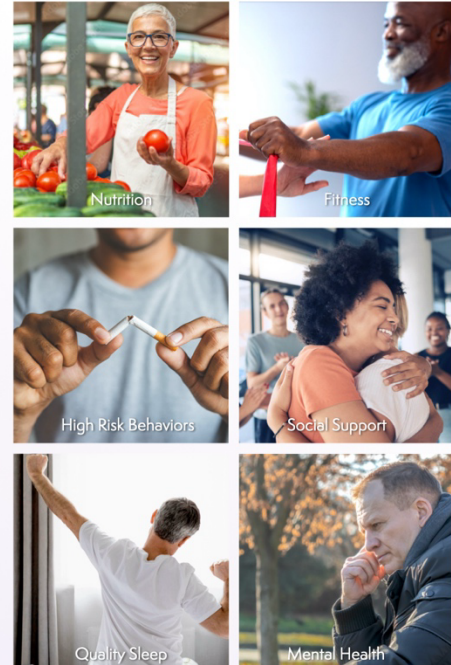
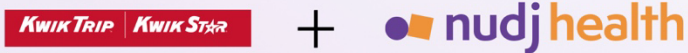


A Complete Platform for Whole Person Health Care for Kwik Trip

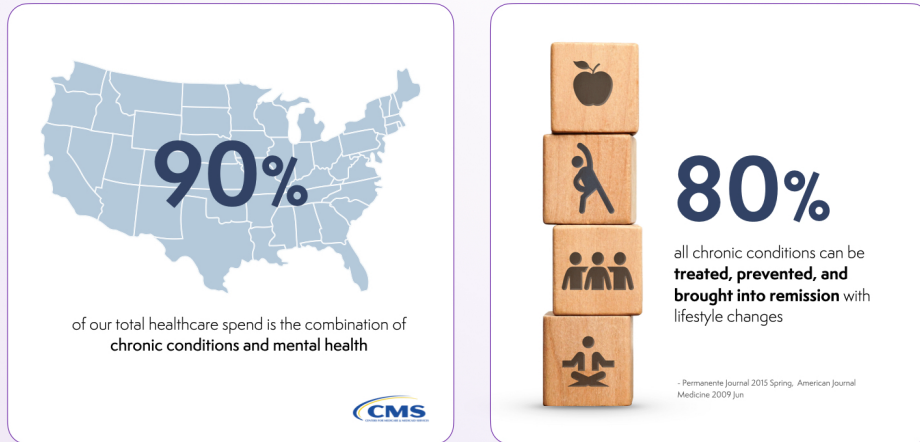


Executive Summary

For the last decade and a half, digital health has been one of the largest areas of investment in healthcare innovation — and it has not bent the curve on chronic disease outcomes or costs. Point solutions and wellness apps have multiplied, but they have not addressed the fundamental structural flaw underneath them: we treat obesity, diabetes, prediabetes, heart disease, and mental health as separate problems, in separate programs, when they are clinically interconnected and are risk factors for one another.

90% of national healthcare spend is due to the combination of chronic conditions and mental health. But 80% of those conditions can be treated, prevented and brought into remission with lifestyle changes.

The combination of physical conditions & mental health challenges are exploding costs.



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The fix is not another point solution. It is a whole person care approach — one that treats physical and mental health together, through a single interdisciplinary clinical team rather than a stack of disconnected vendors. This is the thesis Nudj Health is built on, and it is rooted in three core areas of clinical delivery:

- **Most chronic conditions do not come one at a time.** The patients who need the most care rarely have just diabetes, or just high blood pressure, or just chronic pain — they are living with several conditions at once, each one feeding the others. Yet the system still treats them in silos: a separate program for every diagnosis, a separate app, a separate care team. The result is fragmented care, frustrated patients, and rising cost for exactly the population that is hardest to reach.
- **Nudj starts from the root, not the diagnosis.** The conditions that drive most chronic disease share a common foundation — the daily patterns of how we eat, move, sleep, stay connected with others and manage stress. Instead of building a different program for every condition, Nudj delivers one unified evidence-based clinical operating platform that addresses that shared foundation and improves multiple conditions at the same time. One model. The whole person. Outcomes you can measure across the metrics that matter, from A1c and blood pressure to the downstream cost of avoidable care.
- **Whole person care is the foundational clinical operating system** — not another point solution. Most employers aren't short on health benefits; they're short on a foundation that ties them together. A diabetes app here, a weight management vendor there, an EAP on the side — each one managing a fragment, none of them accountable for the whole person or the whole cost curve. Nudj is built to be the clinical operating system underneath all of it: one interdisciplinary team capable of doing three things other point solutions can't — preventing chronic disease before it progresses, treating it when it's present, and bringing it into remission where that's clinically achievable

10 years of digital investment hasn't changed the cost curve.

FRAGMENTED STRATEGIES

Chronic disease "management"

Nutrition services

Fitness trackers

Blood pressure and weight monitoring

Mental Health apps

Wellness apps

WHY THIS FALLS SHORT

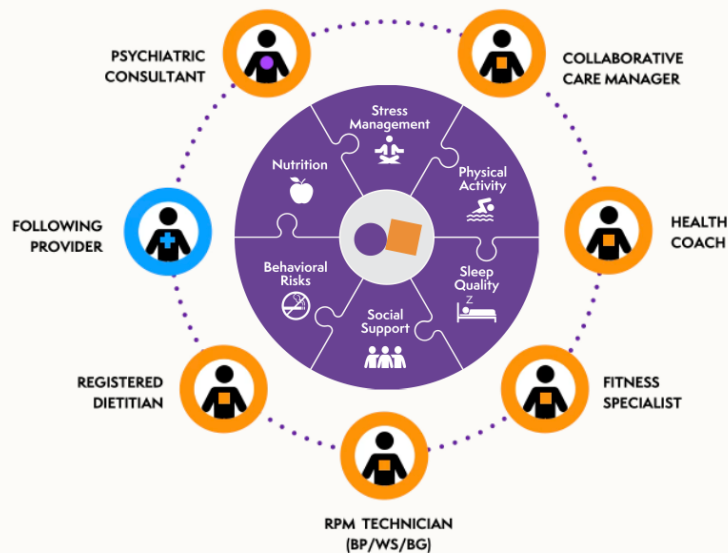
30%

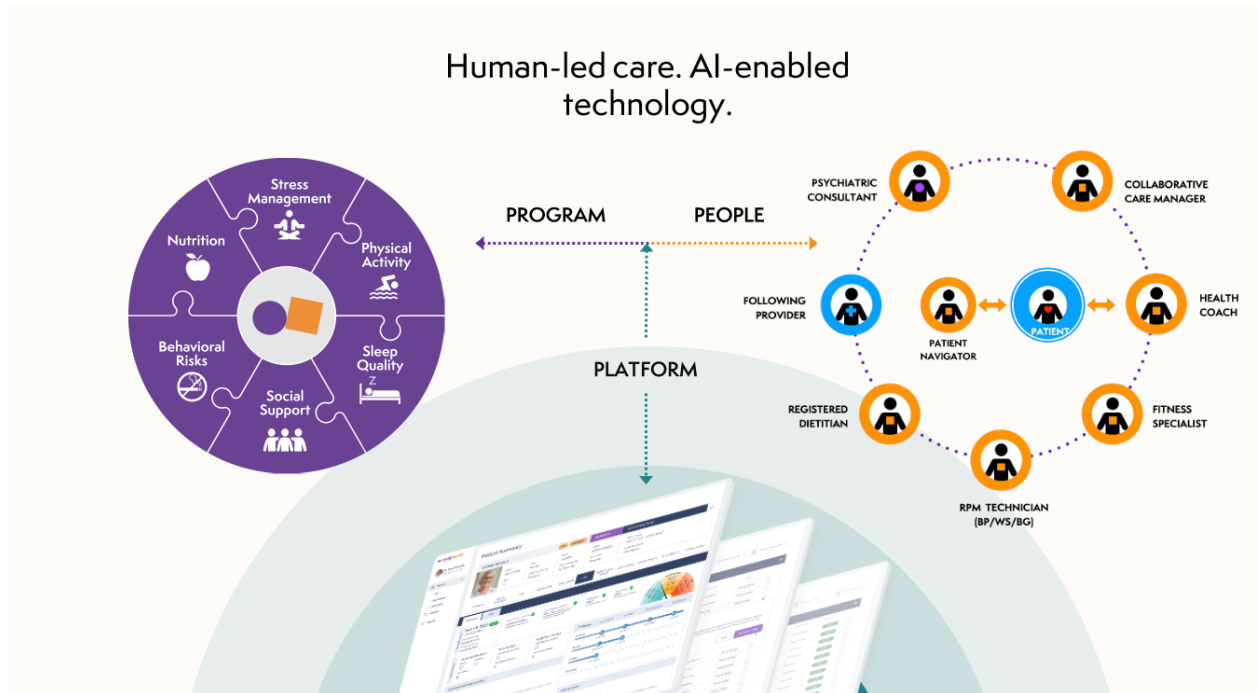
of adults with a medical condition also have a mental health disorder.

70%

of behavioral health patients have a medical co-morbidity.

A whole person interdisciplinary approach is needed.

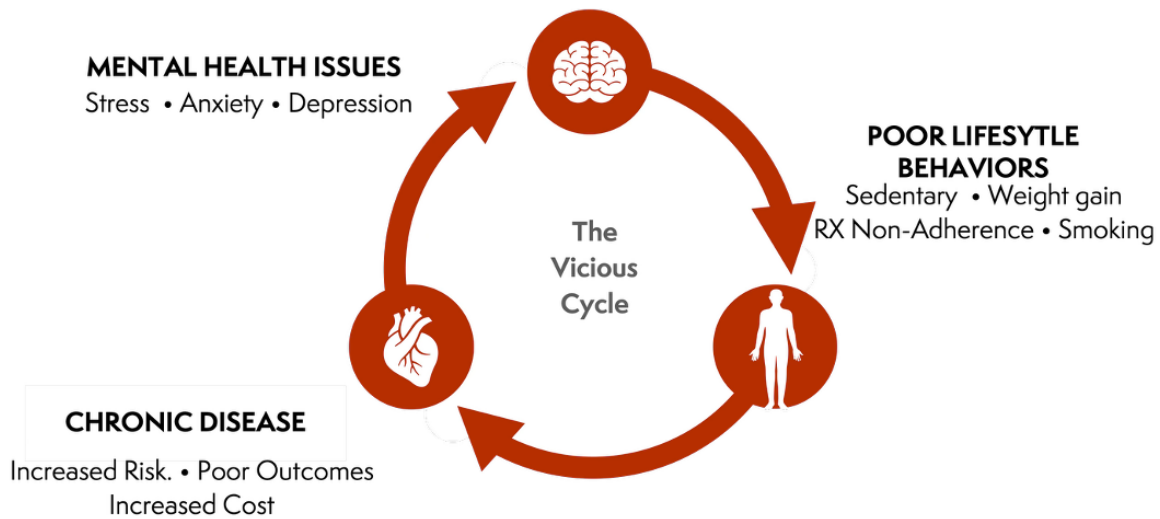




Nudj Health- Proven with Health Systems, Ready to Transform Employee Health

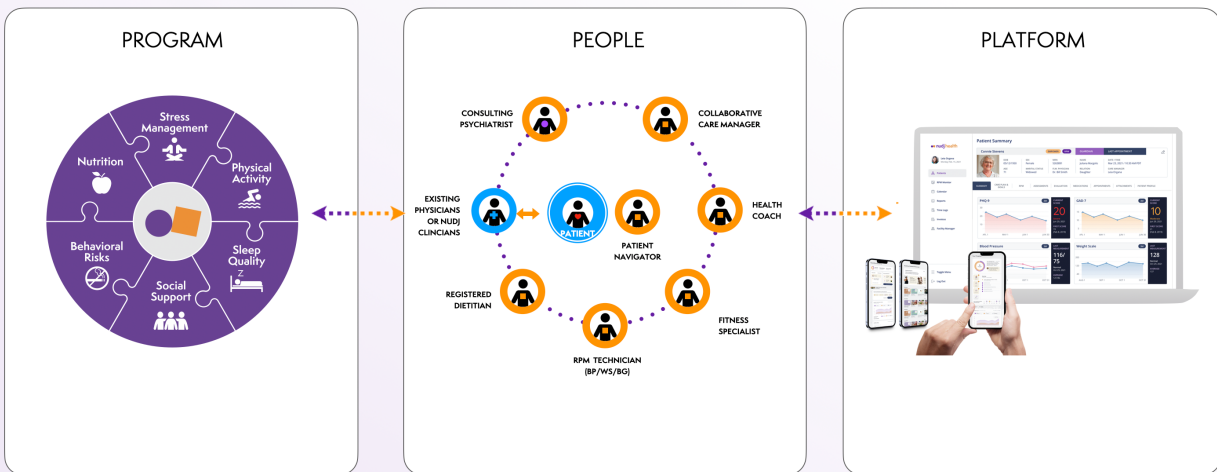
Five years ago, we asked a simple question why do we treat chronic disease and mental health separately when they drive each other every day?

Employees with chronic conditions often struggle with mental health challenges. Those mental health challenges drive lifestyle behaviors- how we eat, sleep, and move and those behaviors can drive worsening chronic conditions. It becomes a vicious cycle.



Over the last five years, we built our clinical operating model in partnership with physician groups and health systems, working with patients with multiple chronic and behavioral health conditions. We turn the vicious cycle into a virtuous one.

The Nudj Approach: Enabling the Virtuous Cycle



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Through these partnerships, we have treated over 19,000 patients, delivered meaningful improvements in mental and cardiometabolic health in 16-24 weeks and delivered significant cost savings.

19,000 PATIENTS



LOMA LINDA UNIVERSITY
HEALTH



Foothill Cardiology
Medical Group, Inc.



FLORIDA ACCOUNTABLE
CARE SERVICES



Hetal R. Bhakta, MD
Cardiology/Electrophysiology

16 WEEKS

TO MEANINGFUL IMPROVEMENTS



A1C



Blood pressure



Weight



Cholesterol



Insomnia score



Depression score



Anxiety score

The Corewell Health Health Outcomes and Cost Savings Data

[In partnership with Corewell Health](#), the largest health system and employer in Michigan, Nudj Health treated over 3000+ Corewell Health members, who experienced significant improvement in their mental and cardiometabolic health.

Data from Nudj Health & Corewell Health: Patient Outcomes & Satisfaction



PATIENT OUTCOMES		
DEPRESSION SCORE (PHQ-9)	44% ↓	n=3250
ANXIETY SCORE (GAD-7)	39% ↓	
NUTRITIONAL RISK (STC)	20% ↓	
WEIGHT LOSS	6% ↓	n=680
TOTAL CHOLESTEROL	7% ↓	n=357
HDL	1% ↓	
LDL	12% ↓	
TRIGLYCERIDES	9% ↓	n=489
HBA1C	4% ↓	
EXERCISE (MIN/DAY)	46% ↑	
EXERCISE (DAYS/WEEK)	21% ↑	n=489
SIT-TO-STAND (30S)	18% ↑	
SIT-TO-STAND (5X)	15% ↑	

Patients referred in the the Nudj program have one or more chronic conditions including and not limited to diabetes, heart disease, depression, and cancer with multiple risk factors including and not limited to obesity, hypertension, hyperlipidemia and chronic pain.

Nudj Health, Inc. – data processed by Nudj Analytics, 2025 May 16, Nudj Corewell Outcomes

Average overall patient satisfaction
4.8 ★★★★★
(based on rating scale 0-5)

When surveyed, patients that completed a lifestyle pathway reported high satisfaction in multiple areas including educational content, relationship with care team, and program structure.

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A 12-month analysis of the cost of care for 660 members that enrolled in Nudj between 4 and 8 months, showed dramatic reductions in ER visits, in-patient admissions, and outpatient utilization across all major diagnoses- [generating an average of \\$3230 in cost savings per patient 12 months after completing the Nudj clinical program.](#)

Data from Nudj Health & Corewell Health: Health System Cost Savings

These reductions across **different diagnoses** were consistently achieved across a diverse payer mix demonstrating that whole-person, lifestyle-focused care delivers meaningful impact regardless of coverage type.

↓ 73%

Behavioral Health
Reduction of Encounter Volume

↓ 68%

Obesity
Reduction of Encounter Volume

↓ 38%

Diabetes
Reduction of Encounter Volume

↓ 51%

Coronary Heart Disease
Reduction of Encounter Volume

↓ 38%

Hypertension
Reduction of Encounter Volume

\$3,230

Per Patient Cost Savings*
for the Health System in 1 Year

*direct cost difference based on 12 months pre and post program for patients that stayed in the program for more than 4 months

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We are now bringing our whole person care lifestyle medicine clinical model to the self-funded employer market. We believe Kwik Trip is the perfect partner for us in the self-funded space precisely because of who you are: a company that has built its culture around returning value to

its members, and that already invests meaningfully in onsite clinics and preventive infrastructure. Nudj is looking to become your foundational whole person clinical partner and not just another point solution. That is what we are built to be.

What We Do — The Program and Why It Drives Outcomes

Nudj is not just another app, wellness initiative, or point solution. It is a comprehensive clinical operating whole person care platform delivering evidence-based lifestyle medicine interventions at scale.

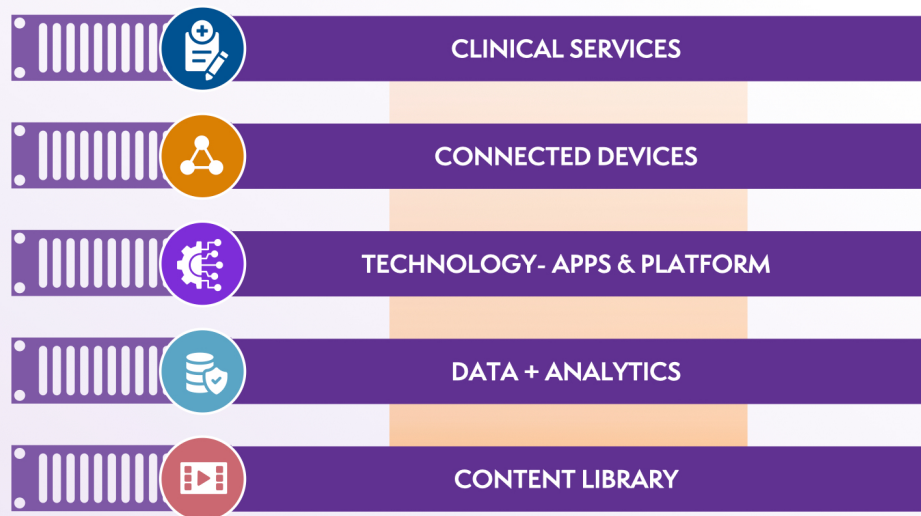


Writing a prescription for Lifestyle Medicine

Lifestyle medicine is the use of evidence-based lifestyle therapeutic intervention as a primary modality, delivered by clinicians trained and certified in this specialty, to prevent, treat and often reverse chronic disease.

— <https://www.lifestylemedicine.org/>

Purpose Built Whole Person Care Platform for Primary & Secondary Prevention



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Nudj delivers a 12-month whole person care program for members living with prediabetes, Type 2 diabetes, obesity, other related cardiometabolic risk and/or mental health (i.e. depression, anxiety, trauma, substance abuse) issues. The program is clinician-led and built around a single, integrated care team — not a referral network.

The most comprehensive whole person care platform in the digital health space ...

Patient Centered Whole Person Care

The Nudj program emphasizes interdisciplinary collaboration between the ordering provider and the Nudj Care Team to provide a comprehensive care plan specific to each patient



- **Following Physician** prescribes lifestyle medicine and refers patient to Nudj and has access to real-time analytics to monitor patient outcomes. *These are existing Kwik Trip providers or Nudj provides the lifestyle medicine physician network*
- **Psychiatrist** assists with behavioral techniques and leads treatment team meetings with patient's interdisciplinary care team. They also serve as a resource to the referring provider should the patient require elevated mental health intervention.
- **Behavioral Care Manager** is a licensed mental health professional specializing in behavioral interventions targeting physical and motivational barriers for lifestyle change and provide intervention, evaluation, and case management.
- **Certified Health Coach** helps the patient make positive lifestyle changes to improve their physical and emotional well-being using evidence-based strategies and motivational techniques for sustainable change.
- **Exercise Physiologist** assesses physical activity and cardiometabolic health to provide a tailored exercise routine aligned with disease state and desired outcome.
- **Registered Dietitians** lead monthly nutrition classes and provide 1:1 monthly consultations to optimize nutritional outcomes.
- **RPM Device Technicians** monitor connected blood pressure devices and notifies patient and referring physician of abnormal readings.

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The program is built around a single, integrated care team covering:

- **Clinical Oversight:** Licensed clinicians including physicians and advanced practice providers who oversee and direct the member's care plan and are available for medical-grade intervention when a member's condition requires it, not just lifestyle coaching.
- **Interdisciplinary Whole Person Team:** Nudj Health is an American College of Lifestyle Medicine certified treatment program. Certified health coaches, registered dietitians, exercise physiologists, and behavioral health managers provide one on one and group sessions addressing the six pillars of lifestyle medicine- nutrition, physical activity, and sleep, social connection, smoking/substance/alcohol cessation, and mental health. This team works together in an interdisciplinary fashion depending on which the lifestyle areas the member is working on.
- **Behavioral Health Support:** Integrated screening and intervention for the anxiety, depression, and stress that frequently co-occur with cardiometabolic disease and undermine attempts to manage it through diet and exercise alone. The underlying foundation of the Nudj Health model is based on evidence-based mental health intervention models that in showed improvement in anxiety and depression scores in 16 weeks vs usual care mental health treatment of 87 weeks.
- **Connected Monitoring:** Nudj combines connected device monitoring (weight, glucose, blood pressure where clinically indicated) with the whole person care delivery that gives the care team real-time visibility between visits. Nudj connected device techs are part of the whole person care clinical team to help coordinate with the member and clinical team to ensure members devices are transmitting as clinically necessary.
- **Care Navigation:** Coordination with each member's existing primary care and other resources providing by Kwik Trip, so Nudj reinforces rather than duplicates what Kwik Trip already offers.
- **Real Time Outcomes Analytics-** because our model is centered on measurement-based care, we are deeply focused on reporting on engagement and health outcomes in real time. The Nudj Analytics platform is a real time reporting module that gives employers access to de-identified real time engagement and outcomes dashboards that allow all stakeholders to understand the impact of our programs for the member population.

Real-time Data Analytics

Assessments & Metrics Tracked*

METRICS

- Blood pressure
- Weight/BMI
- Waist circumference
- Lab work
 - HDL
 - LDL
 - Triglycerides
 - Total cholesterol
 - HbA1c
- Exercise capacity
 - Mins/day
 - Days/wk
 - Sit-to-stand

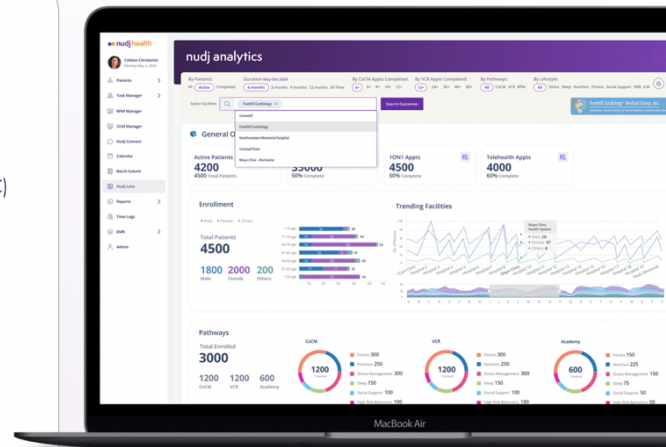
ASSESSMENTS

- Depression score (PHQ-9)
- Anxiety score (GAD-7)
- Nutrition score (STC)
- Insomnia score (ISI)
- Alcohol/tobacco abuse (Audit-C)
- Social support risk (LSNS-6)
- Exercise (DASI)

Engagement Statistics

- Pathway enrollments
- Classes attended
- Appointments attended
- Billable minutes

(*this is a partial list)



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The reason this model drives outcomes where point solutions and single-condition apps fall short is structural: **cardiometabolic disease, weight, and behavioral health are not independent problems.** [A peer-reviewed meta-analysis found that people with obesity carry a 55% increased risk of developing depression over time, and people with depression carry a 58% increased risk of developing obesity — a bidirectional, self-reinforcing relationship.](#)

Treating one in isolation routinely fails to produce durable results because it leaves the other driver untouched. Nudj is built to treat the loop, not a fragment of it.

This is also why Nudj is positioned to support Kwik Trip's members without GLP-1 medications being part of the equation. We understand Kwik Trip does not currently cover GLP-1s for weight loss. Nudj gives you a credible, evidence-based way to support members managing weight and cardiometabolic risk today — without that support requiring you to open the door to GLP-1 coverage. Should that calculus change in the future, the same clinical infrastructure is also what would make GLP-1 spend effective rather than wasted; but that is not the basis of this proposal.

Definitions of Services and Engagement

Suggested Initial Eligibility

Members are eligible if they have 2 or more diagnoses for the list in Appendix A and over \$20,000 a year in overall plan spend.

Enrolled Member

An eligible member who has completed intake and onboarding into the Nudj program, including an initial health assessment with our Nudj clinical intake team.

Per Engaged Member Per Month (PEMPM)

An enrolled member who completes at least one qualifying touchpoint per month with a member of the Nudj care team — a clinician, health coach, registered dietitian, exercise physiologist, behavioral health specialist, or working with our connected device team. “Engaged” members are the basis for both program fees and performance measurement below. The clinical intervention includes an initial intensive lifestyle therapeutic change (ITLC) program for the first 4 months and then a therapeutic lifestyle change (TLC) maintenance period for the following 8 months. Members will have more frequent team touchpoints during the first 4 months, including one on one and group sessions.

Fees

Nudj proposes an engagement-based pricing model: Kwik Trip is billed only for members who meet the Engaged definition above, not for total enrollment. This aligns Nudj’s revenue directly with the outcome Kwik Trip is paying for — active participation, not passive sign-up.

Term	Detail
Pricing structure	Per Engaged Member Per Month (PEMPM)
Whole Person Care Clinical Services Fee	\$124 PEMPM (\$1,486 per engaged member annually)
Device and Lab Costs	Weight Scale/Continuous Glucose Monitoring Device- 30 Days; Comprehensive Metabolic Panel (CMP) Labs; See Appendix B for Fees
Complete 12 Month PEMPM- Clinical Services + Device/Lab Costs	\$150 PEMPM/\$1800 PEMPM
Initial pilot enrollment cap (if desired)	250 engaged members, to validate outcomes ahead of broader rollout
Performance guarantee	35% of program fees at risk, tied to cardiometabolic spend reduction (see Section 5)
Term	12-month initial program term
Length of Agreement	There is no fixed term or duration. The Agreement may be terminated by either party on 30 days’ notice for cause, or 90 days’ notice without cause.
PEMPM Payment Schedule for Whole Person Care & Relevant Devices/Labs	See Appendix C

5. ROI Performance Metric

Nudj puts 35% of program fees at risk against a single, auditable metric: reduction in cardiometabolic claims spend for the engaged population, measured against each member's trailing 12-month baseline. If that reduction target is not met, 35% of the fees are at risk if the decline in spend is not greater than the cost of the program.

This structure is grounded in outcomes Nudj has already produced at scale. At Corewell Health, engaged patients saw a 40% reduction in direct costs, averaging \$3,230 in savings per engaged patient, with encounter volume dropping 50–70% across diabetes, obesity, cardiovascular disease, and behavioral health categories. Please review Appendix D for estimated ROI of the Nudj program.

Performance Outcome Metrics:

- Engagement, A1C Improvement, Weight Reduction / BMI Improvement, Lipid Panel Score Improvements, PHQ-9 / GAD-7 Improvement
- We will report on these outcomes in real time and Kwik Trip will have a real time outcomes dashboard to access and review data.

Performance Guarantee Criteria — Cardiometabolic Health Spend or Avoidable Utilization, defined as:

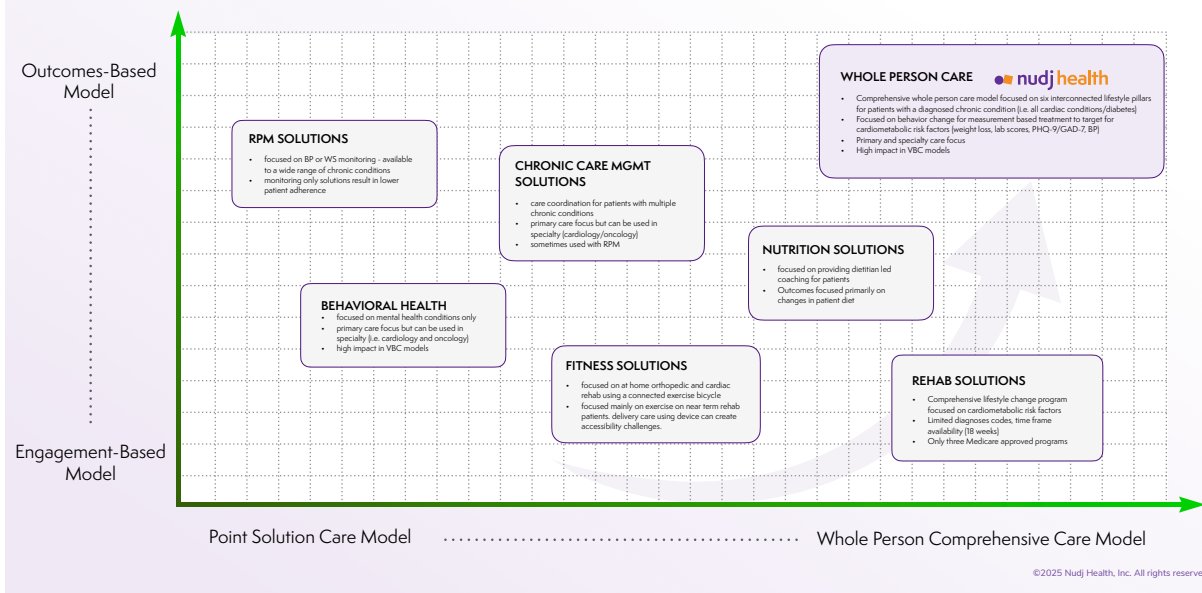
- Diabetes-related claims by ICD-10 codes
- Obesity-related claims by ICD-10 codes
- All mental health (i.e. depression/anxiety/substance abuse) claims by ICD-10 codes
- Outpatient visit-related claims
- ER utilization (diabetes-related ER, hypertension crises, avoidable ER, mental health)
- Inpatient admissions (cardiometabolic-related admits, preventable admissions)
- Cardiometabolic pharmacy trend
- Excluded categories may include catastrophic claims, oncology-related claims, transplant-related claims, trauma-related claims, maternity/NICU costs, unrelated specialty pharmaceuticals, gene therapies, and other mutually agreed upon non-attributable high-cost events.
- Nudj anticipates clinical improvements within the first 3–6 months (see performance outcome metrics above), with healthcare utilization and cost savings typically emerging between months 6–18 depending on member risk profile and engagement duration.

6. Value Based Payment Design — For Future Discussion

Once the structure above is aligned, Nudj is open to discussing a value-based payment structure that is focused on paying for outcomes instead of engagement.

We believe we will become the foundational clinical partner to help Kwik Trip employees to improve their cardiometabolic health and as a result reduce year over year healthcare spend.

Amongst a sea of “point” solutions - Nudj is unique in the market place



APPENDIX A- ELIGIBILITY CRITERIA

Eligibility criteria: ≥ 2 cardiometabolic conditions:

- Diabetes
 - A1C Level- 5.7%-6.4%
 - A1C Level- $>6.5\%$
- Obesity
 - Class 1 (Obese): BMI 30 to <35
 - Class 2 (Obese): BMI 35 to <40
 - Class 3 (Severe Obesity): BMI 40 or higher
- Hypertension
 - Hypertension Stage 1: 130–139 systolic OR 80–89 mmHg diastolic
 - Hypertension Stage 2: 140 or higher systolic OR 90 or higher mmHg diastolic
 - Hyperlipidemia- high/very high based on lab scores
- Atherosclerotic Cardiovascular Disease (ASCVD)
 - Coronary Artery Disease (CAD)
 - Peripheral Artery Disease (PAD)
 - Stroke and Cerebrovascular Disease
 - Heart Function & Structure Disorders
 - Heart Failure, Atrial Fibrillation
- Metabolic Dysfunction-Associated Steatotic Liver Disease (MASLD)
- Chronic Kidney Disease (CKD)- Stage 1-3
- Chronic Inflammation: Evaluated through markers like high-sensitivity C-reactive protein (hs-CRP), which accelerates vascular damage
- Depression/Anxiety- Mental health diagnosis or PHQ-9 >5 or GAD-7 >5
- Insomnia- Diagnosis of insomnia or ISI >8

APPENDIX B- ONE TIME FEES

Device & Lab Fees	One Time Fee
Connected Cellular Blood Pressure Cuff	\$80
Connected Cellular Weight Scale	\$80
Connected Continuous Glucose Monitor- 30 Days	\$99
CMP Pre and Post Labs (\$45 per lab)- 3 CMP labs over 12 months	\$135

APPENDIX C- 12 MONTH PAYMENT SCHEDULE

Component	Mo 1	Mo 2	Mo 3	Mo 4	Mo 5	Mo 6	Mo 7	Mo 8	Mo 9	Mo 10	Mo 11	Mo 12	Total
Nudj Whole Person Care Services	\$323	\$150	\$150	\$150	\$150	\$323	\$40	\$40	\$40	\$40	\$40	\$40	\$1,486
Weight Scale + 30 Days of CGM	\$179	—	—	—	—	—	—	—	—	—	—	—	\$179
Labs (CMP)	\$45	—	—	—	—	\$45	—	—	—	—	—	\$45	\$135
Total	\$547	\$150	\$150	\$150	\$150	\$368	\$40	\$40	\$40	\$40	\$40	\$85	\$1,800

APPENDIX D- ROI

- Estimated cardiometabolic spend of eligible member: \$20,000 PMPY
- Breakeven at 9% savings or \$1,800 PMPY
- Nudj estimates a 20%+ reduction in medical cost, representing \$4,000+ PMPY in savings, or a net ROI of \$2,200 PMPY ($\$4,000 - \$1,800 = \$2,200$ PMPY)
- Financial Exposure Per Member:
 - 12-Month Minimum Exposure: If a member enrolls but no reduction in defined cardiometabolic spend is achieved, 35% of WPCS fees (\$520 PEMPY) are returned. The effective PEMPM equals \$80.50 or \$966 PEMPY for fully-year engaged members.
 - 12-Month Maximum Exposure: \$150 PEMPM or \$1,800 PEMPY.
 - Activated Member Only: If a member completes an initial health assessment in Month 1 and then unenrolls, Kwik Trip pays \$150.
 - Month 1 Engaged Member: If a member completes an initial wellness assessment, lifestyle medicine clinic visit, and labs/devices are ordered, then unenrolls in Month 2, Kwik Trip pays \$547.

	Year 1	Year 2	Notes
PEMPM	\$150 (includes device/lab costs)		
Prevalence (% Eligible)	10%		
Projected Enrollment	250 (20% of eligible)		
Number Enrolled	250		

Total Gross Savings	\$1,000,000 (\$4,000 PMPY)	\$1,000,000	Research and prior intervention experience supports sustained cardiometabolic savings beyond the initial intervention period (years 2–4).
Cost of Nudj Health	\$450,000 (\$1,800 PMPY)	No additional cost to Kwik Trip; members may enroll in \$39/month lifestyle maintenance program.	
Net Savings	\$550,000 (\$2,200 PMPY)	\$1,000,000	
Net Savings at 2 Years		\$1,550,000	
ROI	1.22x	3.44x	Members continue to experience improved health, and the value of the program continues in outgoing years
Performance Guarantees	35% of fees at risk if the decline in spend is not greater than the cost of the program or \$520 PMPY		
12-Month Minimum Financial Exposure Per Patient	\$320,000 (250 x \$1,280)		
12-Month Maximum Financial Exposure Per Patient	\$450,000 (250 x \$1,800)		
Patient Activates Month 1 Only (Initial Assessment, then Unenrolls)	\$150 for Month 1		
Patient Engages Month 1 (Assessment + LM Visit + Labs/Devices), then unenrolls	\$547 for Month 1		

Savings Scenarios (based on average cardiometabolic medical cost of \$20,000 PMPY):

Scenario	Gross Savings	Nudj Fee	Refund	Net Employer Impact PMPY	Net Employer Impact (250 Members)
No Savings	\$0	\$1,800	\$520	\$1,280	\$320,000
9% Savings (breakeven)	\$1,800	\$1,800	None	\$0	\$0
15% Savings	\$3,000	\$1,800	None	\$1,200	\$300,000
20% Savings	\$4,000	\$1,800	None	\$2,200	\$550,000
40% Savings (Nudj delivered at Corewell Health)	\$8,000	\$1,800	None	\$6,200	\$1,550,000