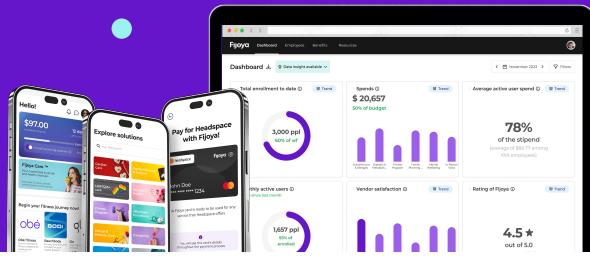


## One Page Executive Summary



### What is Fijoja

Founded in January 2023 following incubation at Team 8, Fijoja is a single-contract, pay-per-use platform providing employees with personalized, convenient access to thousands of health and wellness benefits, all without any administrative burden on employers. Employees can pay for these benefits using an employer-sponsored virtual debit card. Positioned at the intersection of digital health and fintech, Fijoja changes the way we consume and pay for healthcare.

### Our core team

Experienced entrepreneurs and executives in digital healthcare, fintech and B2B2C markets



**Baruch Levy**

Co-Founder & CEO



**Sagi Polani,**  
**DVM, PhD**

Co-Founder & CPO



**Mor Grisariu**

VP Payments



**Ayelet Gvirsman**

VP Product



**Rachel Caplin**

VP Business Development



**Yael Oshri**  
**Balla**

VP R&D

### The market

Our entry point is the employer-sponsored Point Solutions health and wellness benefits market which is \$32 Billion in size.

### The problem

Fijoja tackles the problem of point solution fatigue, where employers are burdened with high administrative costs and employees are left with limited, non-personalized benefit options. This leads to less than 10% utilization and over 90% of dollars lost on unrealized benefits.

### Revenue model

Employer subscription: minimum fee or per active user per month fee

Interchange: percentage of each payment

Vendor commission: percentage of each payment

### Achievements and business traction

Onboarding three Fortune 500 companies with potential of 20K users

Payment partnership with MasterCard

4 patents under submission

SOC2 Type2 certified and HIPAA compliant

### The Fijoja Platform

Fijoja platform was released January 2024 with:

An AI based recommendation engine

Frictionless payment infrastructure

Rich vendor access driving health and wellness equity

Plug and play customization for employers

As of now we offer 3000+ health and wellness services across 26 categories from day one, with technology to add new vendors within 1-3 business days based on market needs.

### Go-to-market

Our ideal customer profile (ICP) includes self-insured employers with 600 to 20,000 employees, as with Fijoja they will experience a significant improvement in benefits offerings without needing any additional resources.

We invite you to partner with us

Call: +972 54-590-0839

Email: [baruch@fijoja.io](mailto:baruch@fijoja.io)