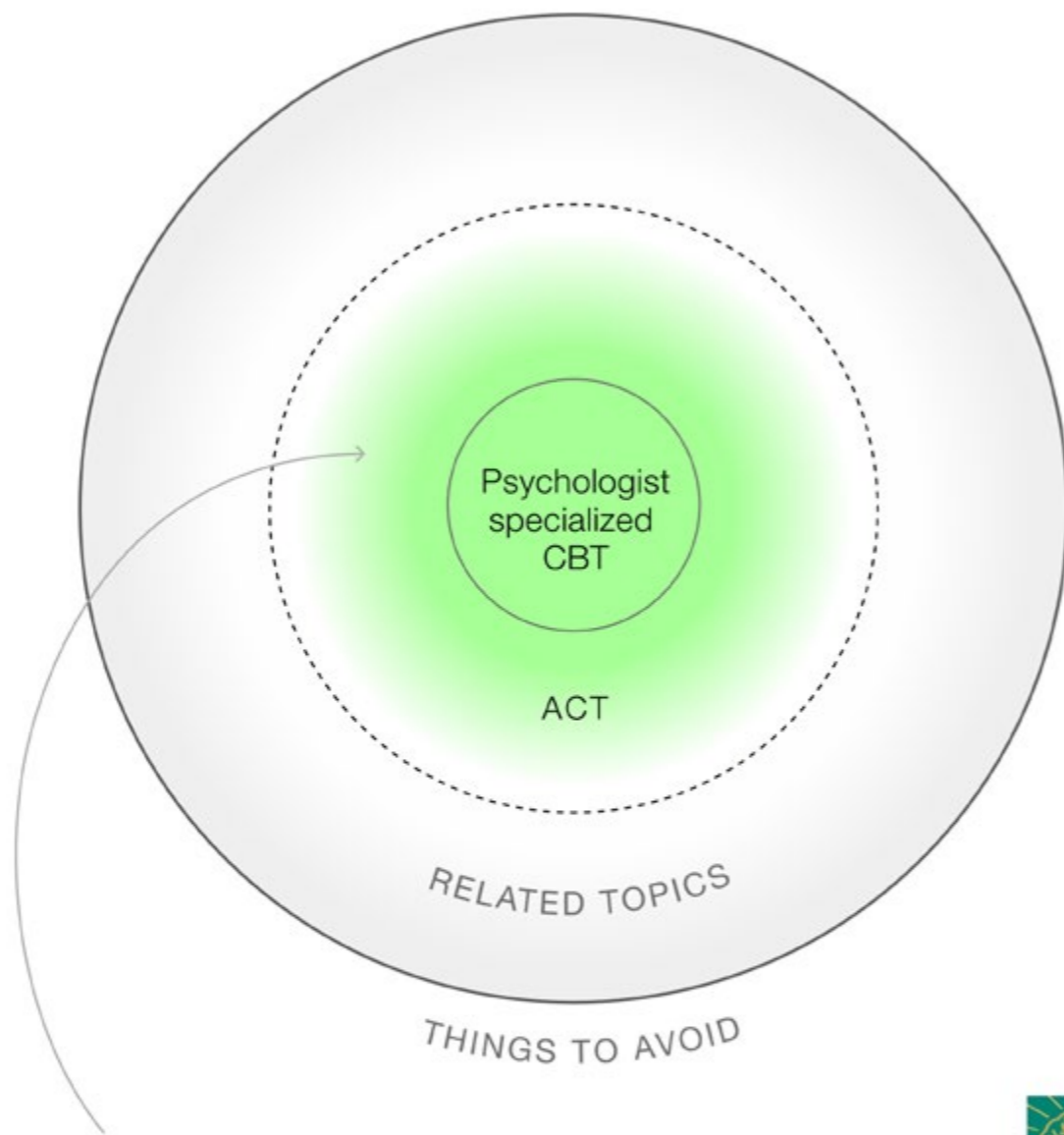
END USER DIALOGUE

### Meet users where they already are

Deliver one-to-one dialogue through the transport layers users already rely on – SMS, WhatsApp, Signal, Slack, and more.



# Define your area of expertise



## Then add your unique content

By adding domain-specific or proprietary material, you define how the conversation works and establish a position that no one else can replicate.



# Your voice amplified

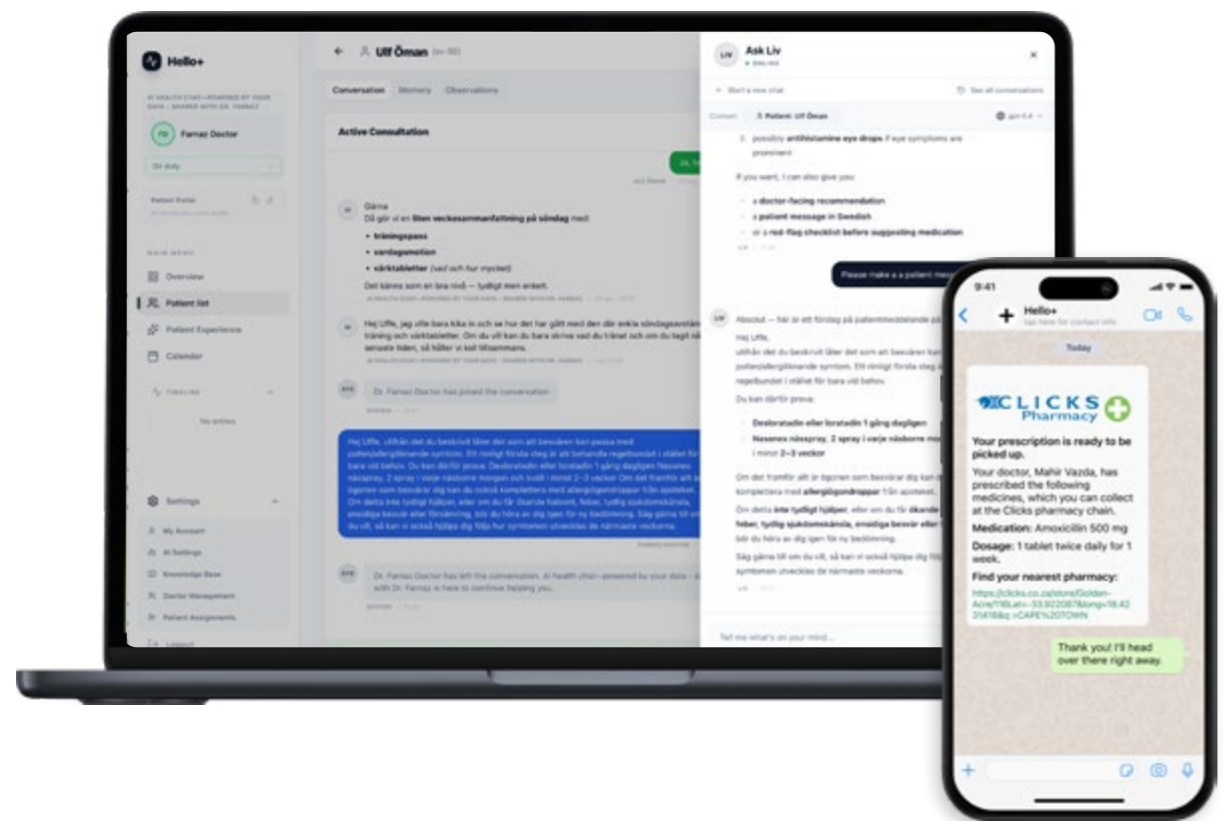
Set up automatically. Ready in minutes. Your dialogue engine goes beyond AI configuration, shaping a complete system around your way of communicating.

Everything that defines your voice and way of working is brought together: brand identity, visual expression, professional expertise, methods, tone of voice, and clear communication boundaries. The setup also accounts for who you are speaking to, what each interaction should achieve, and how success is measured.

BRAND NAME	BRAND COLORS	TONALITY
PROFESSION & KNOWLEDGE		GUIDELINES
AUDIENCE	COMMUNICATION PLAN	
TRIGGERS	ACTIONS	

The dialogue engine follows real journeys, not static scripts. It understands when to engage, what triggers a conversation, and which actions to take, whether that means responding, alerting, or moving the dialogue forward.

The result is an AI that communicates on your behalf in a way that feels consistent, intentional, and true to you – across every 1:1 interaction.



### BOOKINGS AND SCHEDULING

# The platform handles scheduling

Turn complex booking flows into a simple conversation. Hello connects to the most common calendar systems and automatically finds available time slots based on the availability you define.

Instead of navigating forms, filters, and scheduling interfaces, patients can simply describe what they need in natural language. The AI handles the coordination, suggests suitable times, and books appointments directly into your calendar.

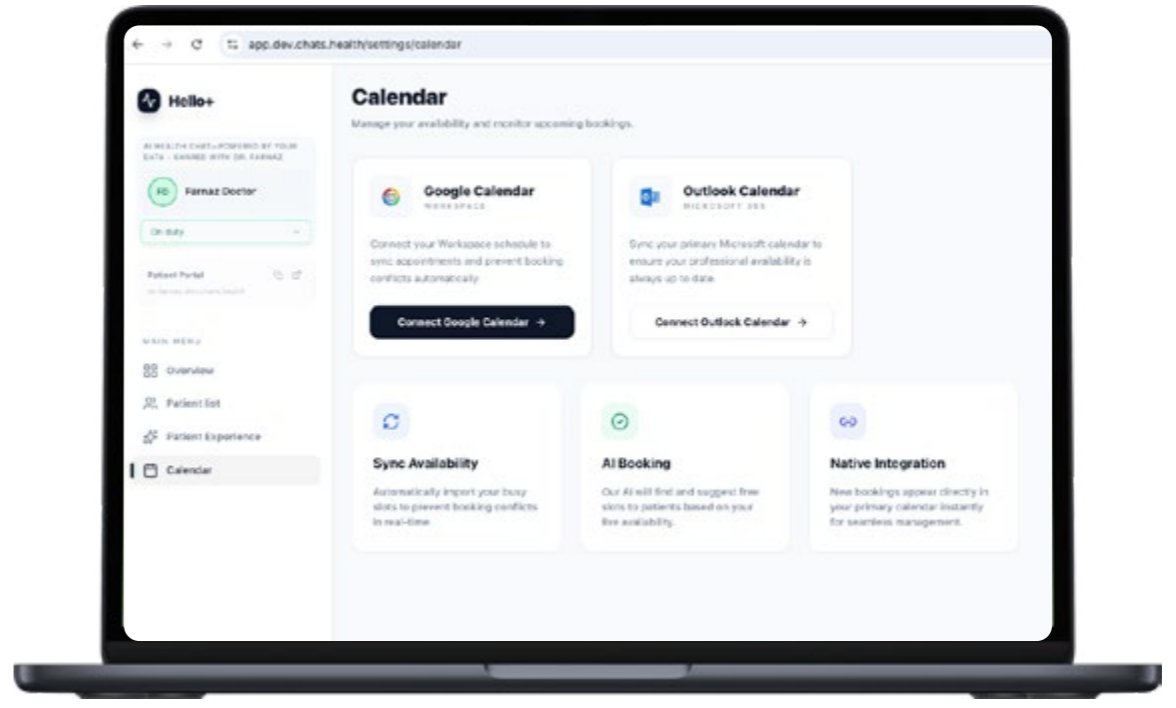
- Connects with the most common calendar platforms
- Books only within your predefined availability
- Conversational scheduling instead of complex interfaces
- Reduces admin and missed bookings
- Creates a smoother patient experience from the very first interaction

### PRESCRIPTIONS & REFERRALS

# Speed up your prescription screenings and processes

The system streamlines the entire prescription process – from initial screening to final approval. Routine checks are automated, so doctors can review and sign off on prescriptions faster, with confidence that all safety steps have been covered.

At the same time, built-in safeguards help uncover fraudulent or inappropriate behaviors, such as repeated requests or conflicting medications. By combining automation with intelligent oversight, the system ensures prescriptions are both efficient and secure.





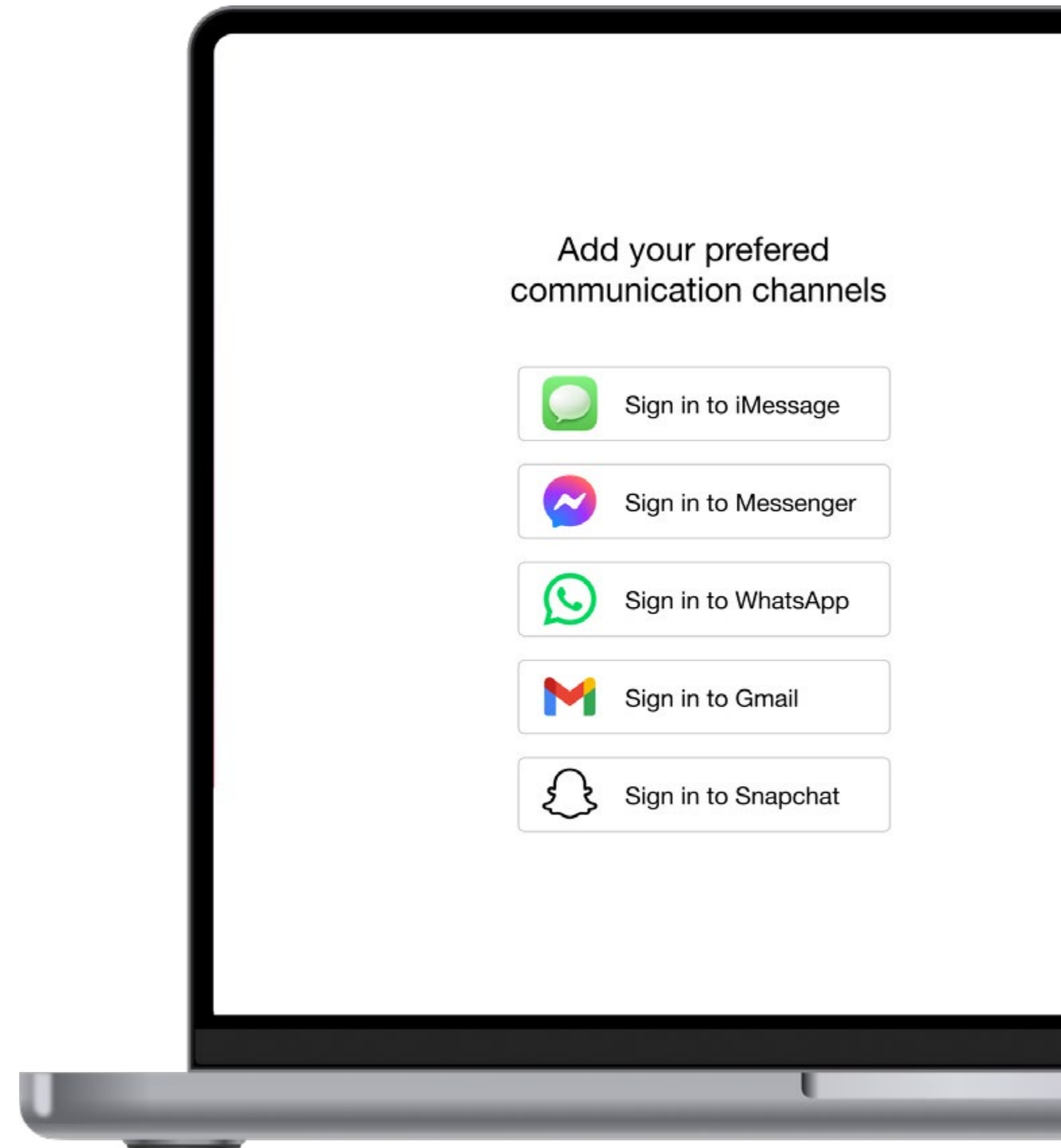
## Grow and nurture patient relationships through seamlessly orchestrated 1:1 dialogue

With Heilo all communication happens within one continuous conversation. As the dialogue evolves, the system automatically adapts – shifting between direct doctor interaction, AI-supported responses, independent AI, or private AI when appropriate.






From the patient's perspective, it always feels like a single, coherent experience. Behind the scenes, the right level of support is applied in real time, ensuring clarity, safety, and continuity throughout the entire care journey.


## Every channel. One thread

Move seamlessly between chat, SMS, email, apps, or consultations without losing context. Every conversation, result, and note becomes part of your evolving health story – connected across platforms and tailored to you.



### Add your preferred communication channels

-  Sign in to iMessage
-  Sign in to Messenger
-  Sign in to WhatsApp
-  Sign in to Gmail
-  Sign in to Snapchat



*“Heilo has completely changed how I handle patient communication. Everything is documented automatically, and I can find any conversation in seconds. It saves me hours every week – and allows me to go from 100 to 1,000 patients without adding staff.”*

MAHIR VAZDA  
Internal Medicine Physician

END USER DIALOGUE

# Amplify your impact through better collaboration





HARVARD  
BUSINESS  
REVIEW  
March-April 2027

Why you will live well  
for longer than you ever  
thought possible

## The Holy Grail of Health

Every society has chased the same dream: to live longer and to live better. Egyptian pharaohs poured fortunes into tombs and preservation rituals, hoping to carry their bodies into eternity. Qin Shi Huang, China's first emperor, sent expeditions for an elixir of immortality. European monarchs bankrolled alchemists in search of the philosopher's stone. Ponce de León crossed oceans in pursuit of a fountain of youth. Indian and Persian rulers commissioned elixirs, tonics, and yogic practices to stave off decline. And in recent decades, billions have been poured into longevity biotech and cryonics. These are modern echoes of the same quest.

For most of history, this pursuit was fantasy. Lifespan crept upward, but healthspan – the years we spend truly well – lagged behind. Humanity learned to extend survival, but not vitality. And despite extraordinary advances in biology and medicine, the system of health in most nations has not closed that gap.

*The Three Building Blocks of Healthcare will define this new era. These are not incremental reforms or digital upgrades; they are the foundation of an entirely new approach to human health – one that understands, predicts, and directs the cycles of life itself.*

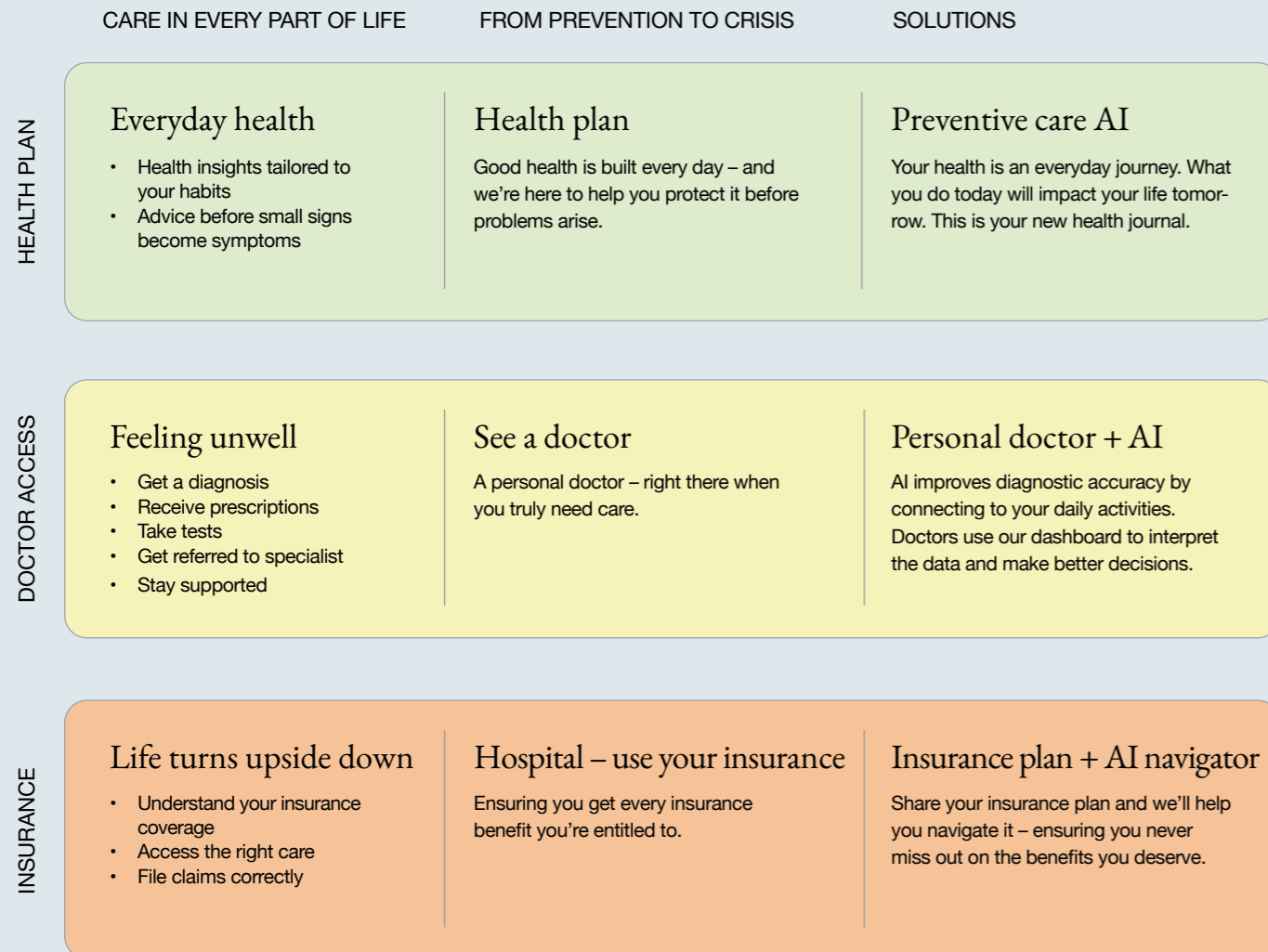
The uncomfortable reality is that the system underlying modern medicine was never designed around people. It was built around institutions: hospitals, regulators, insurers, pharmaceutical companies, and billing codes. The system is episodic, reactive, and transactional. Indeed, this system is not designed to keep you healthy. It is designed to manage your illness. That is a noble mission in moments of crisis – a cancer patient guided through remission, a heart-attack survivor stabilized by an emergency team, an ALS patient kept alive on a feeding tube. These are miracles. But they exist in the paradigm of reactive care, not in the pursuit of vitality.

Now, a new kind of actor is emerging. Across industries, AI tools already book travel, trade stocks, manage supply chains, and even write software. At their core, these agents perceive environments, make decisions, and take actions autonomously to achieve goals. In health, similar technology will perceive your biology as its environment. It will track how sleep fuels recovery, how recovery shapes performance, how performance generates stress, and how stress cycles back into sleep. But the technology won't stop at observation: it will intervene, nudging behaviors, adapting routines, and even initiating care when risk rises. In this way, new technology will transform hidden feedback loops into an intelligent, always-on system for extending vitality and preventing crisis.

This is the threshold we now face: the AI epoch of health. Foundation models – trained on massive, unstructured data, reasoning across modalities, personalizing to individuals, and predicting trajectories – make possible what no pharaoh, emperor, or alchemist could have imagined: a truly adaptive system for lifelong well-being.

The Three Building Blocks of Healthcare will define this new era. These are not incremental reforms or digital upgrades; they are the foundation of an entirely new approach to human health – one that understands, predicts, and directs the cycles of life itself.

## THE THREE BUILDING BLOCKS OF HEALTHCARE



vention. Hospitals fill beds; pharmaceutical firms thrive on chronic prescriptions; insurers hedge risk instead of eliminating it.

Data is episodic. A “medical record” is a handful of test results and physician notes scattered across years. It is not a living picture of a human body.

Technology debt is crippling. Legacy systems cannot integrate multimodal AI that requires continuous streams of data. Culture resists change. Incumbent institutions are structured to protect existing revenue streams, not to reinvent themselves.

*The old model is crumbling because its core incentives, data structures, and culture are misaligned with what health truly requires: Incentives are misaligned.*

Human error remains unavoidable. Medication mistakes, diagnostic delays, and broken feedback loops cost millions of lives each year – not out of malice, but because no one can process the complexity of modern health alone.

Could the incumbents rebuild the system themselves? In theory, yes. In practice, no. They lack the data integration, incentives, and agility. By the time they try, new models will already be dominant. We have seen this story before. Retailers could not out-Amazon Amazon. Taxi companies could not out-Uber Uber. Legacy media could not out-Netflix Netflix. Healthcare incumbents will not out-innovate platforms that are built from the ground up with intelligence, personalization, and automation at their core.

## Transforming how we experience care

The defining difference of the new era is that it flips healthcare on its head. Today, health infrastructure delivers services to individuals. Tomorrow, individuals themselves become the infrastructure. Care will no longer be episodic and institution-centric but truly centered within each person, powered by continuous biometric signals that their own bodies produce.

That is the fundamental shift: the individual becomes the hub of the system, not a passive node within it. Healthcare moves from reacting to crises to preempting them, with new technology translating the body's signals into real-time intelligence that powers care. For individuals, the experience will be transformative. What once required waiting for symptoms, scheduling appointments, and episodic treatment will become a continuous partnership with AI-enabled companions working silently in the background of daily life. Care will feel less like a transaction and more like an ongoing dialogue with one's own biology—mediated by technology that never sleeps.

## Why the old system cannot survive

What most call “healthcare innovation” today is a thin digital skin stretched over a broken foundation. Electronic health records, telemedicine portals, and automated claims processing are not paradigm shifts. They are cosmetic patches to a structure built for a different time.

Globally, healthcare costs are surging while outcomes stagnate. Chronic diseases are increasing, populations are aging, and vast inequalities persist. Despite technological progress, societies are spending more while gaining fewer healthy years. The underlying problem is not access alone – it is architecture.

The old model is crumbling because its core incentives, data structures, and culture are misaligned with what health truly requires: Incentives are misaligned. Systems profit from treatment, not pre-

## THE TRANSFORMATION WILL INCLUDE

**No more annual check-ups.** Continuous monitoring across sleep, recovery, stress, blood pressure, hormones, cognition, diet, and mood will create a living health record that updates in real time.

**Intervening before crisis.** Early physiological precursors to disease will be detected automatically, mobilizing care before symptoms even appear.

**More precise recovery.** The system will interpret healing signals unique to your physiology and tell you when your body is ready to resume activity – preventing setbacks and accelerating rehabilitation.

**Personalized prescriptions.** Treatments will be tailored to your genetic, biochemical, and lifestyle profile, reducing adverse drug events and trial-and-error medicine.

**Everyday direction, not abstract advice.** Guidance will arrive exactly when needed – skip an espresso if cortisol is high, step outside for sunlight when circadian rhythm falters, or seek care when biomarkers show infection.

Agents as advocates. Intelligent agents will act as round-the-clock health advocates, translating data into clear next steps and automating what can be automated.

This is what it means to live within the Three Building Blocks of Healthcare—a system that is always-on, preventive rather than reactive, and personalized instead of generic.

### When you get ill: The power of a personal doctor – and an intelligent partner

Even in a world of intelligent monitoring and preventive systems, there will be moments when the body falters. Accidents happen. Infections strike. Genetics assert themselves. In those moments,

nothing replaces the human presence of a doctor who knows you. Your personal doctor, working hand in hand with your intelligent health system, becomes the perfect combination of empathy and precision. The technology detects changes, analyzes patterns, and proposes solutions; the doctor interprets, contextualizes, and cares. Together, they provide the most personal form of medicine humanity has ever known.



When you fall ill, your doctor already has access to a complete, living record of your biology – not just a list of symptoms, but the full context of your sleep, stress, habits, and recovery. That means faster diagnoses, more accurate treatments, and truly personalized medicine. The doctor prescribes what is needed, monitors progress in real time, and works with the system to adjust care as your body heals.

Technology may track the heartbeat, but the doctor still steadies it. Together, they embody the future of care – a partnership between human intuition and machine intelligence, built not to replace one another but to amplify each other. In illness, as in health, this alliance ensures that you are never alone.

*Together, they embody the future of care – a partnership between human intuition and machine intelligence, built not to replace one another but to amplify each other.*

Over time, as governments and health authorities gain confidence in this new paradigm, the personal AI itself will become a certified caregiver – authorized to make primary diagnoses, issue prescriptions, and manage recovery autonomously. Doctors will focus their expertise where it matters most: on the most complex, rare, or uncertain cases; on developing new therapies; and on advancing the boundaries of medicine.

This evolution will not diminish the doctor's role – it will elevate it. By entrusting everyday care to intelligent systems, humanity frees its greatest medical minds to push discovery forward, turning health from a reactive service into an ever-advancing science. Yet even with this progress, technology and intelligence cannot eliminate every risk – and when a crisis strikes, protection still matters.

## When Life Turns Upside Down: The Need for Protection and Insurance

Unfortunately, no matter how advanced prevention becomes, you still need insurance. You need the safety net. Life will always be unpredictable. Accidents happen. Illness strikes without warning. Genetics and chance still play their part. And when that happens, you need protection – access to hospitals, specialists, and treatment – to make sure that one moment of crisis doesn't destroy everything you've built.

The Three Building Blocks of Healthcare do not eliminate the need for emergency medicine; they make it more effective. Hospitals will remain the sanctuaries where complexity is met with expertise, where surgery, intensive care, and advanced treatment save lives.

Yet the reality is that the majority of the planet is uninsured and lacks reliable access to hospitals. In many countries, healthcare is financed through taxation, but those systems are straining under demographic pressure, rising costs, and inefficiencies. In others, access to private insurance remains a privilege reserved for the few. For billions of people, one accident or illness can destroy a lifetime of progress. The world is hard for those without the cash to protect themselves.

That is why a new model is needed – one that is both intelligent and fair. Hello will help you navigate the system you are entitled to, ensuring that you receive the benefits and care already available to you, while also providing access to insurance that is transparent, data-driven, and personalized.

Your coverage will reflect your real health journey – your habits, recovery patterns, and risk profile – not arbitrary categories or outdated averages. Premiums will adjust dynamically, based on what you can afford and how you live. The goal is not to punish risk but to reward responsibility, expanding protection to those who need it most.

*The goal is not to punish risk but to reward responsibility, expanding protection to those who need it most.*

In this way, Hello bridges the gap between prevention and protection. It ensures that everyone – not just the wealthy or well-connected – can face life’s uncertainties with dignity and security. No matter how advanced prevention becomes, every person deserves assurance that when catastrophe strikes, care awaits. This is the second half of a humane system: technology keeps you healthy; protection ensures you are not abandoned when you are not

## The technical advances that make this moment possible

For decades, digital health promised transformation but delivered only fragments. What sets this moment apart is that the enabling technologies have finally converged. The convergence of multiple breakthroughs now makes the Three Building Blocks possible. Each is powerful alone; together they redefine health itself:

Integration of multimodal data and computation. New model designs – transformers, multimodal embeddings, self-supervised learning – align signals across physiology, behavior, and environment, uncovering meaning from billions of unlabeled data points.

Advances in reasoning, explainability, and memory. AI can now interpret trajectories and causality across time, explaining why changes occur and integrating years of history for ever-richer insights.

Intelligence at the edge. On-device inference allows instant, context-aware feedback – guidance that travels with you, not after you.

Together, these advances form the technological backbone of the Three Building Blocks of Healthcare – proactive, personalized, and trustworthy intelligence that operates at human speed.

## The Societal Consequences

This is not another wave of digital health—it is a fundamental rewiring of how societies pursue vitality, performance, and longevity. Entire industries will shift. Cultural norms will evolve. Governments will face new choices.

**Dynamic insurance.** Risk measured in real time will make premiums transparent and personalized, incentivizing prevention while maintaining protection.

**Precision-driven pharmaceuticals.** The industry will pivot from managing chronic conditions to preventing them, using real-time data to design adaptive treatments.

**Policy disruption.** Governments will choose between defending incumbents or embracing the new paradigm. Some will subsidize transformation; others will fall behind.

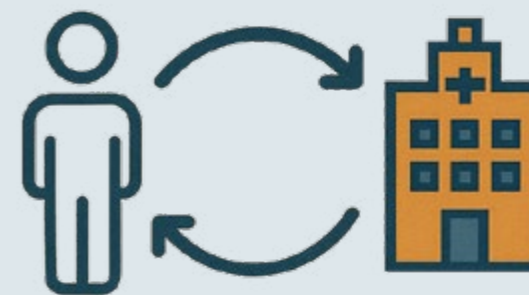
**Healthspan accessible to all.** Intelligent health systems can leapfrog physical infrastructure, narrowing global disparities just as mobile phones once did.

**Longer, healthier lives.** By continuously sensing physiology, predicting risks, and intervening in real time, humanity will compress morbidity and extend vitality on a scale once thought impossible.

## The Result: More Healthy Years

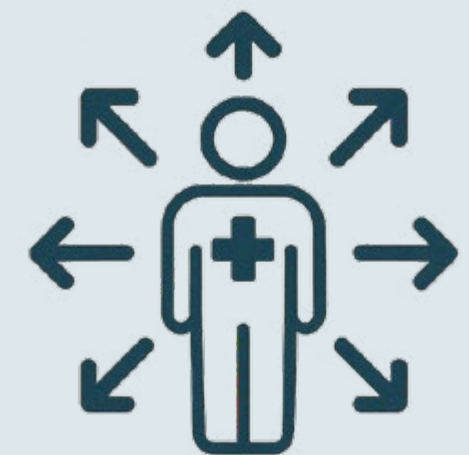
Many organizations will attempt to build parts of this new foundation, but success will belong to those who can fuse continuous data, advanced AI, and human-centered design into daily, trusted engagement. It is easier to envision than to construct – but it will exist soon. Ultimately, this trans-

### TODAY'S SYSTEM OF SICKARE



Today's healthcare system is reactive and time-intensive: relying on patients to express concern and seek care, before providing treatment.

### THE FUTURE OF HEALTHCARE



The Health Operating System will confer notifications, treatment, and care directly within the individual: biometric signals will themselves initiate care and treatment.

formation is bigger than any company, technology, or government. It is about completing humanity's oldest pursuit: the quest for vitality.

Health is not a doctor's visit, a billing code, or a pill prescribed after symptoms appear. Health is a continuous state – dynamic, adaptive, and improvable. For the first time in history, we have the technology to measure it, model it, and improve it at scale.

A recent global analysis found that while lifespan continues to rise, healthspan lags behind – leaving millions to endure decades of poor health, disability, or chronic illness. Yet a slowdown in aging that adds just one healthy year to human life is valued at \$38 trillion to society; a ten-year gain is worth \$367 trillion. The social return on even a single healthy year is immense.

Beyond the numbers, the truth is deeply human. One more year of health means one more holiday with family, one more birthday celebrated, one more chance to live fully. For an individual, that year is priceless. For humanity, multiplied by billions, it is the Holy Grail.

For centuries, pharaohs, emperors, and explorers sought this prize in vain. Today, it is within reach. The next evolution of healthcare will not just connect us or make us more productive—it will extend our healthspan.

## The Three Building Blocks of Healthcare

In the end, the future of human health can be understood through three simple but transformative building blocks. Together, they redefine what it means to live well. The first is prevention – an intelligent, continuous system that perceives your biology in real time, predicts risks before they surface, and guides you toward better choices every day. Prevention is the quiet force that keeps you in balance, translating data into action long before illness takes hold.

The second is a personal doctor – not a distant authority, but a true partner. When you fall ill, your doctor and your personal AI work in concert: empathy meeting precision, intuition guided by information. They understand not only what you are experiencing, but why, and how to bring you back to health.

The third is insurance – the safety net that ensures no one faces catastrophe alone. It is the promise that when life turns upside down, care is within reach. Not an abstract policy, but a fair, adaptive system that protects every individual according to their reality and means.

These three pillars – prevention, personal care, and protection – form the architecture of a new health era. They connect what has always been fragmented and restore what has long been missing: a human-centered system built around people, not institutions. Together they replace fear with foresight, isolation with intelligence, and inequality with inclusion.

Hello unites these building blocks into one living network. It listens, learns, and acts – protecting you in sickness, guiding you in health, and empowering you to live longer, better, and fairer.

Hello will transform the world's relationship with health. It will extend life, expand access, and bring dignity to billions. It will make vitality universal – not a privilege, but a right. ●

*These three pillars – prevention, personal care, and protection – form the architecture of a new health era. They connect what has always been fragmented and restore what has long been missing: a human-centered system built around people, not institutions.*

Be the the artist,  
your brand, your price,  
your creative freedom.

We will be your platform.



# Heilo

Better health together