

Raise your hand

If you have
Health Insurance provided
by your workplace.

Keep your hand raised

If you use all your
Health Benefits for
a financial year

Put your hand down if you dont.

77%

**Canadian professionals
don't fully utilize
benefits offered by
their employers.**

Meet Ben Ten. *Busy and Uninformed.*



He's a

28 Male

who lives

Toronto

and has a partner

Married

He works as a

Project Manager

and earns

\$87k annually

Ben is a **busy dad** who knows he has workplace benefits but only uses the basics (health, dental for family). **Overwhelmed by complexity and lacking time**, he misses out on other potential benefits due to a need for simpler, more accessible information relevant to his busy life.

He wants to...

■ **Maintain Family Health and Well-Being**

■ **Minimize Time and Effort on Non-Core Activities**

■ **Avoid Unnecessary Stress and Hassle**

■ **Potentially Achieve Better Health and Well-Being**

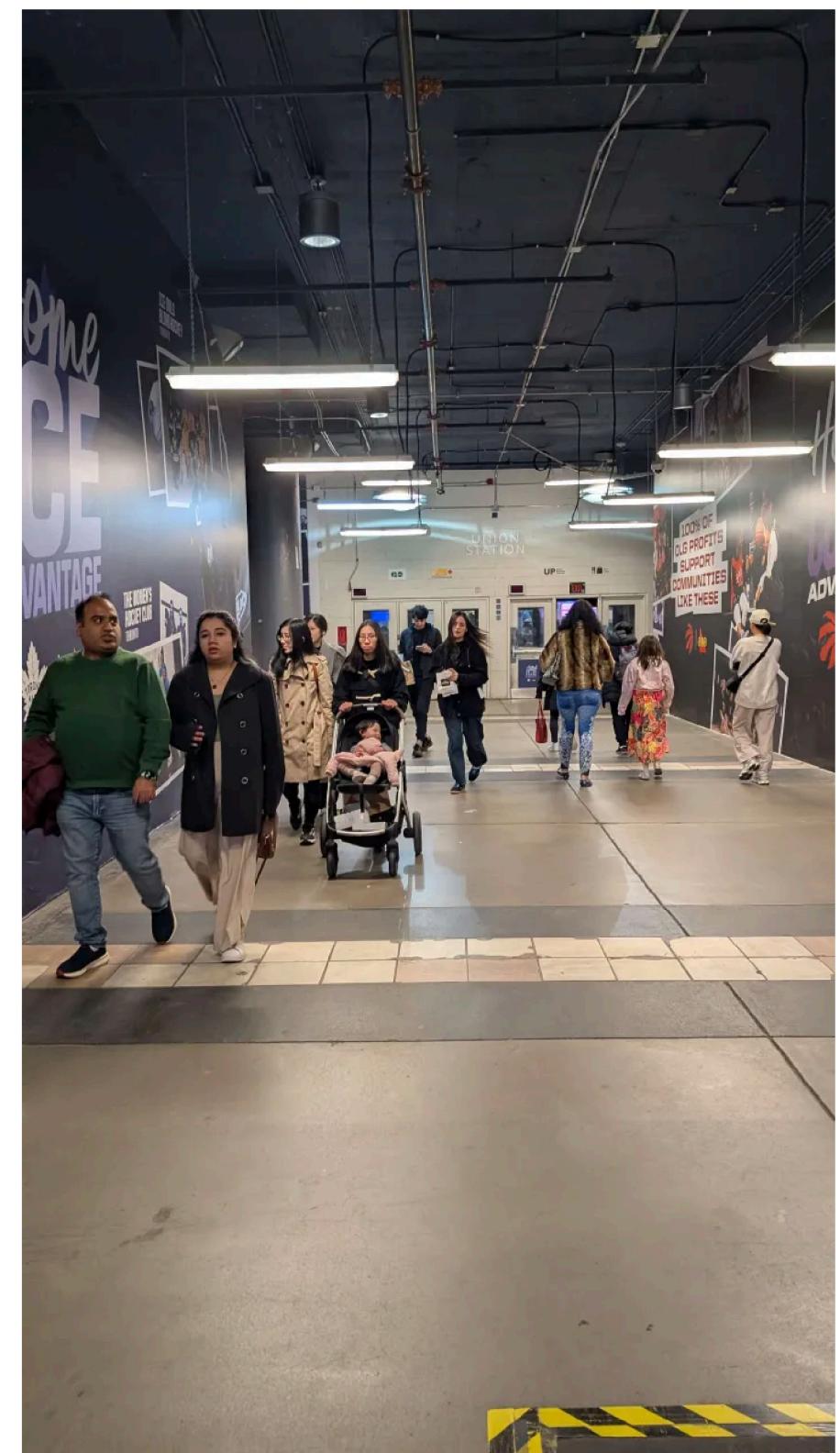
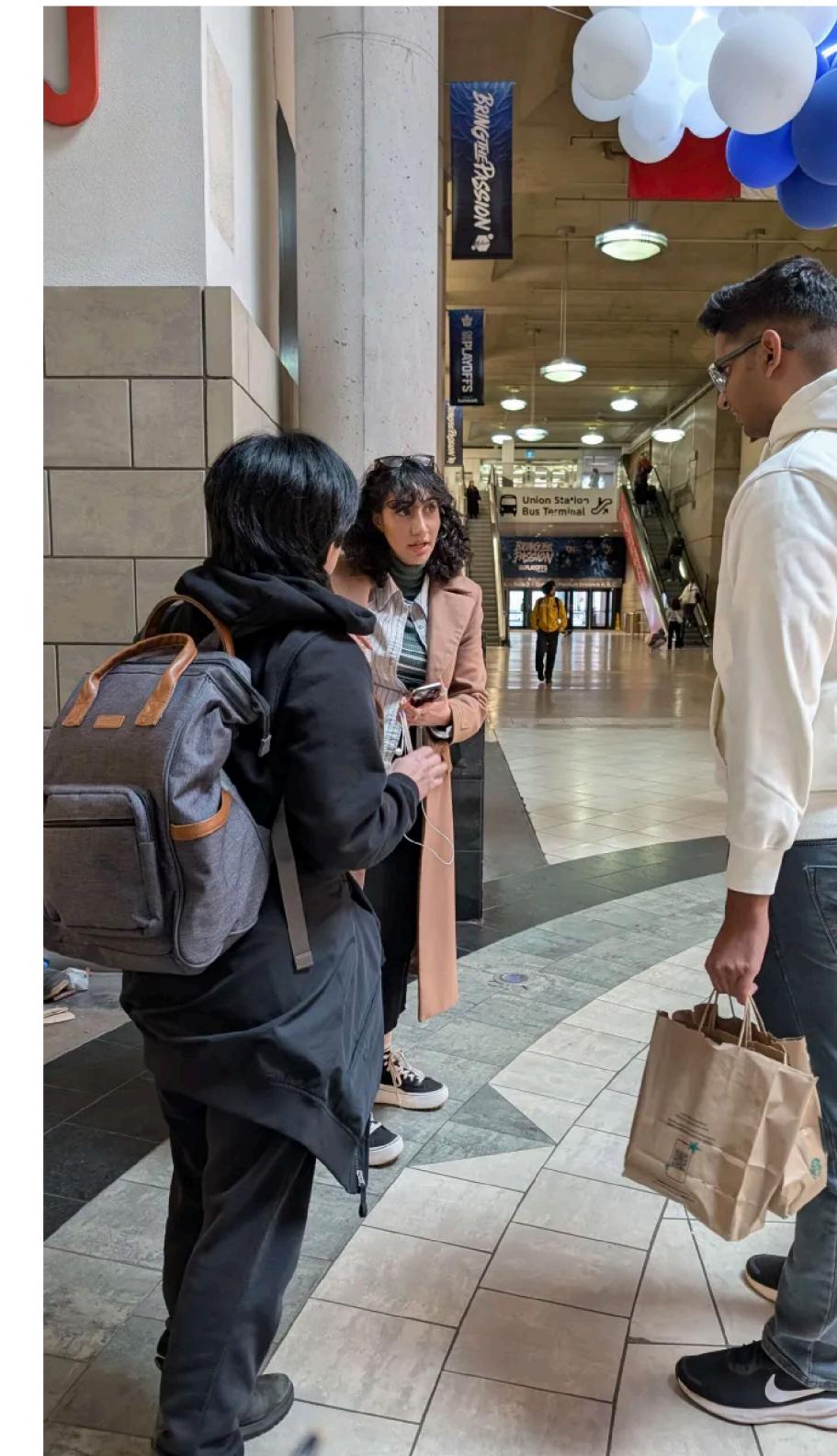
■ **Financial Responsibility**

■ **Be a Good Provider for His Family**

He's frustrated about...

- ◀ **Cognitive Overload and Information Fatigue**
- ◀ **Lack of patience to understand benefits**
- ◀ **Misses opportunities for preventative care, or wellness initiatives**
- ◀ **Avoids seeking help for stress, burnout, or other mental well-being challenges,**
- ◀ **Financial Uncertainty and Fear of Unexpected Cost**
- ◀ **He is unaware of benefits available to him**

He's not alone...
Through user interviews outside and inside.



He's not alone...

Through user interviews *inside and outside*

Awareness of benefits depends on the person

People find it tedious to go through all the documents

Most people found the claims process fairly straightforward and would submit claims online.

Finding a provider that is within the approved insurance network can be a challenge which may lead to claim denial.

Many people do not use all their benefits unless they have a valid reason to

HR is responsible to inform about benefits.

Vision, insulin, and dental benefit coverage maybe limited/not covered

Many people find benefit coverage is limited and not enough with some users being concerned about denied claims.

Students & couples often merge benefits with partners/parents to optimize coverage.

It leads to

Higher healthcare costs

Reduced value perception of benefits

Which leads to

Increased healthcare burden

Poor health outcomes

Wasted premiums that are already paid for

The main problem

Unused health benefits from coverage plan in Canada

It is because

Lack of awareness

Time constraints

Access Issues

Administrative barrier

Plans are complex and unclear

Busy Schedules

Financial misconceptions

Low perceived need

Complicated processes

Shortage of providers

Don't feel sick
Utilize for urgent care

Confusion about coverage & out of pocket costs

Long wait times

Difficulty finding providers

Which is because

Product & Services

Analyze insurance benefits to maximize usage and preventing future health issues & avoid unexpected costs

Pains

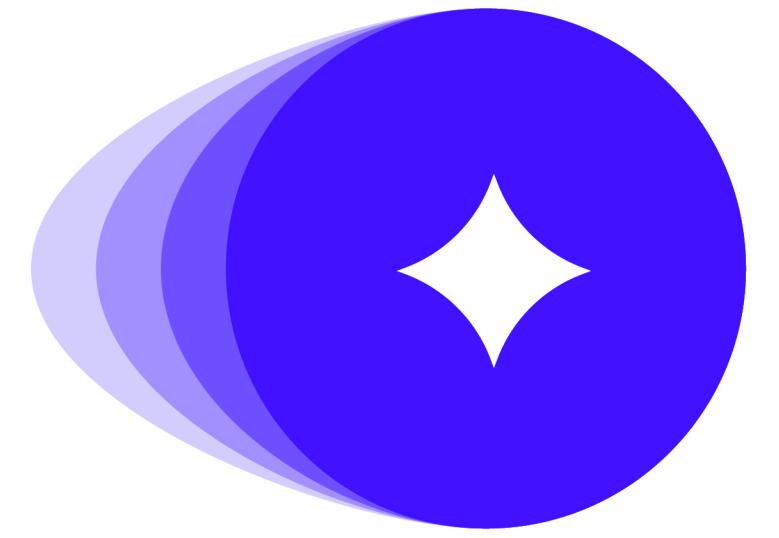
- Information overload
- Too busy to understand benefits
- Missed opportunities for preventative care, or wellness initiatives
- Financial Uncertainty and Fear of Unexpected Costs
- Not maximizing benefits

Gains

- Learn about preventative health measures
- Avoid burnout & improve mental well-being
- Learning of additional benefits available to them
- Maximize health benefits across plans

So How Might We...

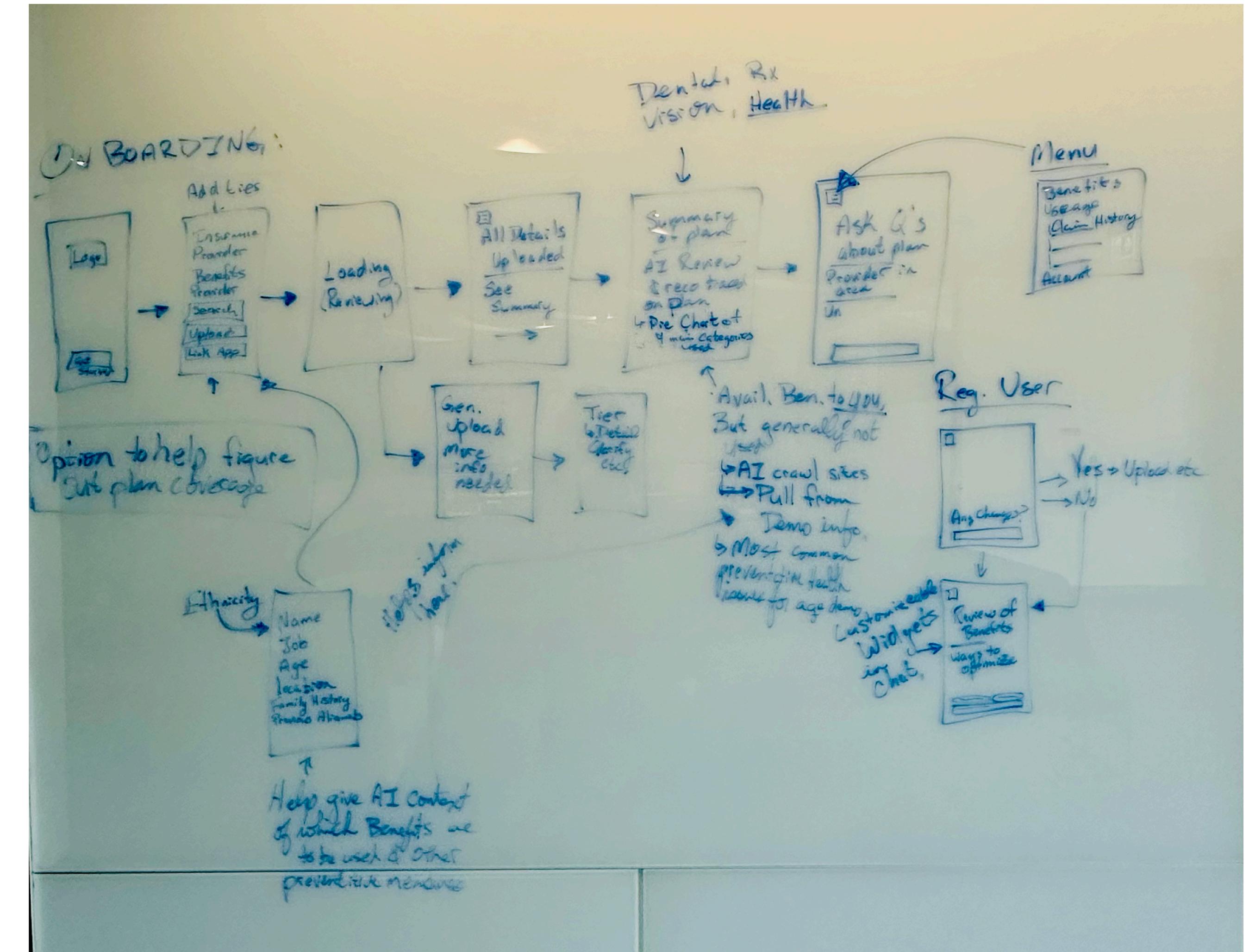
Make **healthcare benefits** more **accessible** and **understandable**, to busy working professionals, so they are empowered to proactively utilize them to **prevent future health issues**?



Insurease.

Navigate your Health Benefits with Ease

Insurease is an Gen AI-powered platform helps users effortlessly understand, track, and maximize their health benefits by parsing complex plans, identifying unused coverage, and providing personalized, actionable reminders. It simplifies healthcare navigation, reduces wasted benefits, and empowers smarter decisions.



Customer Segment

Individual employees with employer-sponsored health plans
HR departments (B2B2C)

Large corporations
Freelancers/self-employed with private health insurance

Key Partners

Health insurance companies (potential integrations)
Employers offering health benefits
Healthcare providers (optional integrations)
Data security & compliance partners
AI/ML developers

Key Activities

Develop & maintain AI/ML algorithms
Secure data ingestion & parsing of benefit plans
UX/UI development for clear plan navigation
Customer support
Ongoing compliance (e.g., HIPAA, GDPR)

Value Proposition

Personalized, AI-driven understanding of complex health benefits
Easy upload and interpretation of any benefits plan
Insights into unused benefits before expiry
Notifications/reminders to maximize benefits
Cost savings for users
Potential to reduce employer healthcare spending

Customer Relationship

Self-service onboarding with guided tutorials
Optional live chat or AI assistant
In-app feedback loops
Proactive notification system
Data-driven insights sent via email/app

Key Resources

AI/ML engine
Data engineers & scientists
Platform/software infrastructure
Secure cloud storage
Legal/compliance experts
Customer success team

Channels

Mobile app
Web platform
Partnerships with employers/HR
Partnerships with insurance companies
Direct marketing (B2C)
App stores

Cost

AI/ML development & maintenance
Data storage & processing (secure, compliant)
Platform hosting and infrastructure
Customer acquisition (marketing, partnerships)
Compliance & legal costs

Revenue Streams

Subscription fees (B2C: freemium, premium)
B2B licensing to employers/HR
White-label solutions for insurers
Optional consulting/insights for employers
In-app partnerships (e.g., clinics, wellness services)

**But did you know that our Busy Ben is not alone?
Through our user interview we also found other segments
would also benefit from Insurease.**



Students



Immigrants



**People who do
not have coverage/use
provincial healthcare**

So what are the next steps?

Future Features

- Providing support for appealing a claim rejection
- Support for submitting a claim
- Next appointment reminders
- Build out network of healthcare service providers

Introduction of premium tier

- Higher-end medical services
- Natural health & Wellness providers and tips
- Additional coverage recommendations from 3rd parties
- Claim denial support & deeper benefit analysis

Thank you



Sanvitti

Sam

Saarth

Kat

Shreya