



## **Optima Curis – A Dagda Certified Social Impact Company**

*Optima Curis, Inc. is an Information Solutions Company.*

Optima Curis, Inc., a Delaware corporation, was formed to develop its novel and proprietary family of applications to create and energize health communities, improve health outcomes and patient satisfaction with increased efficiencies while keeping participants informed and engaged. Adding Blockchain technology to provide support and longevity to their successful healthcare community.

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### **Our Vision**

**Be the world's leading social, collaboration, and rewards platform for health.**

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Today, healthcare is inefficient and has failed to address the rise of preventable lifestyle diseases such as diabetes, obesity and heart disease. These failures result in continually increasing health spend with no improvement in outcomes. Stakeholders such as patients, families, communities, payers and clinicians are separate and disconnected entities who lack the means to collaborate to influence actions and outcomes outside the four walls of the doctor's office. Compounding this problem is a confusing and opaque healthcare payments model that excludes physicians, patients and their support networks from participating in incentivizing healthy behaviors. eCuris is changing this model by giving power to the patient and their community to enable positive and lasting impacts on health.

eCuris is a health community, with a global blockchain economy at its heart that connects all health stakeholders to support the patient to affect change. The eCuris platform provides a global digital infrastructure to increase productivity and efficiency, reduce the total cost of healthcare, and improve quality of life and life expectancy. Patients, physicians, care teams, insurers, or commercial partners can interact to provide digital or physical goods and services with associated compensation or rewards for healthy actions and outcomes in the form of a common global network currency, Vitality Coin (VCN). VCN can then be used to purchase goods and services provided on the platform and be reinjected back into the community which in turn drives the economy. Through ongoing use of the eCuris platform we leverage the power of the

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many to teach, encourage and reward healthy actions and outcomes, while making a positive change in the healthcare of tomorrow.

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**Digital patient engagement, social networks, and rewards  
have the power to create stronger, healthier connections in our lives.**

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Patients and their families, alongside the medical community, play a significant role in the financial and clinical outcomes of healthcare, yet today's health systems fail to engage these stakeholders to reward the actions necessary to improve outcomes. Individual behavior plays a significant role in impacting a patient's overall health; an estimated 40% of premature deaths in the U.S. are due to modifiable behaviour.<sup>1</sup> However, once a patient leaves a healthcare facility, stakeholders become disconnected from each other and lack the necessary tools to educate, motivate, and incentivize the right behaviors.

Recent studies have explored the difficulties in ensuring patients make long term lifestyle changes and sustain motivation where immediate results are minor and may go unnoticed. Maintaining health, and managing illness, requires taking many small actions to achieve long-term health goals. The effectiveness of any traditional medical intervention is significantly limited by poor behavioral adherence to lifestyle factors.<sup>2</sup> Research into behavioral economics demonstrates that without small incentives to encourage these small actions along the way, people generally fail to complete tasks, and fall short of their long-term goals.<sup>3</sup> The current healthcare system fails to incentivize these tasks with no day-to-day tie between actions to maintain health and near term rewards. Compounding these issues, healthcare payment models are confusing, murky, and often conflicting. Historically, financial payment structures for the healthcare industry have not always aligned with healthier outcomes. For example, in the U.S., healthcare has largely used a "fee-for-service" model where health systems get paid for a procedure, as opposed to a "value-based-care" model where health systems get paid for an outcome. This has driven health systems to focus on volume (i.e. more procedures) as opposed to value and outcomes. Governments both in the US and internationally, have recognized this issue and a major reform is underway to switch to the "value-based-care" model.

At the individual level, the lack of a social approach to education and care, little to no immediate positive feedback, and the discounting of future consequences often leads to poor patient engagement and decision making. This results in deteriorating health and costly, preventable events. Chronic diseases and conditions are on the rise worldwide. The middle

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class is growing; and with urbanization accelerating, people are adopting a more sedentary lifestyle. This is pushing obesity rates and cases of diseases such as diabetes upward. According to the World Health Organization, chronic disease prevalence is expected to rise by 57% by the year 2020. Emerging markets will be hardest hit, as population growth is anticipated to be most significant in developing nations. Increased demand on healthcare systems due to chronic disease has become a major concern. Global health expenditures are expected to increase to 8.7 trillion per year or 10.6% of global GDP by 2020. This makes healthcare the largest industry in the world and ripe for consumerization, disruption and disintermediation.

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**Maintaining your health is hard. Managing an illness is even harder.  
Doing it on your own is nearly impossible.**

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What is missing is a distributed system in which all stake holders within health are able to participate meaningfully and transparently and provides the tools to incentivize and motivate those that can affect positive change. A global blockchain powered decentralized ecosystem, in which anyone can participate, best supports the eCuris vision for daily health and wellness provision and engagement. The eCuris blockchain provides:

1. A patent pending\* distributed and democratized mechanism for anyone to provide rewards to incentivize healthy behaviors
2. Globally distributed platform of digital and physical services provided by individuals, small practices, and organizations
3. Global decentralized economy that will enable, promote and support the transition of many aspects of healthcare to a gig-economy
4. Common global mechanism that allows users to digitally exchange value on the platform
5. Globally distributed platform of digital health apps provided by app developers in healthcare
6. Mechanism that allows value to be taken out of the platform through digital services, physical purchases, or fiat

\* Patent Pending for SYSTEM AND METHOD FOR REWARDING HEALTHY BEHAVIORS AND EXCHANGING HEALTH RELATED DATA

### **The eCuris Digital System**

In the eCuris blockchain platform, health services provision, economic value, and governance, are distributed among the network's stakeholders rather than through a single large centralized

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healthcare provider, offering consumers more choice. The decentralized nature of blockchain establishes new ways for providers of goods and services to monetize global communities much more efficiently and securely. eCuris allows anyone, including individuals, professionals, or small practices to offer health and wellness goods and services globally, regardless of where they live, ensuring all participants are rewarded or compensated, regardless of size.

eCuris platform allows users to add value to the community as well as to take value out, all through a cryptocurrency token, called the Vitality Coin. Individuals, professionals, and organizations can earn vitality coins for contributing valued goods and services, apps, and digital content on the community, regardless of geographic borders. Vitality Coin can be spent on digital services, physical purchases, or exchanged for fiat. The eCuris Digital Ecosystem will be built into our existing digital patient engagement and social networking platform. The existing platform userbase will help accelerate overall implementation and adoption from the beginning. The eCuris Digital Ecosystem and segmented consumer base will attract and spark the creation of new targeted digital services and apps from other stakeholders, and significantly grow the eCuris global community as a result.

## **Participants**

The participants in the economy – patients, families, physicians, insurers, and commercial partners – can interact to digitally exchange rewards given for healthy actions that motivate them to remain engaged in their health for digital services/content or physical goods and services. Human behavioral research demonstrates rewards must be delivered immediately and have a real apparent value to be a critical factor in influencing change.

The economy has five groups of participants:

- Consumers – Patients and families.
- Health Professionals – Physicians, care team members, health systems/hospitals.
- Payers – Health insurers, at-risk health systems.
- Commercial – Advertisers, marketplace vendors, health data aggregators.
- Health App Developers - Developers of partner health applications.

## **Consumers**

### *Commercial Users*

Consumers are patients, families, and others that join eCuris to leverage the power of many to manage their health. Through the eCuris ecosystem, consumers can improve their health and



earn rewards to then spend on digital services, hosted premium content, sponsoring others or physical goods and services on eCuris or other partner platforms.

Growth of this user base is realized through two models:

#### *Commercial Contracts*

The current and future commercial contracts with health organizations will grow the user base by motivating their patients and health stakeholders to use the platform in order to improve outcomes and gain economic and procedural efficiencies from patients that are perpetually engaged.

#### *Communities*

Health communities will move to the platform to gain advantages from the broader ecosystem. The rewards economy will incentivize their followers to engage, not only with their content, but with the benefits of the eCuris ecosystem as a whole.

### **Health Professionals**

Health Professionals are physicians, care team members (e.g. nurses, health and lifestyle coaches, social workers, dieticians, physical therapists), and employees of health systems/hospitals. The role of a Health Professional in the ecosystem is to use the communication and rewards functionality to engage with consumers and improve outcomes by rewarding consumers for healthy actions, supply of data, attention to education, surveys and other content. Health Professionals can also earn rewards for participation in studies etc. and offer goods and services (physical or digital) via the eCuris Marketplace. Additionally, they can sponsor the content of other users' content within the platform.

We are growing our Health Professional user base directly through sales to health organizations and indirectly as payers sign up and provide eCuris as a tool for their contracted providers. Further expansion will occur through a network effect as care circles expand and as the growing consumer base and Health Professional user base recommends eCuris as a means to increase their efficiency and improve both clinical results and financial performance. Finally, as we expand through channel and platform partners, we anticipate we will continue to add Health Professional users.

### **Payers**

*"eCuris' patient-centered, user-friendly interface has provided us with the ability to increase our reach to our members in real-time, which has allowed us to improve health outcomes and patient satisfaction with increased efficiency,"*

*- Raul Vazquez, M.D., chief executive officer of GBUAHN*



Payers are health insurers, employers or governments that either directly contract for or remain at risk for their healthcare costs, or health systems/hospitals that take financial risk for managing the overall healthcare costs of their patients. A key goal of the payer in the ecosystem is to reduce their overall healthcare costs by incentivizing individuals to achieve healthy outcomes. Payers can either directly set and reconcile rewards for healthy actions or forward the rewards to health professionals who achieve results with their patients. Payers will also participate in the marketplace offering goods and services to their members and general consumers in the eCuris Ecosystem. The eCuris Ecosystem can also act as a means to host existing health professional reward schemes in a way that is transparent and secure. We intend to grow our Payer base primarily through direct sales efforts with self-registered web usage growing as we gain market traction. As Payers are enterprise customers, our initial targets are small to mid-size plans that have shorter sales cycles and are able to implement eCuris more rapidly. As eCuris grows in scale, so will the number of large payers on the platform. Many payers have hundreds of thousands to millions of patients. This ensures large groups of users can join the platform very quickly to participate in the eCuris Ecosystem.

### **Advertisers**

Commercial organizations seeking to reach an audience engaged in health Ecosystem by advertising to users on the platform. These commercial advertisers can purchase banner ads, create opt-in ads with rewards for users, and fund engagement with studies and data aggregation. To expand commercial engagement with platform users they can also sponsor community pages, causes or host products and services in the platform marketplace. A major attraction for a commercial advertiser is access to a targeted audience relevant to their industry. The ability to market a product or service across otherwise expensive to reach demographics in their desired psychographic is very attractive to commercial vendors in the healthcare space. We intend to grow our commercial advertiser base as we scale eCuris. As our overall user base increases, so too does the value of access to these highly targeted user segments.

### **Marketplace Vendors**

Via the eCuris Marketplace, each of the above users can participate in the exchange of digital services, content, and physical goods and services for VCN. Additional participants in the eCuris Marketplace will be commercial vendors seeking access to consumers focused on health. Users will be able to exchange their VCN for premium content created by other users, personalized digital health coaching from health professionals, vitamins from advertisers, massages, etc. The



eCuris Marketplace rounds out the eCuris Ecosystem by offering users the ability to exchange their tokens for what they value the most, whether that is digital, physical, or fiat currency. As with advertising, the eCuris Marketplace will be a major attraction for commercial vendors as they can access a targeted audience relevant to their industry. The ability to directly sell a product or service to otherwise expensive to reach customers in a crowded space is very attractive to commercial vendors in the healthcare space. We intend to grow our commercial vendor base as we scale the eCuris user base. As our overall user base increases, so too does the value of access to these highly targeted consumers.

### **Health App Developers**

As the eCuris Ecosystem expands it will attract other health app developers that want to participate in the eCuris Ecosystem. Through the use of APIs and developer toolkits, health app developers will easily be able to embed the eCuris Ecosystem into their products, increasing the reach of the eCuris Ecosystem and further enhancing its appeal and use.

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### **Blockchain to Healthcare**

By using a token at the centre of the ecosystem to drive engagement, we can provide people with the means to create healthy outcomes. The eCuris Foundation, is the official entity that is creating the Vitality Coin that fuels the eCuris ecosystem.

The role of eCuris Foundation will be to:

- Create the Optima Token (OTK) and launch it to fund further development and expansion of eCuris.
- Create the Vitality Coin (VCN) to establish a decentralized and transparent economy used to reward healthy actions.
- To develop and manage the smart contract infrastructure used to provide rewards.
- To grow the eCuris user base and transaction volumes.
- To operate, maintain, and extend the platform.
- To issue incentives to health systems, content providers and communities to join the platform.



### Disclaimer

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*This whitepaper may be updated from time to time. To ensure the copy being read is up-to-date and correct please download the latest version from [www.ecuris.io](http://www.ecuris.io).*

### Token Structure

Optima Curis and the eCuris Foundation will create a two token system. The first token, Optima Token (OTK) will be used to fund the further development of eCuris and seek to provide a return to investors based upon a percent of future revenues as defined below. The second token, Vitality Coin (VCN) will be used at the centre of the ecosystem to drive engagement, provide rewards, and purchase goods and services in the marketplace. The eCuris Foundation, is the official entity that is creating the Vitality Coin that fuels the eCuris ecosystem.

### The Optima Token

The Optima Token is created in order fund the further development of the eCuris platform and to provide investors with a return in the form of a percentage share in future revenues as defined below. For the avoidance of doubt the OTK created do not provide token holders with any security interest, ownership or other interest in the eCuris Foundation and/or Optima Curis, Inc. and token holders are not entitled to any voting rights..

### OTK Structure

The Optima Token will have the asset type of OTK on the Ethereum Network. A trust line will be created from the issuer account hosted by the eCuris Foundation to a distribution address. Holders of the OTK asset will be holding credits from the OTK's issuer account. The issuer account will be locked with a transaction threshold that does not allow any more issuing of

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tokens from it, this limits the supply of the Optima Token to the forty million OTK originally issued. With the issuing account locked via signing the distribution of the Optima Tokens will happen through the distribution address that has been vested with all of the issued OTK assets

### **The Vitality Token**

Five Billion Vitality Coin will be created to facilitate incentives and rewards, the purchase of goods and services, and to provide overall economic utility to the eCuris ecosystem. For any avoidance of doubt the coins created do not provide token holders with any security interest, ownership or other interest in the eCuris Foundation and/or Optima Curis, Inc. and token holders are not entitled to any form of dividends, revenue distributions, and voting rights.

#### **VCN Structure**

The Vitality Coin will have the asset type of VCN on the Stellar Network. A trust line will be created from the issuer account hosted by the eCuris Foundation to a distribution address. Holders of the VCN asset will be holding credits from the Vitality Coin's issuer account. The issuer account will be locked with a transaction threshold that does not allow any more issuing of tokens from it, this limits the supply of the Vitality Coin to the five billion VCN originally issued. With the issuing account locked via signing the distribution of the Vitality Coin will happen through the distribution address that has been vested with all of the issued VCN assets.

### **The Stellar Network**

The Stellar system was chosen to issue VCN for its ability to scale, the low transaction cost, and the growing support of its network. The proven 1,000 transactions per second allows the eCuris network to operate its token immediately at scale in its current system. The per transaction fee of 0.00001 XLM (USD \$0.00000276 at time of writing) makes processing many micro-transactions economical. The Stellar Network's core system makes it simple for eCuris to run more Stellar cores. If the system needs a scaling boost, more Stellar cores could be deployed by eCuris.

### **Technical Implementation**

Using the Stellar Network dramatically simplifies the way that eCuris System will operate. The eCuris servers will communicate to the Stellar Network via the Horizon API. The eCuris cores used will be the same distributed cores available for the general Stellar Network. User wallets will be held by the users and connected via public address to the user's account. eCuris will not



hold any secret seeds for the initial implementation of the network. The user's will be responsible for their own wallets.

## eCuris Foundation

### **VCN Distribution**

During the initial 12-18 months of VCN release (Phase 1), the eCuris Foundation will tightly control the release of VCN to ensure the ecosystem economy builds while controlling volatility. During the period, VCN will be used to:

- Provide incentives to build usage of the eCuris platform and seed the rewards economy (the release of VCN will be limited to 110 Million VCN during this period which represents 10% of the overall incentive budget)
- Sell tokens to organizations wishing to make rewards (sale of VCN during this period will not be limited and VCN will be sold directly to organizations at \$0.01USD to 1 VCN throughout)
- Transition incentives for platform use from OTK to VCN, though the eCuris Foundation may continue to reward large strategic partners with OTK to drive significant new business

Following Phase I, the eCuris Foundation will release additional VCN to provide further incentives to use the eCuris platform. The eCuris Foundation has budgeted 1.1 Billion VCN to incent use of the eCuris platform and further energize its economy. Allocation of these budgeted incentives is described below.

### **Referral Rewards**

In the token sale, up to 400 Million VCN (20% of a total 5 Billion VCN) are reserved for Referral Rewards from the eCuris Foundation to to jump-start and encourage growth of the eCuris economy as follows:

- Token holders will be rewarded for referring users to the eCuris Platform.
- Token Holders will be provided with a unique referral code after the successful ICO and distribution event.
- A token holder will be rewarded with a Referral Reward when the user they refer registers on the platform with their code.
- The Referral Reward will be in VCN and will be larger to start and reduce as more users are added to the system.



### **Marketing Incentives**

400 Million VCN will be allocated to incentivise premium content to the platform, Kickstart the Rewards Engine, Developer Incentives or other Marketing Incentives.

#### **Content Incentives**

eCuris Foundation will incentivize producers of premium content to participate on the eCuris platform. This could be in the form of guaranteed subscription revenue for a period, bonuses or Referral Rewards (equivalent) to move existing communities from other social network platforms to eCuris.

#### **Kick-start Rewards Engine**

eCuris Foundation will kick-start the Rewards Engine and provide reward bonuses to users for early use of the platform.

#### **Development Partner integrations**

The purpose of this pool is to incentivize other Health APP developers to integrate the eCuris Ecosystem into their offering.

#### **Other Incentives**

Other marketing incentives may be put in place from time to time to attract additional users and encourage greater use of the eCuris platform.

#### **Long Term Incentive Pool**

300 Million VCN will be allocated to eCuris long-term incentive pool. This pool will be used to align and incentivize employees and developers to the long-term success of eCuris and value of VCN. This incentive will include a 1-year escrow with 3-year vesting.

#### **eCuris Foundation Reserve**

400 Million VCN will be reserved for future use and allocated as determined by the eCuris Foundation. The eCuris foundation is responsible for the security of and transparency in its use of the reserve.



## Conclusion

The above demonstrates the broad ecosystem needed to maintain your health. To manage one's health truly takes a community that will give professional guidance, support healthy choices and behaviors, provide needed education, and connect everyone in a virtual community we call eCuris.

Communities become more vibrant and valuable as they become larger and more active. Thus, an economy that rewards all participants for their participation is critical to the success of the community. Vitality Coin and the rewards system provides that economy.

Since inception over \$1M USD has been invested in the company, and over 20,000 hours have been invested in development. The founders believe in eCuris and its vision, have yet to pay themselves since founding the company and have contributed significant "sweat" equity. Major platform components have been deployed and the time is right to implement the remaining vision for the blockchain solution.

Currently, there are several advanced enterprise sales in the pipeline including: health plans; providers with risk-based contracts; and rehabilitation/assisted living providers. The immediate 2018 sales pipeline brings access to over 100,000 potential users of the eCuris platform and economy.

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## ADVISORS

Leading voices in the integration of blockchain to healthcare.

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John D. Halamka, MD, MS



International Healthcare Innovation Professor at Harvard Medical School, Chief Information Officer of the Beth Israel Deaconess System, and a practicing emergency physician.

At the forefront of disruptive technology in health, John strives to improve healthcare for patients, providers, and payers throughout the world using information technology. As a Harvard professor, he has served the Bush administration, the Obama administration, and national governments throughout the world planning their healthcare IT strategy. John sits on many company boards including: Big Bad Inc, Edaris Health Inc, Transcend Inc., and Orion Health Inc.

John is at the center of applied blockchain technology in the health space. He is the editor in chief of Blockchain in Healthcare Today and is engaged in several new blockchain initiatives in healthcare. He is the author of 12 books and several hundred articles, including the popular Geek-doctor blog.

John was named:

- Most Influential Healthcare Executive (HIMSS) 2018 • Most Influential Healthcare IT Leader (HIMSS) 2018 • Most Influential Physician Executive (HIMSS) 2018
- Top 50 Healthcare Influencer of the past 50 years

Nikao Yang



An investment banker with a MBA in marketing and strategy, Nikao has 15+ years as a senior sales and marketing leader. In 2009 he co-founded the mobile advertising platform AdColony and exited in 2014 for \$350 million.



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## MANAGEMENT TEAM

Well over 100 years' management experience working in Healthcare IT

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Paul Viskovich, Chief Executive Officer

- Over 25 years' experience in Health IT
- Established businesses in 14 countries
- Grew Orion Health North America from \$0 to over \$100M in Annual Revenues.



Mark Boudreau, Chief Operating Officer

- 30 years providing global advisory and management services •
- Previous Partner at Accenture
- VP Business Development & Strategy at Orion Health



Simon Jones, Chief Product Officer

- Over 20 years delivering products, programs and technologies
- CEO of health technology start-up CandleStick Health • VP of HIT for Blue Shield of California



Dr. Richard Castaldo, Chief Medical Officer

- 30+ years of ongoing experience in internal medicine and primary care
- Medical Director of a health plan



Stacey Cannon, Chief Legal Officer

- 20 years' experience in corporate law related to international healthcare and associated technologies



Francis Ko, VP Engineering

- 30 years in Technology Development at Orion Health



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## **Optima Curis, a Dagda Certified Social Impact Company.**

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After careful consideration and documentation, Dagda Certifies that Optima Curis is a Socially Impactful company. Based on the GIIN standards met below, outlining impactful outcomes possible from Optima Curis' eCuris platform, the Vitality token, their blockchain based healthcare platform and the combined effects on the patient population and the potential it has to effect the healthcare system worldwide.

### **Social Impact:**

- Access to Information
- Capacity building
- Community development
- Equality and empowerment
- Health improvement
- Income/productivity growth
- Generate funds for charitable giving
- Human rights protection or expansion



## **Social Impact:**

### **Access to Information**

Allowing people to seek and receive public documents serves as a critical tool for fighting corruption, enabling citizens to more fully participate in public life, making governments more efficient, encouraging investment, and helping persons exercise their fundamental human rights. Accessing information about one's health and management of illness falls into three major categories; medical record transportability, accessing targeted education specific to your condition, and communicating with health care providers. eCuris supports the attachment of medical record documents within the system, yet we focus primarily on the education and communication of information as that is generally of much more direct value to patients and their families. eCuris provides a mechanism for users to access targeted education through a combination of educational materials directly sent to a patient/family by a clinician and through community forums specific to patient conditions that provide both educational materials and a virtual moderated community that allows users to exchange information, ask questions, and access additional materials. eCuris also provides a collaboration space for patients/families to communicate with the clinical professions involved in their care in order to coordinate direction, questions, services, etc. This collaboration space provides a critical way for patients/families to access information anytime and anywhere without the need for appointments, transportation, missed work, etc.

Additionally, the eCuris health-based reward platform allows patients and providers to track real time progress for patients' healthcare goals. (see Participants) "The participants in the economy – patients, families, physicians, insurers, and commercial partners – can interact to digitally exchange rewards given for healthy actions that motivate them to remain engaged in their health for digital services/content or physical goods and services. Human behavioral research demonstrates rewards must be delivered immediately and have a real apparent value to be a critical factor in influencing change." This access to patient data that the eCuris platform provides is unprecedented and critical to increasing the performance, efficiency and efficacy of healthcare distribution worldwide.

### **Community Development**

*The United Nations defines community development as "a process where community members come together to take collective action and generate solutions to common problems." It is a broad term given to the practices of civic leaders, activists, involved citizens and professionals to improve various aspects of communities, typically aiming to build stronger and more resilient local communities. Community development seeks to empower individuals and groups of people with the skills they need to affect change within their communities. These skills are often created through the formation of social groups or networks working for a common agenda.*



The very nature of the Optima Curis' mission is the development of communities with a platform that facilitates collaboration among consumers and providers from all sectors of the healthcare sector and the effective transfer of resources to collectively solve healthcare community problems. Optima Curis designed the eCuris' platform to lower the cost of healthcare while improving its quality. One requirement for achieving both goals is to have individuals make better decisions about their own health and for the health of their community. More communities are attempting to take on the challenge of spreading that goal. All aspects of the Optima Curis business model represent the interests of the healthcare communities that the organization and platform serve. The eCuris network brings together and empowers all consumers and providers who are committed to solving problems related to the distribution and consumption of healthcare and making their community stronger. Patients connect directly with providers in the community to get the resources they need. Businesses and individuals realize a greater social and business returns on the investments in themselves and in their community as they learn about issues and ways they can help that align with their mission, skills, and available resources to improve the overall health and vitality of their community. By definition, the eCuris platform is developing a strong, well connected and transparent healthcare community.

### **Capacity Building**

*Capacity building is the process by which individual and organizations obtain, improve, and retain the skills and knowledge needed to do their jobs competently. Community capacity building is a conceptual approach to social, behavioral change and leads to infrastructure development. It focuses on understanding the obstacles that inhibit people, governments, international organizations and non-profits from realizing their development goals while enhancing the abilities that will allow them to achieve measurable and sustainable results. The term community capacity building emerged in the lexicon of international development during the 1990s but is included in the work of community foundations, non-profits, and organizations that facilitate collaboration among sectors to obtain resources and solve community problems.* The eCuris platform and network are designed to build community capacity by generating more resources, creating collaborations and more involved patients and providers for better overall healthcare and focused community initiatives. Optima Curis developed the eCuris' reward-based platform to engage patients and provider for mutual collaboration, development and education. Currently, there are many obstacles to collaboration on this level including the high cost of care, inadequate or no insurance coverage, lack of availability of services, lack of culturally competent care. These obstacles lead to unmet health needs, delays in receiving appropriate care, inability to get preventive services, financial burdens, preventable hospitalizations and a general feeling of disconnection between patients and providers.

eCuris provides a mechanism for communities to extend their capacity to care for patients and improve overall wellness in three major ways. First, the platform removes geographical and



transportation constraints associated with care thus greatly expanding the reach of both the local community to access expert advice, and for experts to reach markets that may not currently be available to them. Next, eCuris provides communities a reference for available resources and a marketplace in which users can find services that may be available in their communities. This becomes particularly important in addressing social determinants of health as it is often very difficult to determine what services may be available in a given area to assist with nutrition, housing, transportation, and safety. Finally, eCuris creates a gig-economy marketplace that brings together users and experts in both virtual and physical settings thus expanding the capacity of both the expert to market services and the user to find non-local resources (for example a health coach or dietician does not need to be local to become part of a patient's care team).

Optima Curis through their eCuris platform aims to eliminate these obstacles. The Optima Curis platform fully implemented makes it easier for businesses and individuals to invest in the health and vitality of their community in meaningful ways. This platform provides accessibility for patients and providers to obtain the resources they need to solve the community's health problems and to build community capacity by distributing this rewards based interconnected platform, delivering results through increased access and transparency.

### **Human Rights Protection or Expansion**

Healthcare is a human right. In 2014, 33 million people in the United States (10.4% of the US population) did not have health insurance according to the US Census Bureau. The United States, Greece, and Poland are the only countries of the 34 members of the Organization for Economic Co-operation and Development (OECD) that do not have universal health care.

Proponents of the right to health care say that no one in the richest nation on earth should go without health care. They argue that a right to health care would stop medical bankruptcies, improve public health, reduce overall health care spending, help small businesses, and that health care should be an essential government service. Opponents argue that a right to health care amounts to socialism and that it should be an individual's responsibility, not the government's role, to secure health care. They say that government provision of health care would decrease the quality and availability of health care and would lead to larger government debt and deficits, this argument is based mainly on the lack of participation in expenses due mostly to constantly inflating medical treatment costs.

Optima Curis' eCuris platform and blockchain technology Vitality token are a strong step toward managing costs associated with chronic conditions. Chronic conditions are the main cost contributor to the total healthcare annual expense as 5% of the patient population represent 50% of all medical costs. Once costs are deemed manageable, the discussion around healthcare as a right becomes less about politics and bureaucracy and more about common sense. We believe Optima Curis' eCuris platform is a step toward expanding the healthcare rights of millions of chronically ill patients and indeed all people worldwide.



Importantly, we believe eCuris expands human rights (the right to healthcare) as it disproportionately assists low income and geographically isolated populations. Getting good healthcare is generally easy if you are wealthy as you are able to physically get to care, take time off from work and/or childcare, and pay for care. As eCuris provides some virtualization of services and collaboration with the healthcare community, we remove some of these barriers that significantly impact low income and geographically isolated populations ability to access care.

### **Health Improvement**

At the very heart of Optima Curis' business model is providing more effective and less expensive treatments for patients with a focus on reducing the mental, physical and monetary costs of the healthcare system. Health improvement describes the work to improve the health and wellbeing of individuals or communities through creating and enabling better treatments and encouraging healthy lifestyle choices as well as addressing underlying issues such as poverty, lack of educational opportunities and other such areas.

The American Diabetes Association released new research on March 22, 2018 estimating the total costs of diagnosed diabetes have risen to \$327 billion in 2017 from \$245 billion in 2012, when the cost was last examined. The largest components of diabetic medical expenditures are:

- Hospital inpatient care (30% of the total medical cost)
- Prescription medications to treat complications of diabetes (30%)
- Anti-diabetic agents and diabetes supplies (15%)
- Physician office visits (13%)

People with diagnosed diabetes incur average medical expenditures of \$16,752 per year, of which about \$9,601 is attributed to diabetes. People with diagnosed diabetes, on average, have medical expenditures approximately 2.3 times higher than what expenditures would be in the absence of diabetes. For the cost categories analyzed, care for people with diagnosed diabetes accounts for 1 in 4 health care dollars in the U.S., and more than half of that expenditure is directly attributable to diabetes. The hidden costs include: increased absenteeism (\$3.3 billion), reduced productivity while at work (\$26.9 billion), for the employed population costs include reduced productivity, for those not in the labor force (\$2.3 billion), inability to work as a result of disease-related disability (\$37.5 billion), and lost productive capacity due to early mortality (\$19.9 billion). The Optima Curis platform creates a symbiotic healthcare environment where patients are rewarded for activities and achieving health goals. Even an incremental reduction in these costs to patients would be a revenue boost to our local economies and a life affirming change to those suffering with this disease. The Optima Curis approach combines the community, education, direct clinical collaboration, and rewards to



bring tremendous value to the patient and all those providing service; all of this for the maximum benefit to the geographic and municipal community at large.

As a second example, in the US 2017 total cancer treatment spending topped 125 Billion. Those numbers don't include the unreported and uncovered costs, such as nurses, acupuncture, psychotherapy, personal travel, supplements and caregivers' expenses. Those numbers also don't include the personal costs borne by families and individuals, nor the follow-on effects of cancer treatment in the form of future weaknesses, illnesses, lost wages and lower productivity. Bottom line, cancer diagnosis is a costly endeavor mentally, physically and monetarily. The effects of a cancer diagnosis can be tracked through the patient's entire social family including immediate family and friends down to co-workers and acquaintances. Any improvement in the treatment process will have a positive effect on the health of all patients and all those who surround and are affected by them.

Utilizing the eCuris platform, the entire process from diagnosis to treatment and follow-up would be visible by the patient and all the providers while rewarding the patient for positive results and behavioral changes. Optima Curis' eCuris platform seeks to connect all patients and providers, eliminating unnecessary intermediaries while reducing costs and increasing the productivity of every healthcare dollar simultaneously, improving the overall health of the patient population while increasing the production and efficacy of the healthcare system.

### **Income/productivity growth**

*Economic growth is widely understood to have substantial benefits for communities. Economic growth is vigorously pursued by all levels of government as they recognize that growth creates new and better jobs, higher incomes, a stronger local economy and tax base, and a more vibrant community. It provides residents with greater prosperity, jobs, and improved chances for a better quality of life. New economic development helps finance improved community services. New economic development and growth provides significant benefits. These benefits contribute to a better quality of life for all residents. Productivity is the total amount of output (or income) generated in an average hour of work. As such, growth in an economy's productivity provides the potential for rising living standards over time.*

When looking at what makes an economy grow in the long run, we can begin by examining how output is created. Some use a combination of labor and capital to produce their output. Labor consists of the workers and employees who produce, manage, and process production. Capital describes both the ideas needed for production and the actual tools and machines used in production. Ideas and other intellectual property are called human capital. Machinery and tools are called physical capital. Optima Curis seeks to increase productivity by reducing costs and increasing engagement of both patients and providers.

In 2016 America's total medical costs hit a new record of \$3.4 trillion, according to the federal government. That's about 18 percent of the country's total GDP, meaning one out of every six  
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dollars we spent in 2016 went to health care. The national doctor bill dwarfs anything else we spend money on, including food, clothing, housing, or even our mighty military. If that \$3.4 trillion were spread equally throughout the population, the bill would come to some \$10,350 for every man, woman and child in the country. But fortunately, the cost of health care is not equally distributed. Rather, a small number of Americans run up most of the expense. The biggest medical costs are concentrated on a fairly small segment of the population people with one or more chronic illnesses, plus victims of accidents or violent crime. The cost is so concentrated, in fact, that an estimated five percent of the population accounts for 50 percent of total medical costs. The cost to deliver high-quality healthcare is rising as a result of inflation, increasing regulatory burden, and increasing overhead costs not the least of which is the need for additional personnel to meet payers' administrative demands. An accumulating body of data suggests that patients are deferring treatment because of high out-of-pocket costs.

Optima Curis aims to reduce many of the costs associated with chronic illness management and care through the distribution of their eCuris platform. A reduction in any of these costs would significantly change the landscape of medical costs worldwide, and as a result free-up capital for investments across the spectrum which ultimately increases productivity of each healthcare dollar spent, as it goes further. The connectivity and efficiency that the eCuris platform provides enables chronic patients to assist and take further responsibility for the management of their conditions, while also being rewarded for positive outcomes, driving further productivity.

### **Generate Funds for Charitable Giving**

An important aspect of Optima Curis' commitment to responsible corporate behavior is the exercise of social responsibility through philanthropic donations and non-commercial sponsorship. Optima Curis' approach to philanthropic donations and non-commercial sponsorship mirrors their responsible business model and innovative culture. By selectively developing, supporting and implementing innovative solutions together with competent partners based on core knowledge and skills, measurable results and lasting improvements for sustainable impacts for society.

This collaborative and value-based approach demonstrates that both Optima Curis and its partners are committed to effective outcomes. Optima Curis' emphasis is on projects making a real difference through innovation, collaboration, quality and sustainability. When assessing projects, Optima Curis focuses on the potential impact rather than on the cost. Considerations are on impact, not material return on investment, the measure of success or value. Optima Curis believes that good corporate citizenship should be a matter of course and is not something to be undertaken for publicity purposes. Optima Curis believes, through its participating partners, that their technology will become a major source of change and advancement of access to and administration of healthcare efforts globally.



**Equality and empowerment:**

Optima Curis management are of the belief that a diverse workforce is a competitive advantage as attempting to create something new or solve a problem with a homogeneous group that thinks similarly is foolish and can lead to a lack of creative problem-solving. Diversity of background and experience that comes from growing up with different gender, socioeconomic status, geography, race, religion, political bias, etc. allows you to come at a problem from many directions not only one. This scenario is played out in the boardrooms, C-Suites and rank and file at the world's most successful corporations and organizations.

Optima Curis' management team is committed to sharing values of diversity and inclusion in order to achieve and sustain excellence at all levels. We firmly believe that we can best promote excellence by recruiting and retaining a diverse group of board members, management and staff by creating a climate of respect that is supportive of their success, thus becoming shared success. This climate for diversity, inclusion and excellence is critical to attaining the best research, development, implementation, health care and other strategic goals of the Optima Curis platform.

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