

HEALTH WEALTH CAREER

APPS, AI AND ANALYTICS

TOP TRENDS DRIVING CHANGE IN 2017 AND BEYOND

If there's one thing you take away
from this presentation...

What can **amazon**
teach us about our future?

What 10 Retail Brands Can Teach Us About the Future of Benefits

MERCER'S APPROACH TO HEALTH AND WEALTH INNOVATION



Identify leading vendors



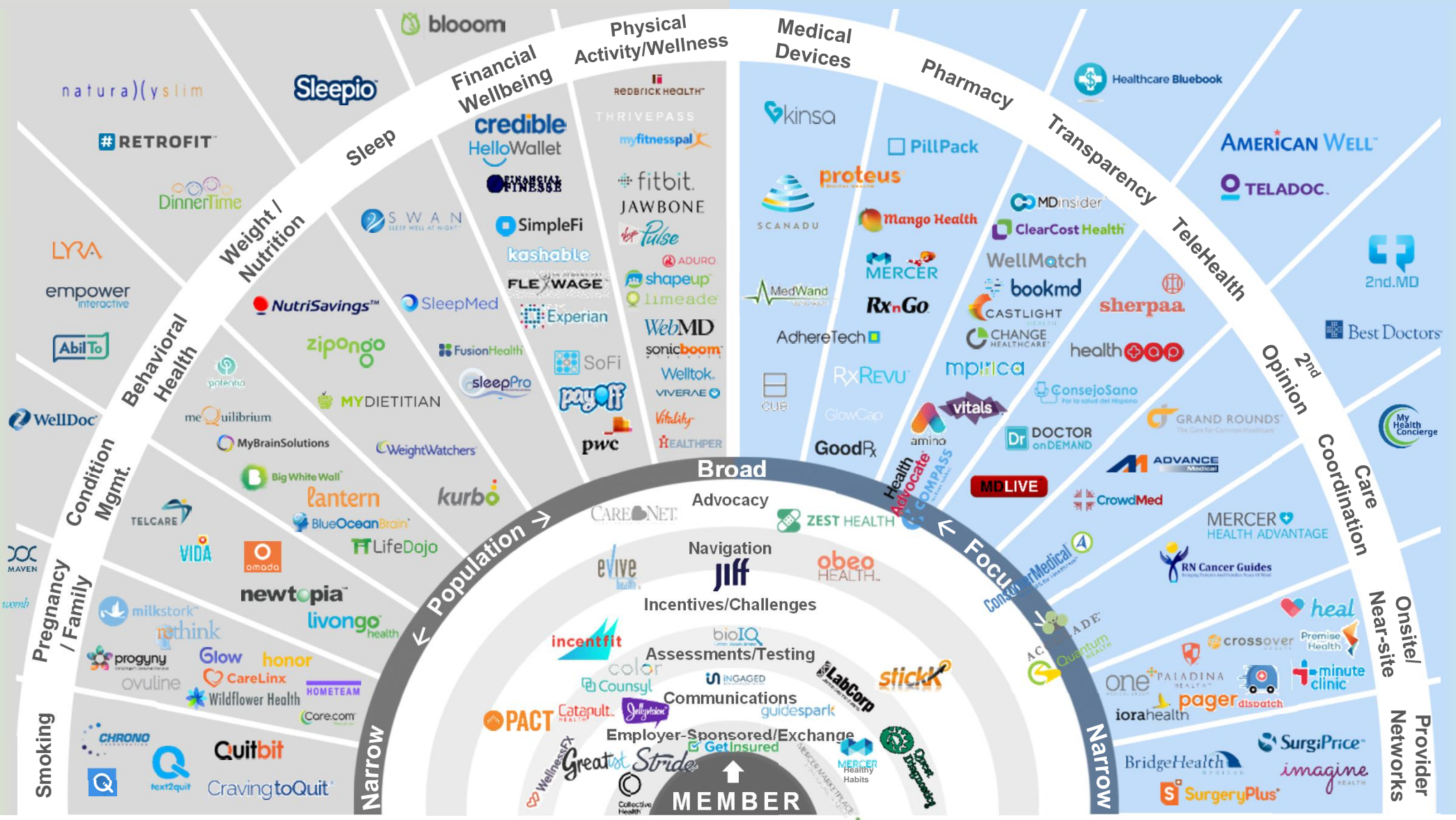
Evaluate trends and develop best-in-class approaches and differentiators



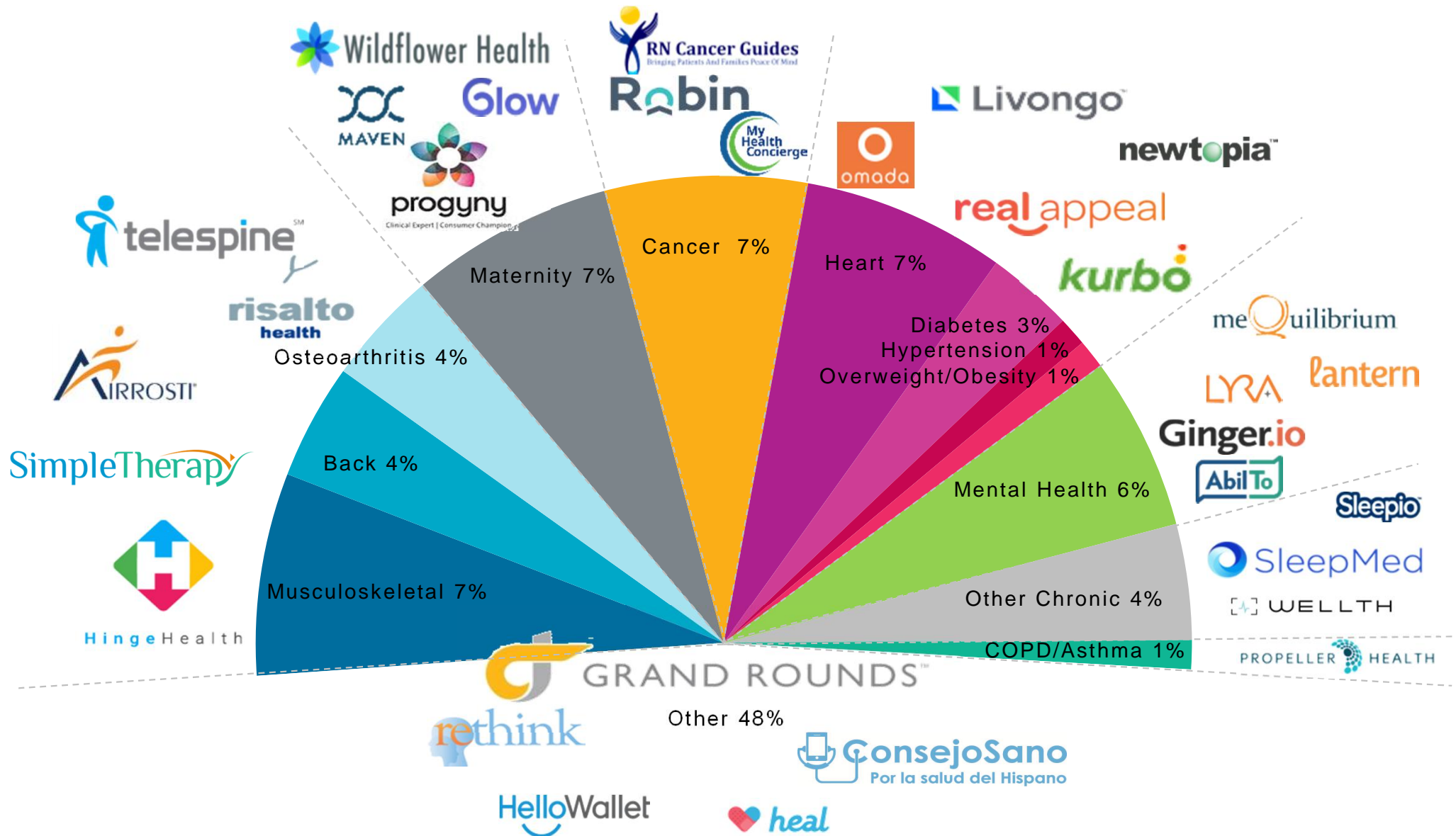
Help our clients navigate a rapidly changing landscape

THE WELLBEING MARKET TIPPING POINT EXPLOSION OF TECHNOLOGY AND DATA

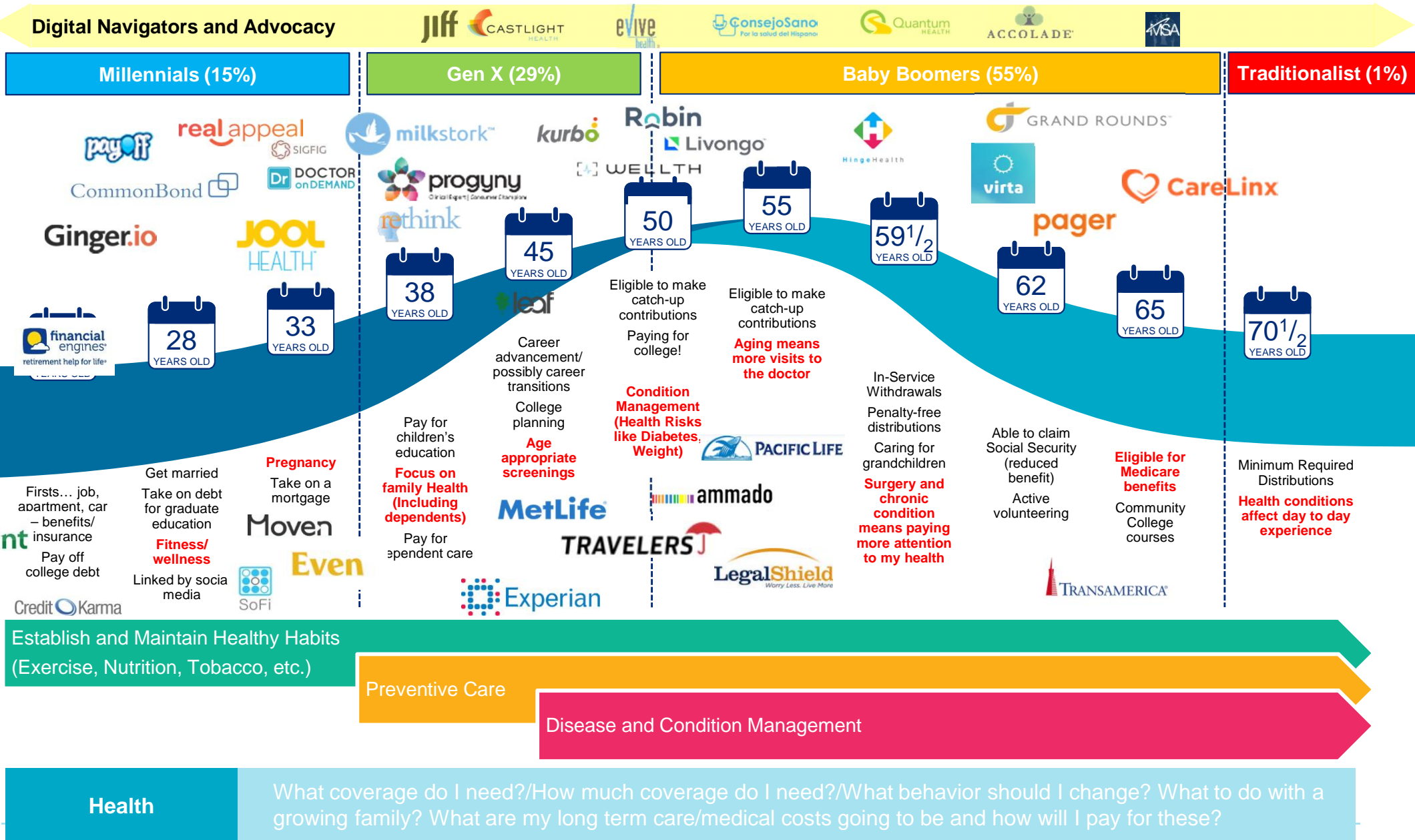
Big Data Analytics



TOP CONDITIONS BY SPEND



EMERGING POINT SOLUTIONS ARE BEING DEVELOPED FOR THESE POPULATIONS



Mega Trends Influencing Future Benefits

#1. Generational Change



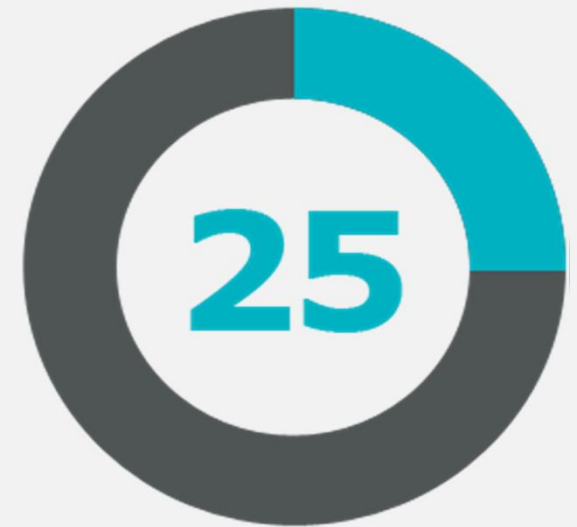
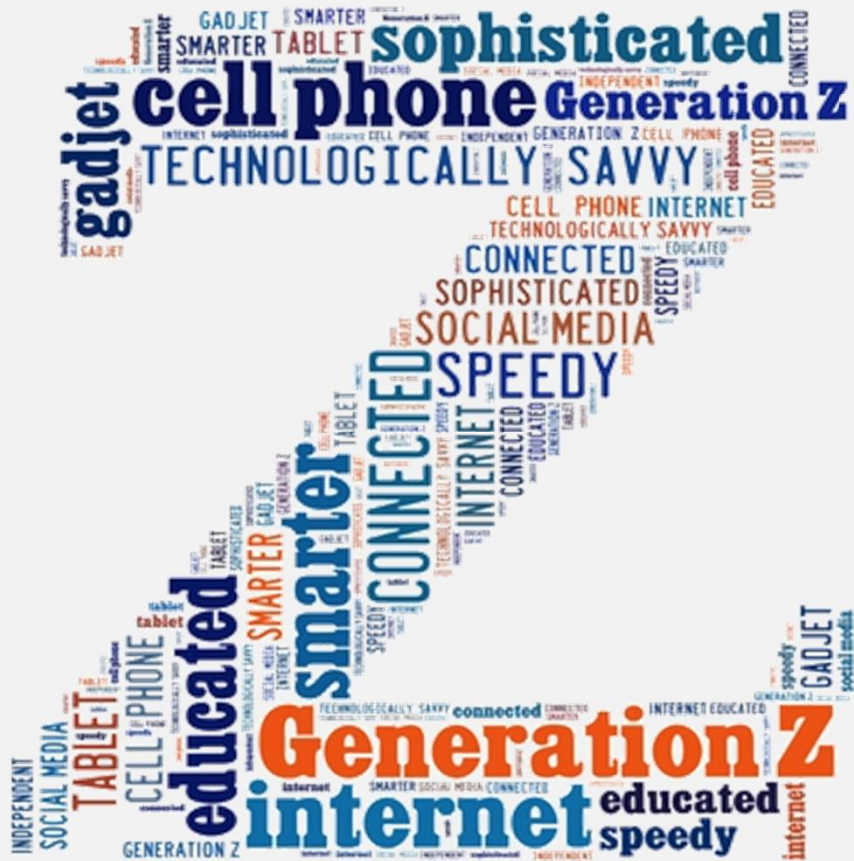
#2. Explosion of Technology and Innovation



#3. The War for Talent: Corporate Haves & Have Nots

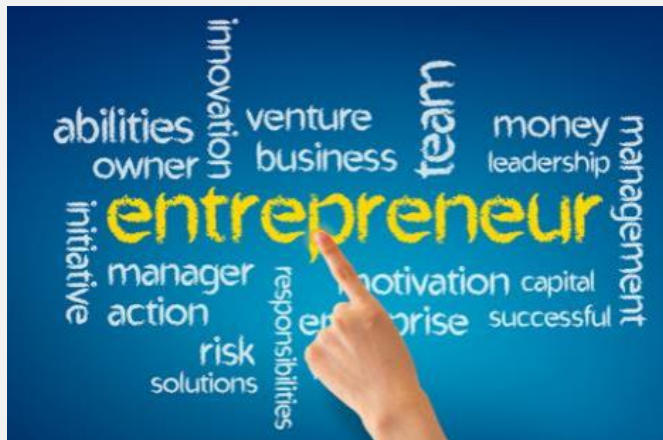


Mega Trend #1 – Generation Z will take over



Mega Trend #1 – Generation Z will take over

87654321



Mega Trend #1 – And then comes Gen α...



Mega Trend #1 – And then comes Gen α ...



Mega Trend #1 – And then comes Gen α...



- 2/3rds of babies under 1 are exposed to 80 minutes of screen time a day
- At the age of 7, kids will have spent 1 full year of their life in front of a screen



The best year for wealth equality? 1978.

Today, the wealth gap is over three times larger.

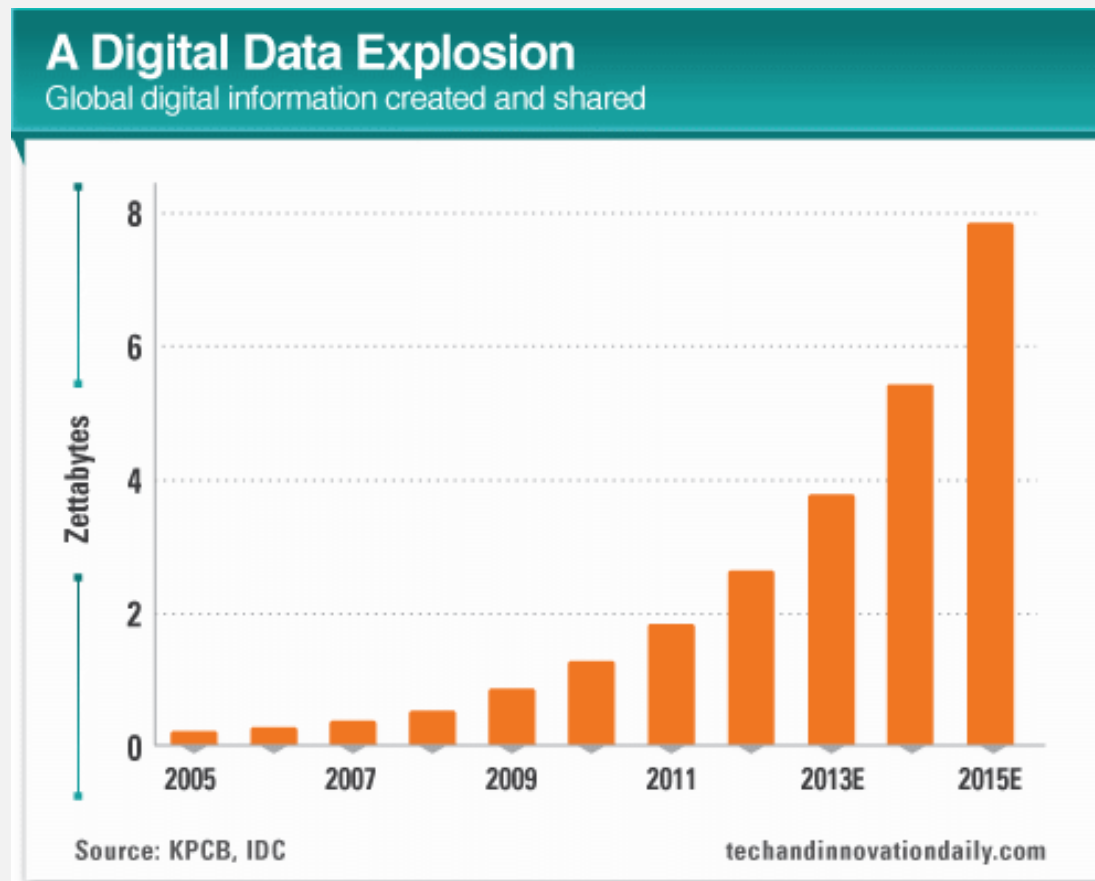


In 1978 the richest 1% owned 7% of the wealth.

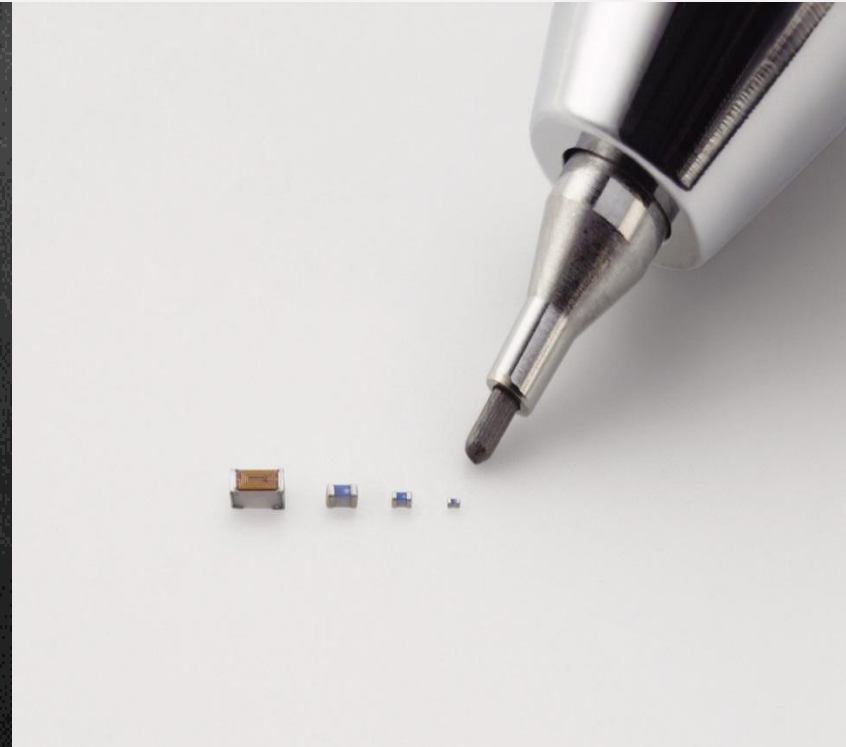
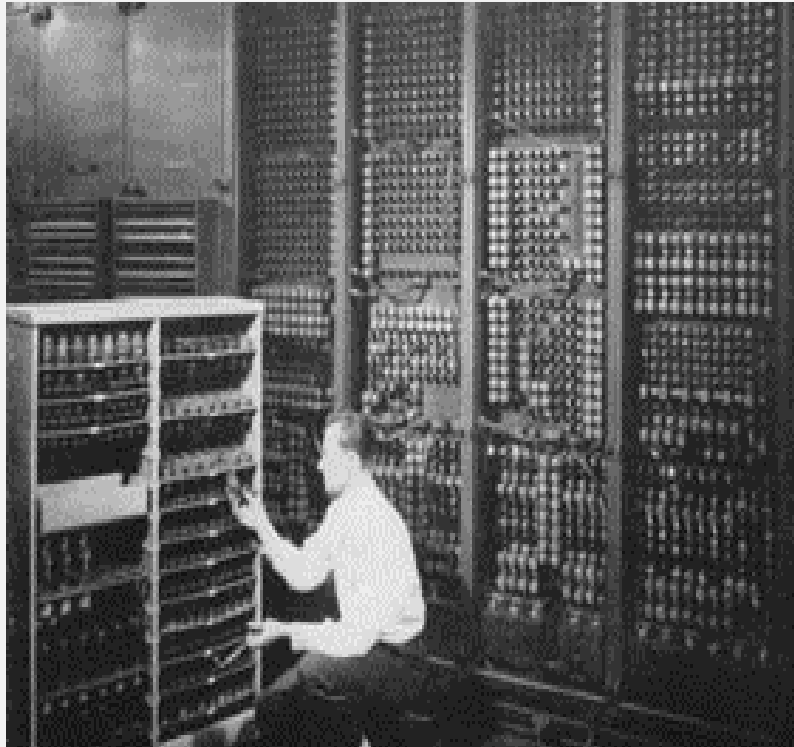


The richest 1% now owns 23% of the wealth.

Mega Trend #2 – Explosion of Technology and Innovation



Mega Trend #2 – Explosion of Technology and Innovation



1950s

Silicon
Transistor



1
Transistor

1960s

TTL
Quad Gate



16
Transistors

1970s

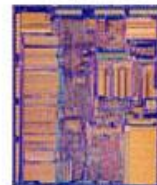
8-bit
Microprocessor



4500
Transistors

1980s

32-bit
Microprocessor



275,000
Transistors

1990s

32-bit
Microprocessor



3,100,000
Transistors

2000s

64-bit
Microprocessor



592,000,000
Transistors

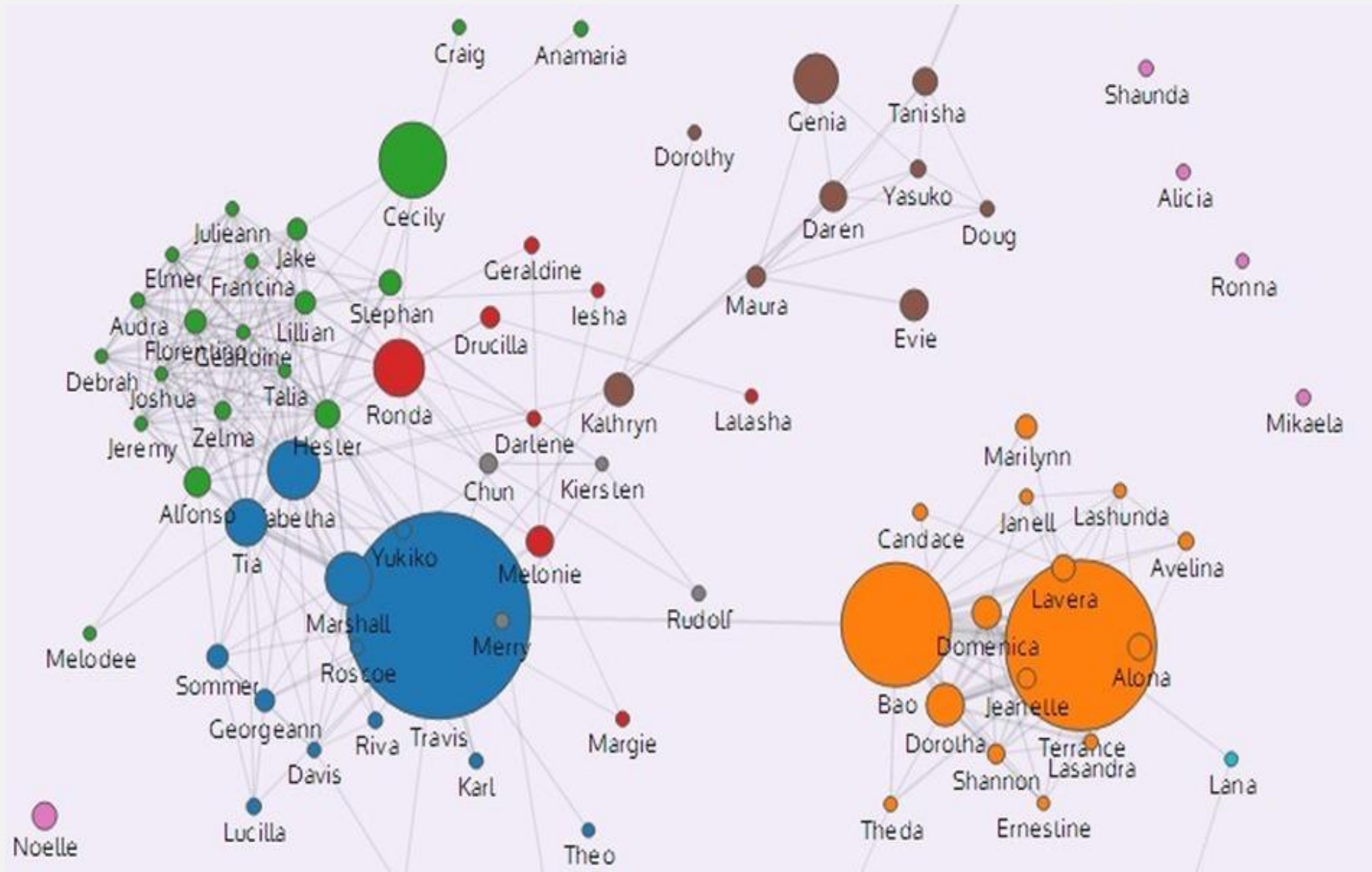
2010s

3072-Core
GPU



8,000,000,000
Transistors

Mega Trend #2 – Explosion of Technology and Innovation



Mega Trend #3 – The War for Talent: Corporate Haves

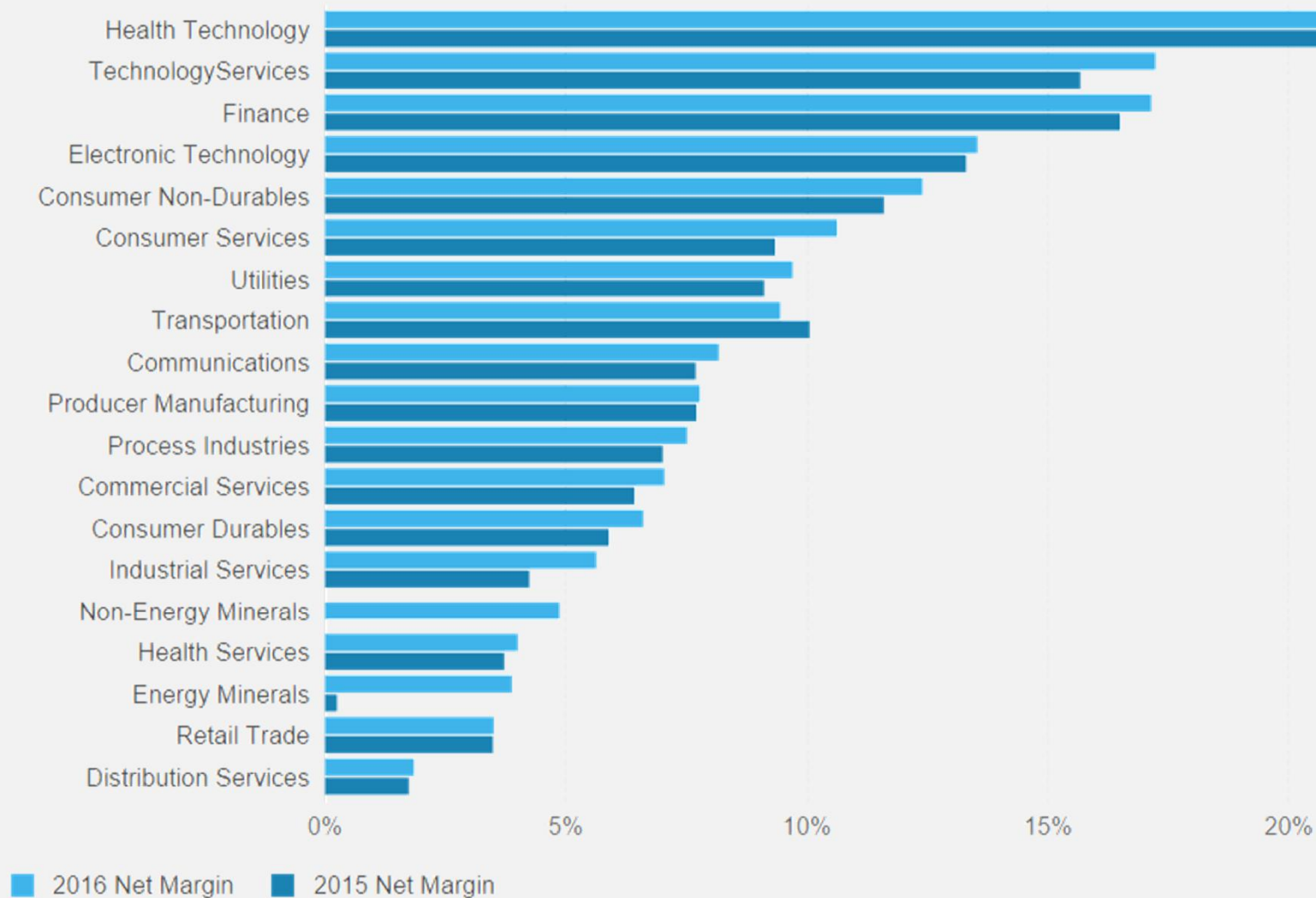


Mega Trend #3 – The War for Talent: Corporate Have Nots



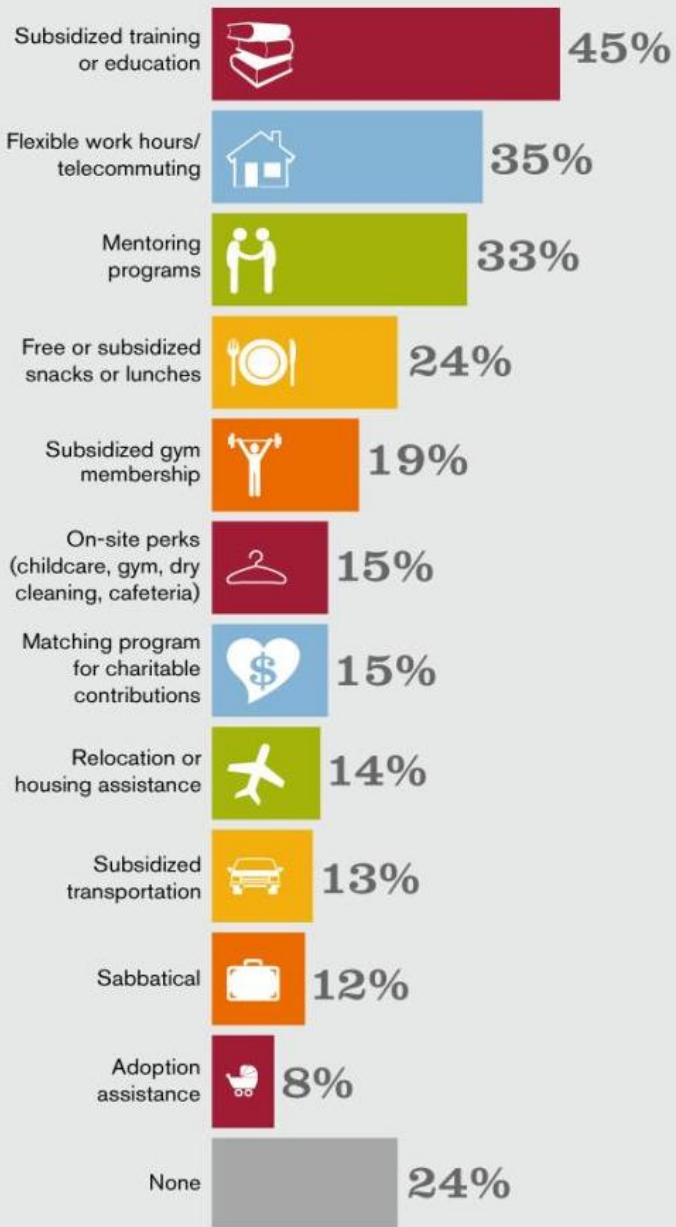
Mega Trend #3 – The War for Talent: Corporate Have Nots

The Most Profitable Sectors In 2016



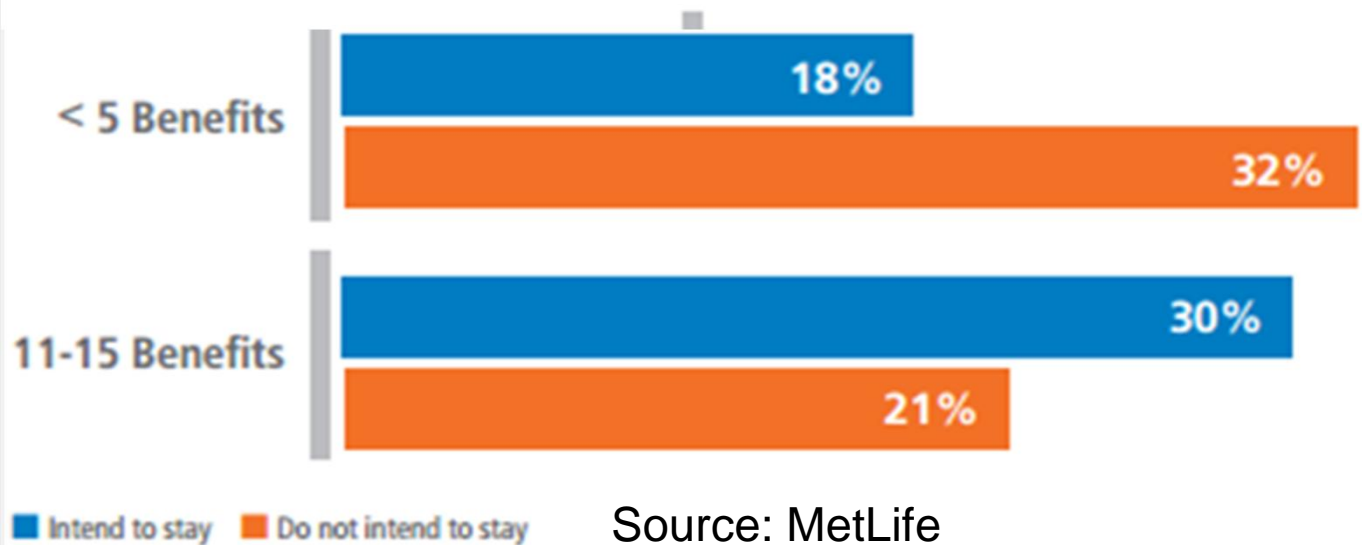
Perks at Work

Which perks does your company offer or plan to offer in the next 12 months?



Mega Trend #3 – The War for Talent: Corporate Have Nots

Employee intent to stay, by number of benefits*



Source: MetLife

Source: Accountemps survey of more than 300 human resources managers from U.S. companies with 20 or more employees

me

me

me

#1. Ultra-personalization



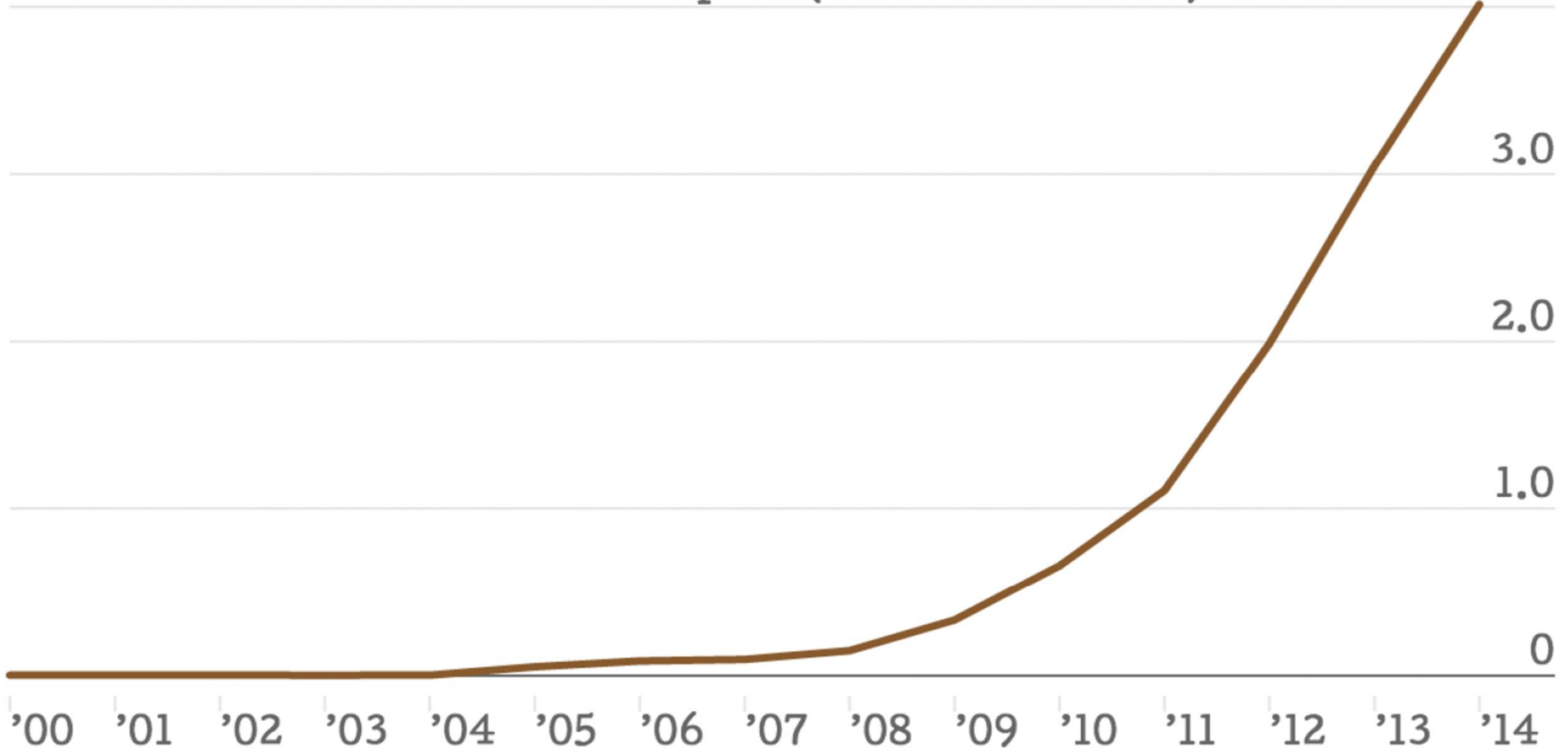
KEURIG®



KEURIG®

America is obsessed with coffee pods (U.S. annual sales)

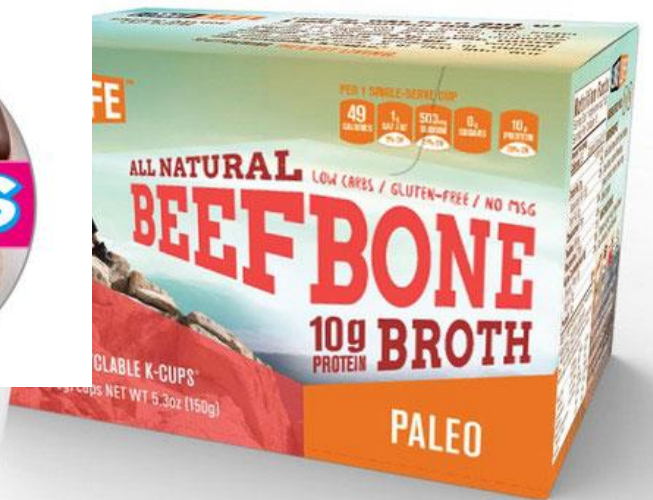
\$4.0 billion



KEURIG



KEURIG®



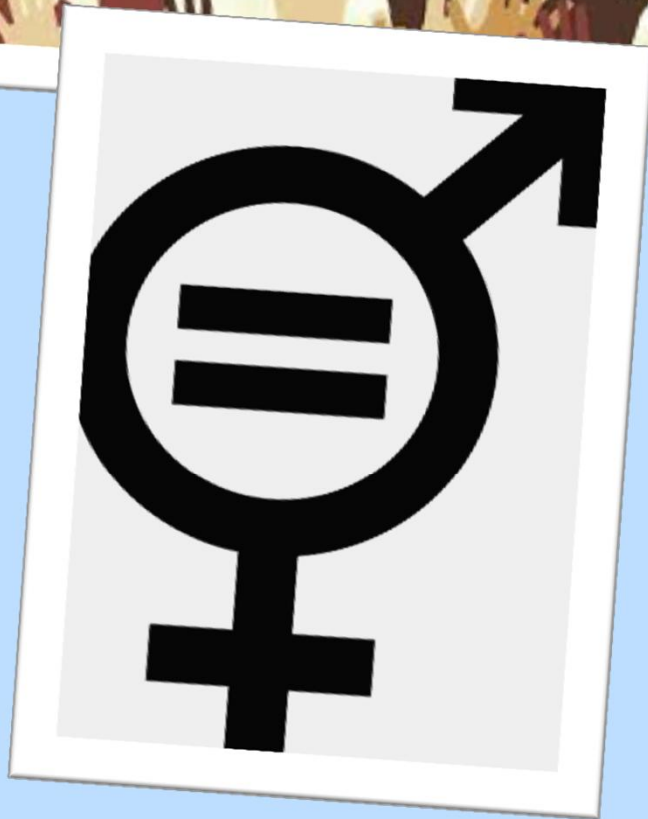




catzenpup



Unique Products for Unique Customers





**#2. Behavioral
Science**

Humans are predictably irrational about money

Riksbank Prize in Economic Sciences in Memory of Alfred Nobel 2017



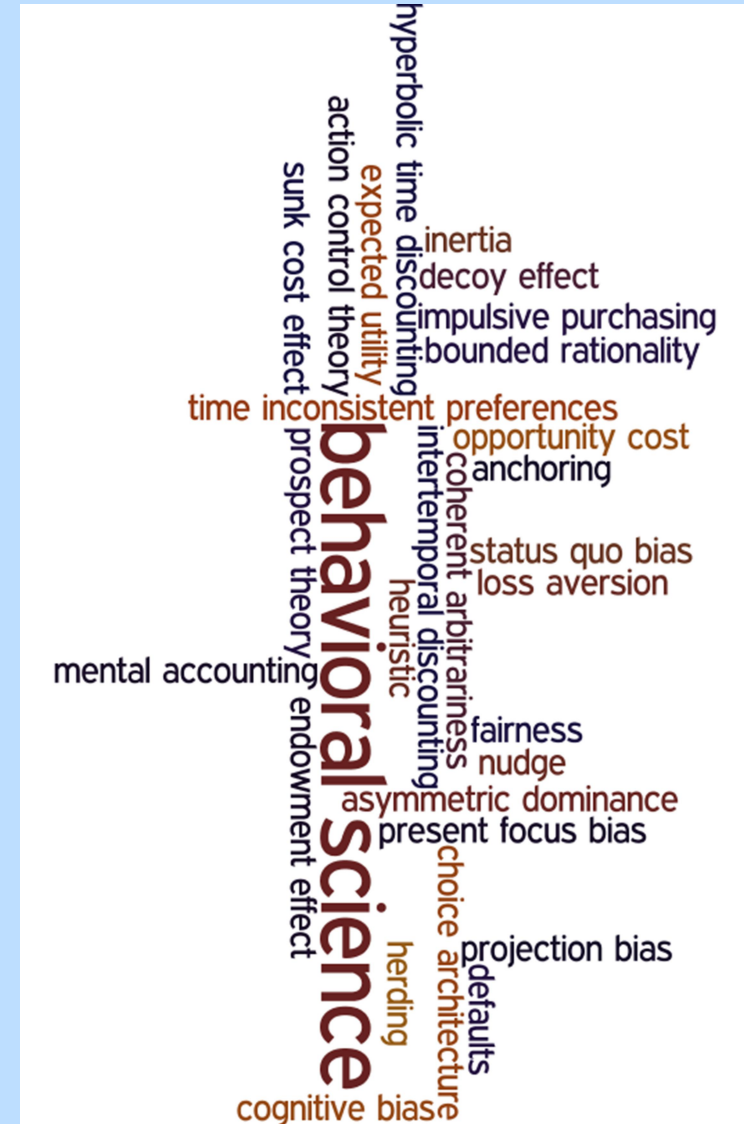
© Nobel Media III: N. Elmehed

Richard H. Thaler

Prize share: 1/1

The Sveriges Riksbank Prize in Economic Sciences in Memory of Alfred Nobel 2017 was awarded to Richard H. Thaler *"for his contributions to behavioural economics"*.

Brains <> machines



Engagement Strategy Cheat Sheet

Game Play	Game Mechanics	Rewards	Behavioral Economics	Social	Human Behavior	Design
<p>Epic Meaning</p> <p>We are highly motivated to achieve something great</p>	<p>Feedback Loops</p> <p>We engage when our actions immediately effect the game</p>	<p>Achievements</p> <p>We engage more when achievements are recognized</p>	<p>Scarcity</p> <p>We value things that have limited availability</p>	<p>Status</p> <p>We asses our standing relative to others and our personal best</p>	<p>Curiosity</p> <p>When teased with a small bit of info, we will want to know more</p>	<p>Connectedness</p> <p>Uniform visual properties create a sense of belonging</p>
<p>Blissful Productivity</p> <p>We are happier working hard at a fun game than relaxing</p>	<p>Limited Duration</p> <p>Time constraints increase the likelihood for action</p>	<p>Collecting</p> <p>People like to amass units that add to or complete a set</p>	<p>Limited Choice</p> <p>Choices are easier to make when there are fewer options</p>	<p>Limited Access</p> <p>We desire things perceived as exclusive</p>	<p>Humor</p> <p>Funny items are more easily remembered and enjoyed</p>	<p>Sensory Appeal</p> <p>We engage, remember things that appeal to multiple senses</p>
<p>Real-time feedback</p> <p>Real time information satisfies instant gratification</p>	<p>Periodic Events</p> <p>Recurring events create sustained interest, anticipation</p>	<p>Set Completion</p> <p>The closer a collection is to being complete, the more we desire</p>	<p>Certainty</p> <p>We crave certainty and uncertainty is an obstacle to action</p>	<p>Positive Mimicry</p> <p>We learn by modeling our behavior after others</p>	<p>Surprise</p> <p>Our brains are aroused by new and unexpected discovery</p>	<p>Serial Position Effect</p> <p>We remember the first and last items in a list</p>
<p>Free Lunch</p> <p>We feel lucky getting something from someone else's work</p>	<p>Chunking</p> <p>We take action when complex activities are broken into chunks</p>	<p>Variable Rewards</p> <p>Random rewards seem scarce and unpredictable</p>	<p>Loss Aversion</p> <p>We hate losing or letting go of what we have (or could have)</p>	<p>Social Proof</p> <p>We follow others when in new situations</p>	<p>Peak End Rule</p> <p>We judge experiences by peaks (good and bad) & how they ended</p>	<p>Pattern Recognition</p> <p>We seek ways to organize and simplify complex information</p>
<p>Appropriate Challenge</p> <p>We perform best when challenged at the right level</p>	<p>Trigger</p> <p>We take action when small nudges are placed in our path</p>	<p>Lottery</p> <p>Chance creates a high level of anticipation through chance</p>	<p>Story</p> <p>Our decisions are filtered through real or imagined stories</p>	<p>Gifting</p> <p>We feel the need to reciprocate when we receive a gift</p>	<p>Self Expression</p> <p>We seek ways to express our ideas, personality, feelings,</p>	<p>Visual Imagery</p> <p>Vision trumps all other senses; direct way to perception</p>
<p>Moral Hazard</p> <p>Incentives can remove the true enjoyment or value of game play</p>	<p>Appointment Dynamic</p> <p>Completing tasks by returning at a predefined time</p>	<p>Virtual Items</p> <p>Digital rewards, objects that can be little-to-no cost</p>	<p>Value Bias</p> <p>We value things that cost more, even if they are not truly better</p>	<p>Reputation</p> <p>We care more when they affect how peers perceive us</p>	<p>Autonomy</p> <p>We seek out situations where we can influence & control</p>	<p>Aesthetic Usability</p> <p>Aesthetically pleasing designs are perceived as being easier to use</p>
<p>Fairness</p> <p>We dislike any game play that appears unfair</p>	<p>Competition</p> <p>We strive to attain things that cannot be shared</p>	<p>Tokens/Badges</p> <p>We enjoy these virtual rewards if they tie back to status</p>	<p>Status Quo/Default Bias</p> <p>We tend not to change an established behavior</p>	<p>Envy</p> <p>We have a desire to have what others have</p>	<p>Affect Heuristic</p> <p>Our current emotions influence our judgment, decisions</p>	<p>Proximity</p> <p>Things physically close to one another are perceived as related</p>
<p>Companion Gaming</p> <p>Playing a game across multiple platforms/ media</p>	<p>Viral Mechanic</p> <p>Element that requires, or can be played better with, multiple people</p>	<p>Avoidance</p> <p>Inducing behavior not with reward, but by not giving a punishment.</p>	<p>Familiarity Bias</p> <p>We have a preference for things that are familiar</p>	<p>Social Fabric</p> <p>We like people more after we've played games with them</p>	<p>Delighters</p> <p>We fondly remember unexpected, playful pleasures</p>	<p>Cascading Information</p> <p>Break up info into small chunks to maximize understanding</p>
<p>Endless Games</p> <p>Games that do not have an explicit end</p>	<p>Countdown</p> <p>Providing a certain amount of time to complete an activity</p>	<p>Physical Good</p> <p>Real world goods which can be for points or digital rewards</p>	<p>Ownership Bias</p> <p>We value things more when we feel like we own them</p>	<p>Communal Discovery</p> <p>When an entire community works together, it is viral, fun</p>	<p>Loyalty</p> <p>Positive sustained connection leads to a sense of ownership</p>	<p>Symmetry</p> <p>Creates balance, harmony, order</p>
<p>Modifiers</p> <p>An item that, when used, affects other actions</p>	<p>Micro-leaderboards</p> <p>Rankings of a subset of players, used to create smaller communities</p>	<p>Chain Schedules</p> <p>Achieving one set of rewards unlocks new content or events</p>	<p>Anchoring</p> <p>We rely too heavily on an anchor (e.g., regular price vs. sale)</p>	<p>User Generated Content</p> <p>We more readily buy-into content created by other participants</p>	<p>Privacy</p> <p>Keeping info private can be a demotivator or motivator</p>	<p>Visual Hierarchy</p> <p>Arrangement of elements in a way that implies importance</p>

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<p>Blissful Productivity We are happier working hard at a fun game than relaxing</p>	<p>Limited Duration Time constraints increase action</p>	<p>Collecting</p>	<p>Limited Choice</p>	<p>Limited Access</p>	<p>Humor Items are more remembered and</p>	<p>Sensory Appeal We engage, remember things that appeal to multiple senses</p>
<p>Real-time feedback Real time information satisfies instant gratification</p>	<p>Periodic Recurring sustained anticipation</p>	<div style="background-color: #4a7ebb; color: white; padding: 20px; text-align: center;"> <h2 style="margin: 0;">Blissful Productivity</h2> <h3 style="margin: 0;">We are happier working hard at a fun game than relaxing</h3>  </div>				<p>Serial Position Effect We remember the first and last items in a list</p>
<p>Free Lunch We feel lucky getting something from someone else's work</p>	<p>Chunking We take complex broken in</p>					<p>Pattern Recognition We seek ways to organize and simplify complex information</p>
<p>Appropriate Challenge We perform best when challenged at the right level</p>	<p>Trigger We take small nudges in our path</p>					<p>Visual Imagery Vision trumps all other senses; direct way to perception</p>
<p>Moral Hazard Incentives can remove the true enjoyment or value of game play</p>	<p>Appointment Completed returning time</p>					<p>Aesthetic Usability Aesthetically pleasing designs are perceived as being easier to use</p>
<p>Fairness We dislike any game play that appears unfair</p>	<p>Competition We strive to attain things that cannot be shared</p>					<p>Proximity Things physically close to one another are perceived as related</p>
<p>Companion Gaming Playing a game across multiple platforms/ media</p>	<p>Viral Mechanic Element that requires, or can be played better with, multiple people</p>	<p>Avoidance Inducing behavior not with reward, but by not giving a punishment.</p>	<p>Familiarity Bias We have a preference for things that are familiar</p>	<p>Social Fabric We like people more after we've played games with them</p>	<p>Delighters We fondly remember unexpected, playful pleasures</p>	<p>Cascading Information Break up info into small chunks to maximize understanding</p>
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<p>Modifiers An item that, when used, affects other actions</p>	<p>Micro-leaderboards Rankings of a subset of players, used to create smaller communities</p>	<p>Chain Schedules Achieving one set of rewards unlocks new content or events</p>	<p>Anchoring We rely too heavily on an anchor (e.g., regular price vs. sale)</p>	<p>User Generated Content We more readily buy-into content created by other participants</p>	<p>Privacy Keeping info private can be a demotivator or motivator</p>	<p>Visual Hierarchy Arrangement of elements in a way that implies importance</p>

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<p>Moral Hazard</p> <p>Incentives can remove the true enjoyment or value of game play</p>	<p>Appointment Dynamic</p> <p>Completing tasks by returning at a predefined time</p>	<p>Virtual Items</p> <p>Digital rewards that can be cost</p>	<p>Virtual Items</p> <p>Digital rewards that can be cost</p>	<p>Virtual Items</p> <p>Digital rewards that can be cost</p>	<p>Virtual Items</p> <p>Digital rewards that can be cost</p>	<p>Virtual Items</p> <p>Digital rewards that can be cost</p>
<p>Fairness</p> <p>We dislike any game play that appears unfair</p>	<p>Competition</p> <p>We strive to attain things that cannot be shared</p>	<p>Tokens/B</p> <p>We enjoy rewards if status</p>	<p>Tokens/B</p> <p>We enjoy rewards if status</p>	<p>Tokens/B</p> <p>We enjoy rewards if status</p>	<p>Tokens/B</p> <p>We enjoy rewards if status</p>	<p>Tokens/B</p> <p>We enjoy rewards if status</p>
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<p>Modifiers</p> <p>An item that, when used, affects other actions</p>	<p>Micro-leaderboards</p> <p>Rankings of a subset of players, used to create smaller communities</p>	<p>Chain Sc</p> <p>Achieving rewards u content o</p>	<p>Chain Sc</p> <p>Achieving rewards u content o</p>	<p>Chain Sc</p> <p>Achieving rewards u content o</p>	<p>Chain Sc</p> <p>Achieving rewards u content o</p>	<p>Chain Sc</p> <p>Achieving rewards u content o</p>

Gifting
 We feel the need to reciprocate when we receive a gift



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<p>Blissful Productivity We are happier working hard at a fun game than relaxing</p>	<p>Limited Duration Time constraints increase the likelihood for action</p>	<p>Collecting People like to amass units that add to or complete a set</p>	<p>Limited Choice Choices are easier to make when there are fewer options</p>	<p>Limited Access We desire things perceived as exclusive</p>	<p>Humor Funny items are more easily remembered and enjoyed</p>	<p>Sensory Appeal We engage, remember things that appeal to multiple senses</p>
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<p>Modifiers An item that, when used, affects other actions</p>						<p>Visual Hierarchy Arrangement of elements in a way that implies importance</p>

Some Examples Incorporate Many Cheats Without Us Realizing It



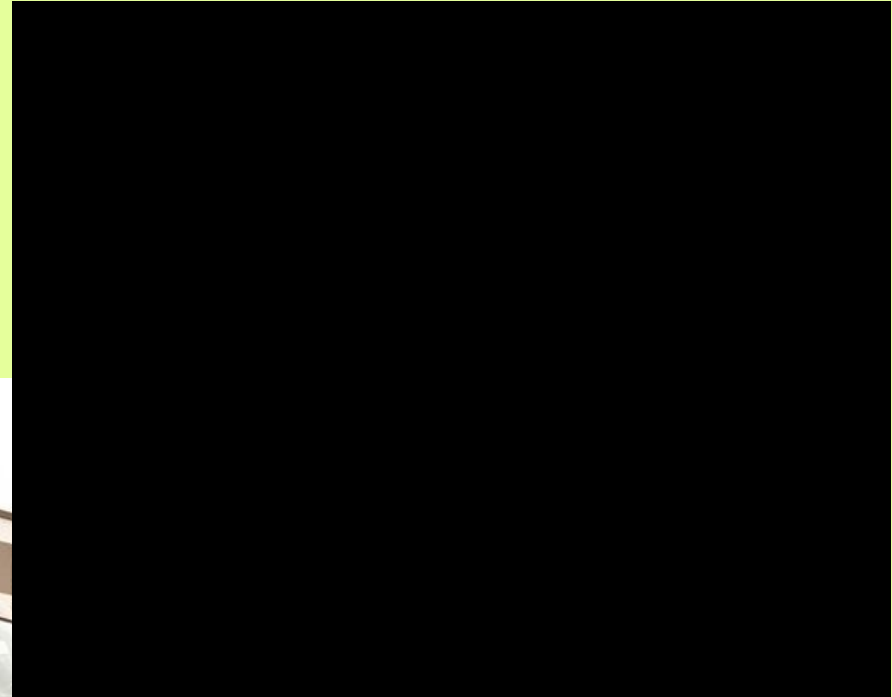
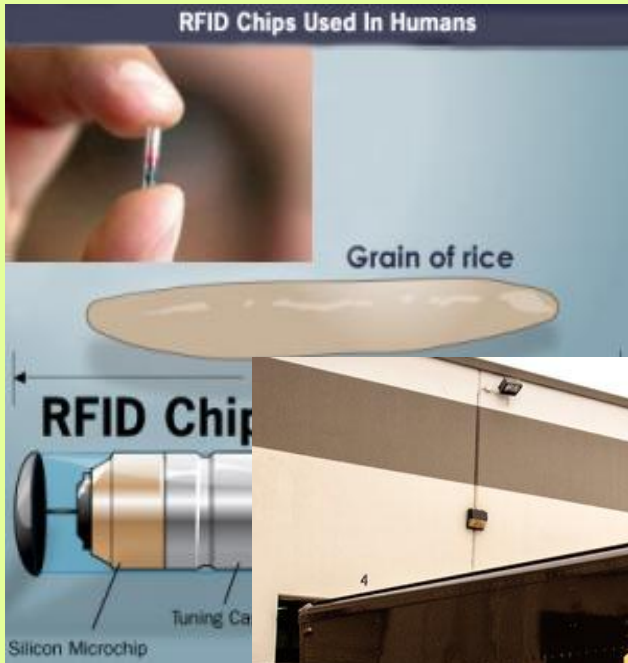
But, Isn't This Manipulative?





#3. Implantable Chips

Implantable RFID Chips



Implantable RFID Chips

Implantable RFID Chips



Implantable RFID Chips

Market's employees jumped at the chance to wear a microchip

- 50 of the 80 employees at Three Square Market, a provider of self-service breakroom vending machines, voluntarily agreed to be "chipped."
- "It really doesn't hurt at all," CEO Todd Westby told CNBC.
- A future version of the microchip could include GPS, and if an employee leaves the company, it won't be removed.

Trent Gillies | @trentCNBC
Published 9:00 AM ET Sun, 13 Aug 2017



A Wisconsin company is offering its workers the chance to toss their employee ID card and chuck all their passwords. If that sounds appealing—especially for people who frequently lose or forget those staples of modern-day office life—it comes with a catch.

In exchange, each employee will insert a tiny microchip: Under their skin.

As it happens. 50 of the 80 employees at Three Square Market. a

- Open doors
- Use copy machines
- Log into computers
- Share business cards
- Store health information



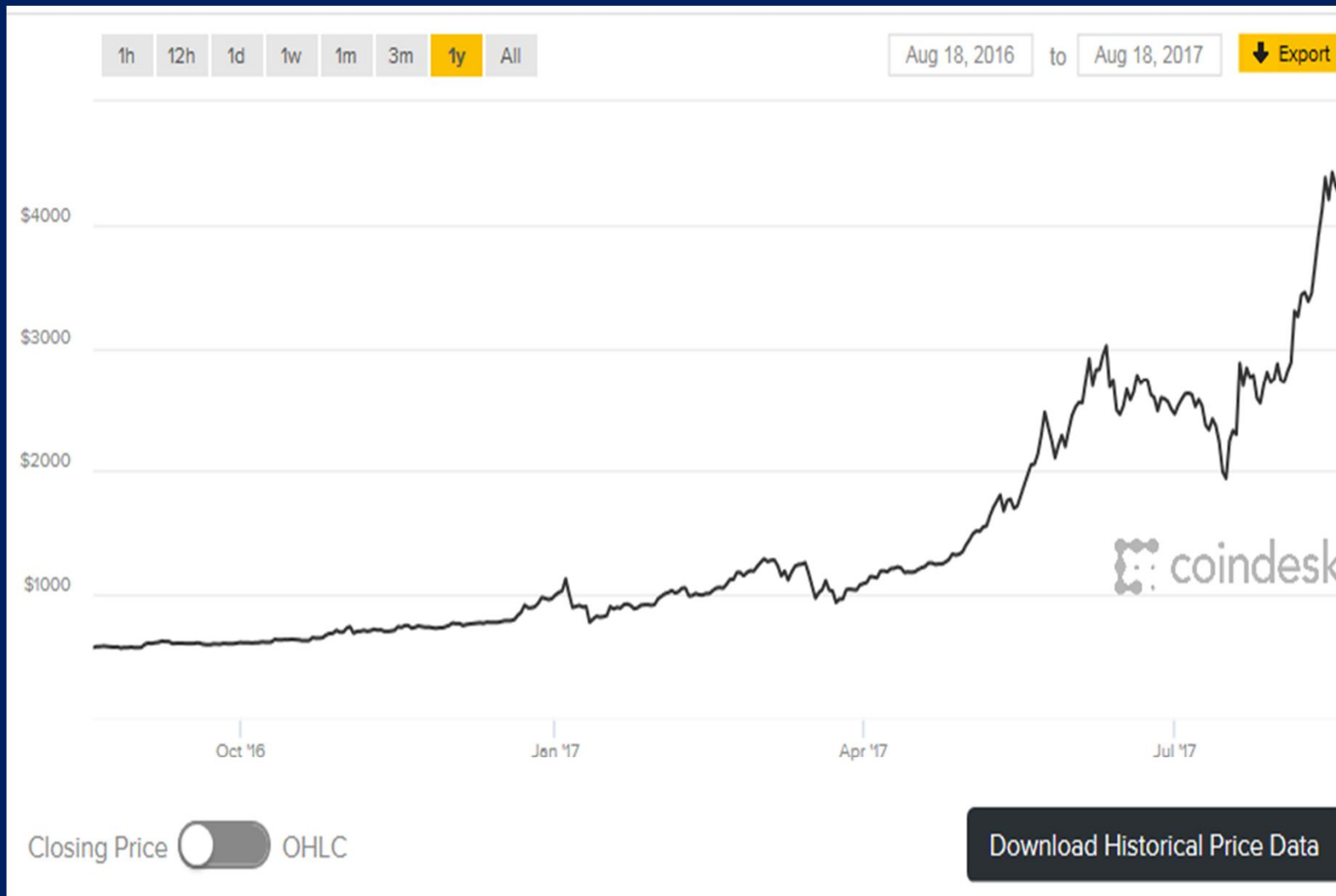
#4. Blockchain

block·chain 'bläk, CHān

noun

a digital distributed ledger in which transactions made in bitcoin or another cryptocurrency are recorded chronologically and publicly

Blockchain



\$4,183.26 ▼ **-3.08%**

Today's Open	\$4,316.34	Change	▼ \$-133.08
Today's High	\$4,407.80	Market Cap	\$69.08B
Today's Low	\$4,040.05	Supply	16,514,525

If you invested \$100 in Bitcoin in 2010, it would be worth \$75M today

Blockchain

Estonia

The small Baltic nation of Estonia not only

Companies Can Put Shareholders on a
Blockchain Starting Today

Jeff
Aug
se
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More Companies Are Paying Employees in
Bitcoin

TECHNOLOGY

Blockchain Could Make the Insurance
Industry Much More Transparent

by Dante Disp

JULY 12, 2017

Alibaba Partners Chinese Govt to Trial
Blockchain in Healthcare

Samburaj Das on 22/08/2017

Blockchain



HEALTHCARE LEADER
BLOCKCHAIN SOLUTIONS

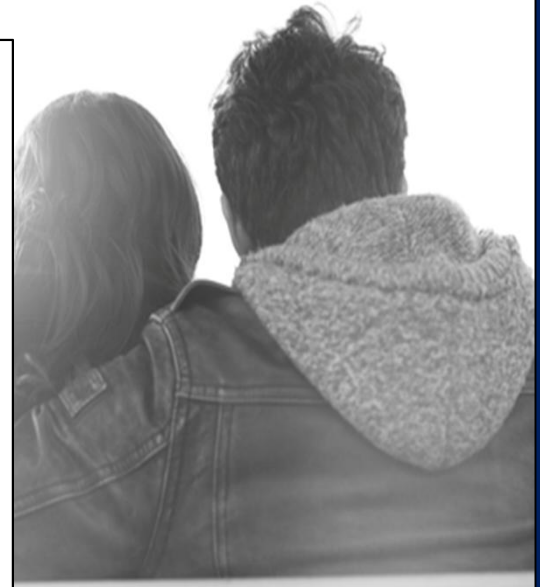
HEALTHCARE'S PARTNER IN BLOCKCHAIN
AND DISTRIBUTED LEDGER TECHNOLOGY

HOSPITAL

QUALITY

COST

End of Life Discussion



ABOUT CONTACT

The ultimate banking identity platform

The future of finance, law and commerce rely upon identity.

FIND OUT WHY



What is KYC-CHAIN?

KYC-Chain is a novel platform built over the convenience and security of Distributed Ledger technology, allowing users to manage their digital identity securely, while businesses and financial institutions are able to manage customer data in a reliable and easy manner.



FULL TRANSPARENCY

Distributed Ledger technology provides a reliable source of truth for identity and related events, also secured by a collection of cryptographic mechanisms to ensure that data can't be tampered with, thus serving as a solid provenance for

xapo

MENU

ANNOUNCING THE WORLD'S FIRST BITCOIN DEBIT CARD

Security, meet convenience. With the new Xapo Debit Card you have the best of both worlds in the palm of your hand.

Email Address

PRE-ORDER NOW





#5. Time-off Flexibility

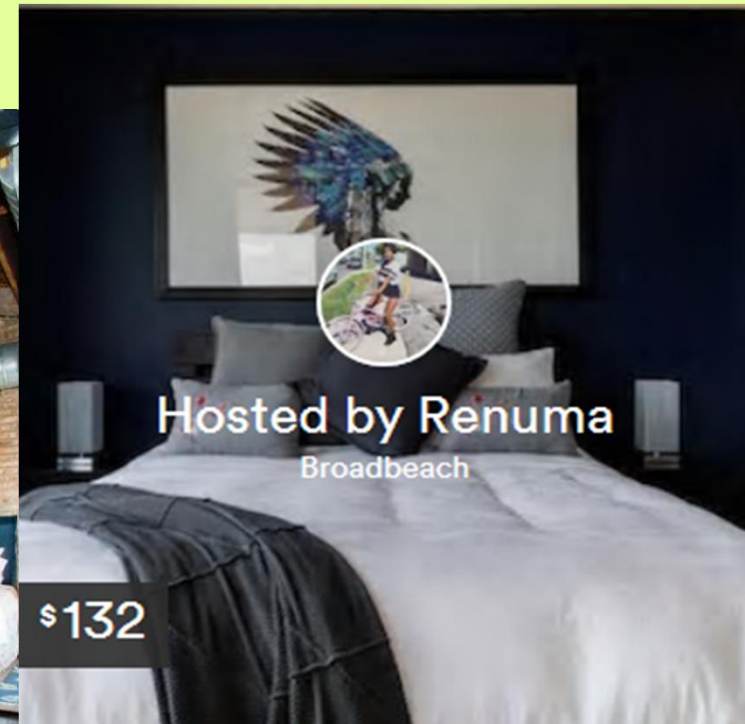
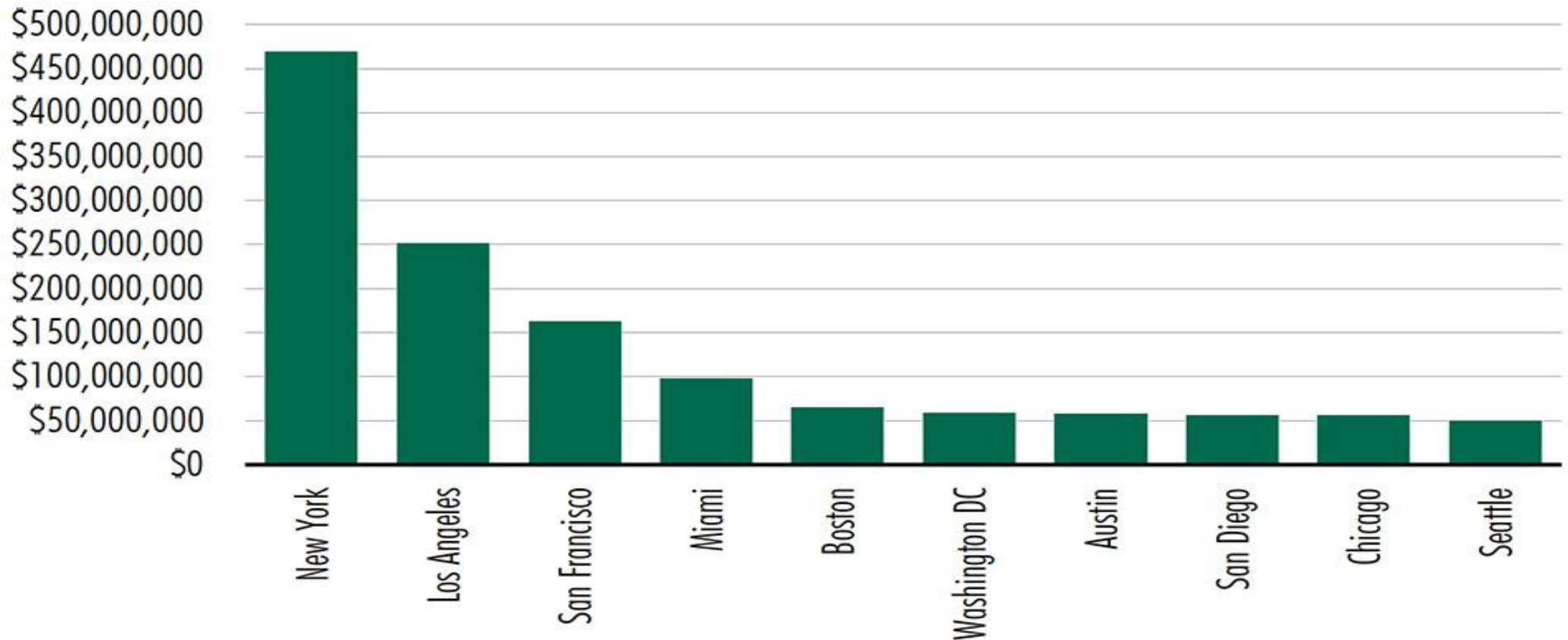
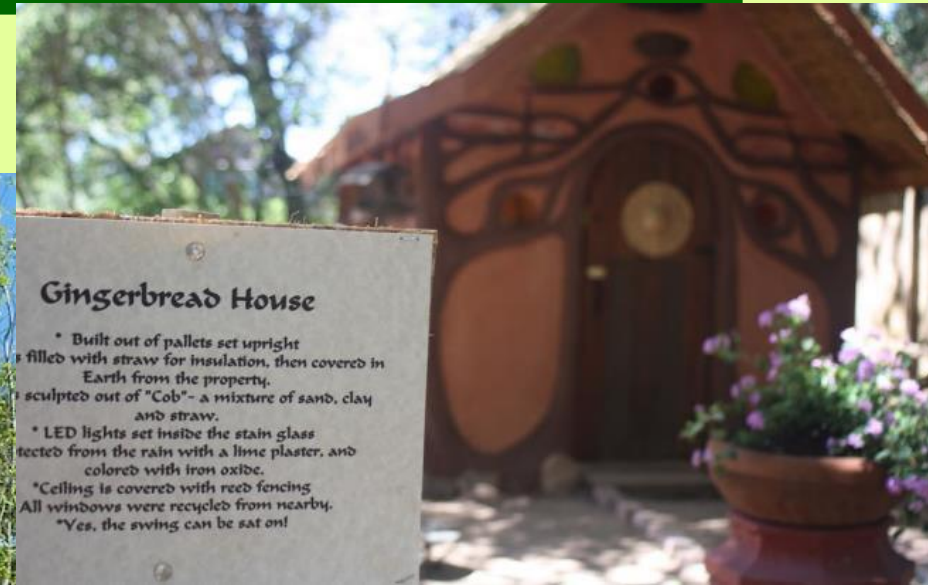




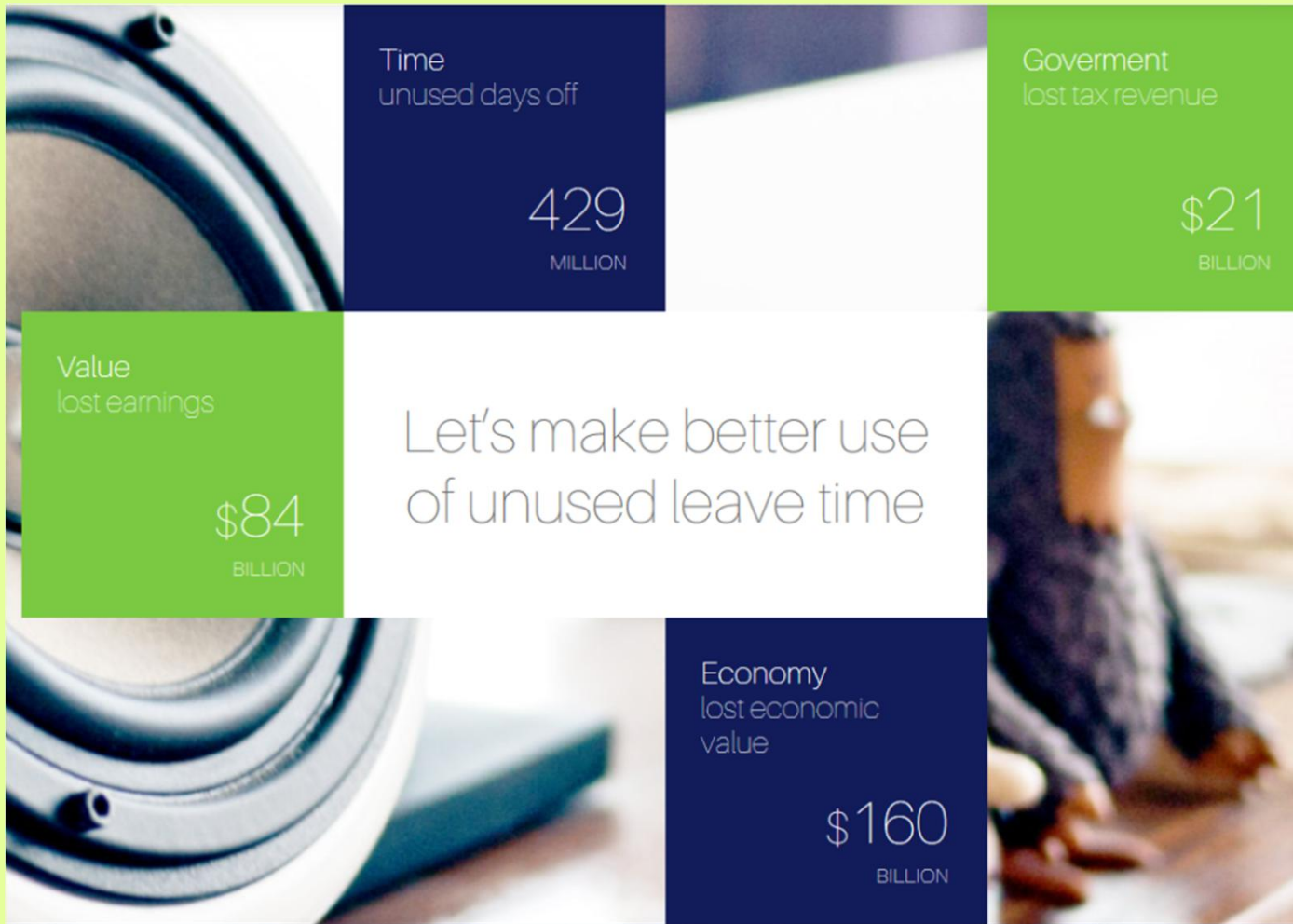
Exhibit 7: Top 10 U.S. Markets for Airbnb Revenue from Oct. 2014 – Sept. 2015.



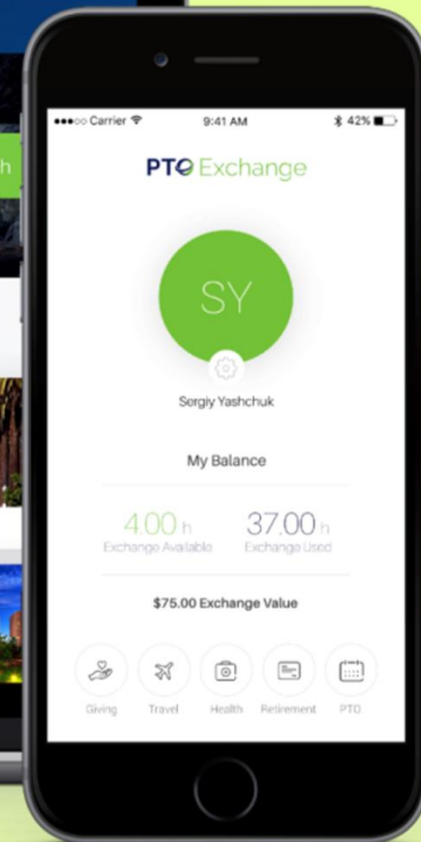
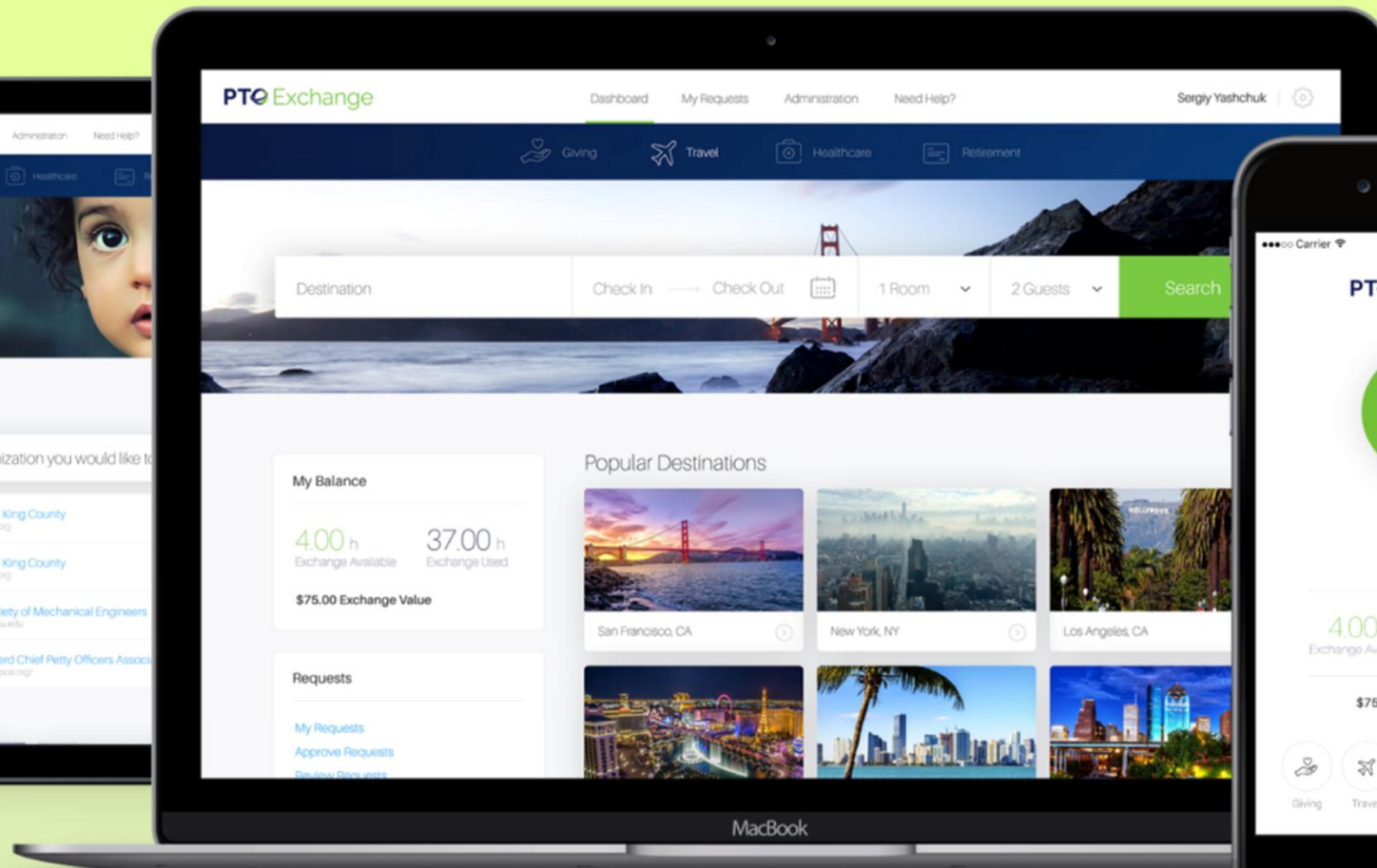
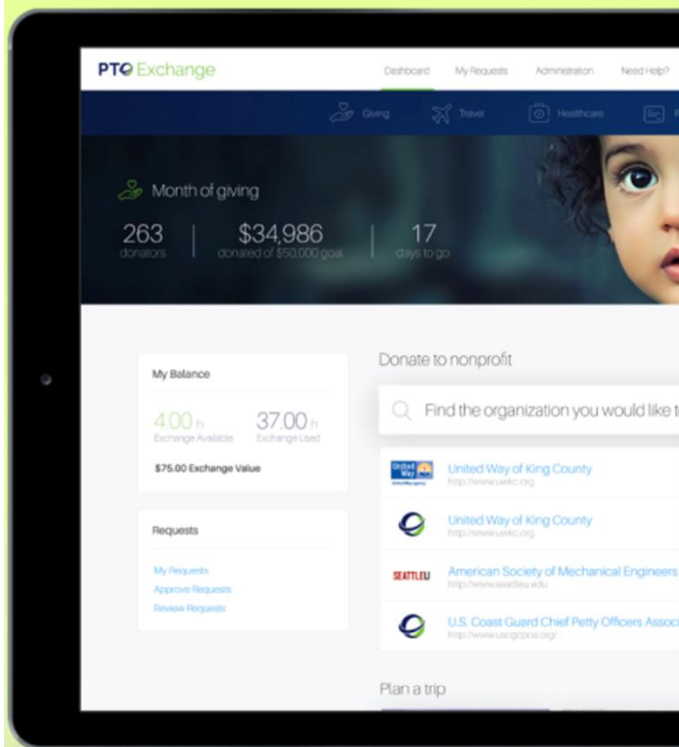
Source: Airdna, CBRE Hotels' Americas Research, Q4 2015.



PTO Exchange



PTO Exchange



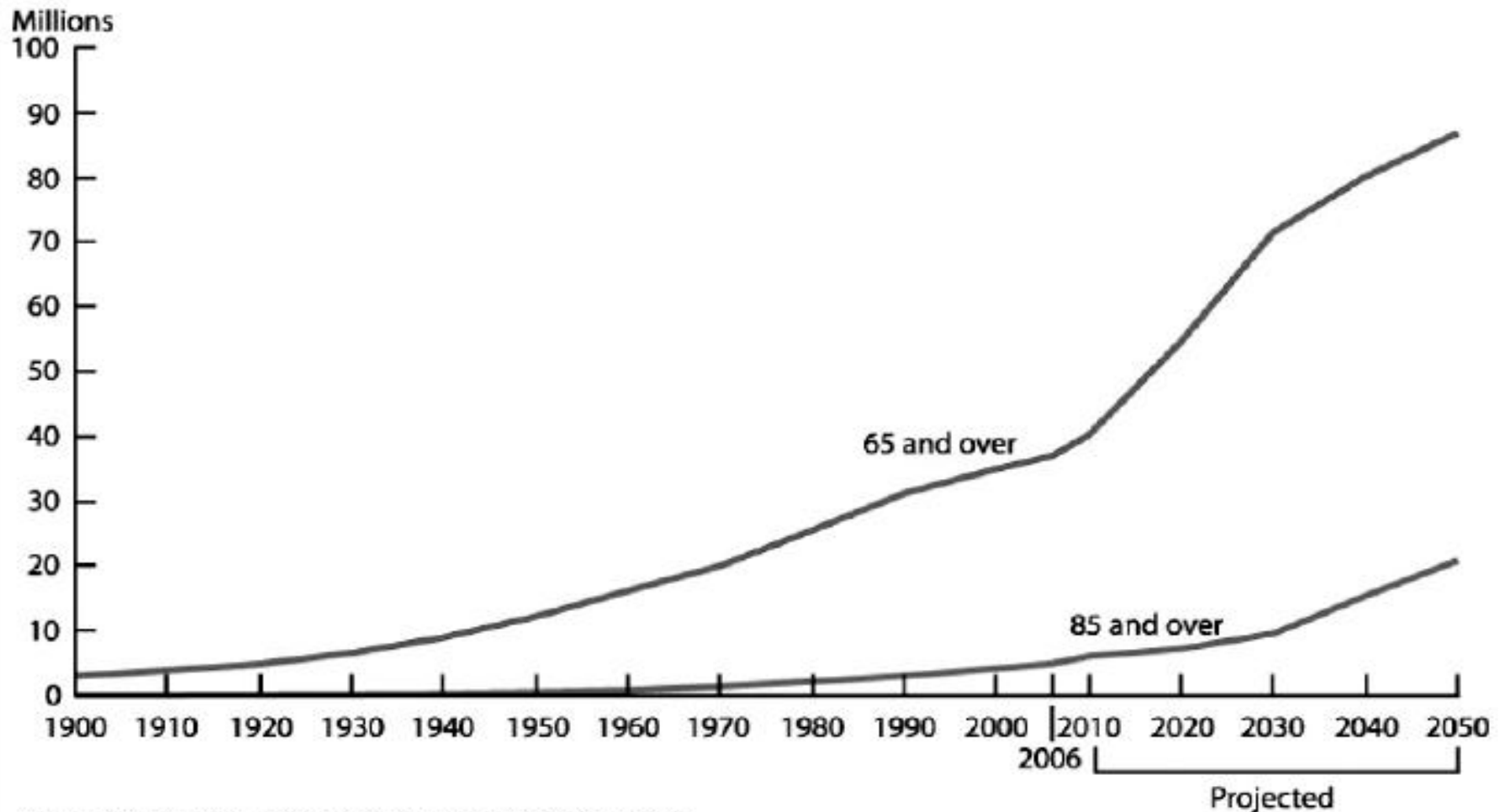


Experience
never gets old.

Robert DE NIRO Anne HATHAWAY

#6. THE The Aging Employee

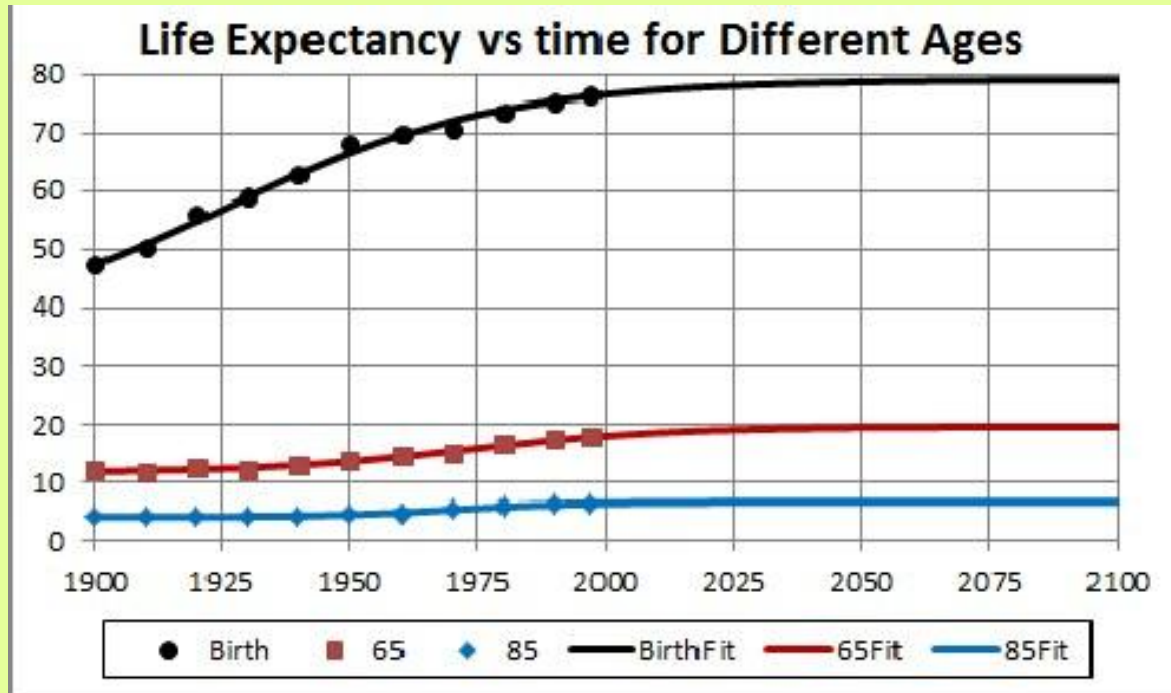
Aging in America



Note: Data for 2010–2050 are projections of the population.

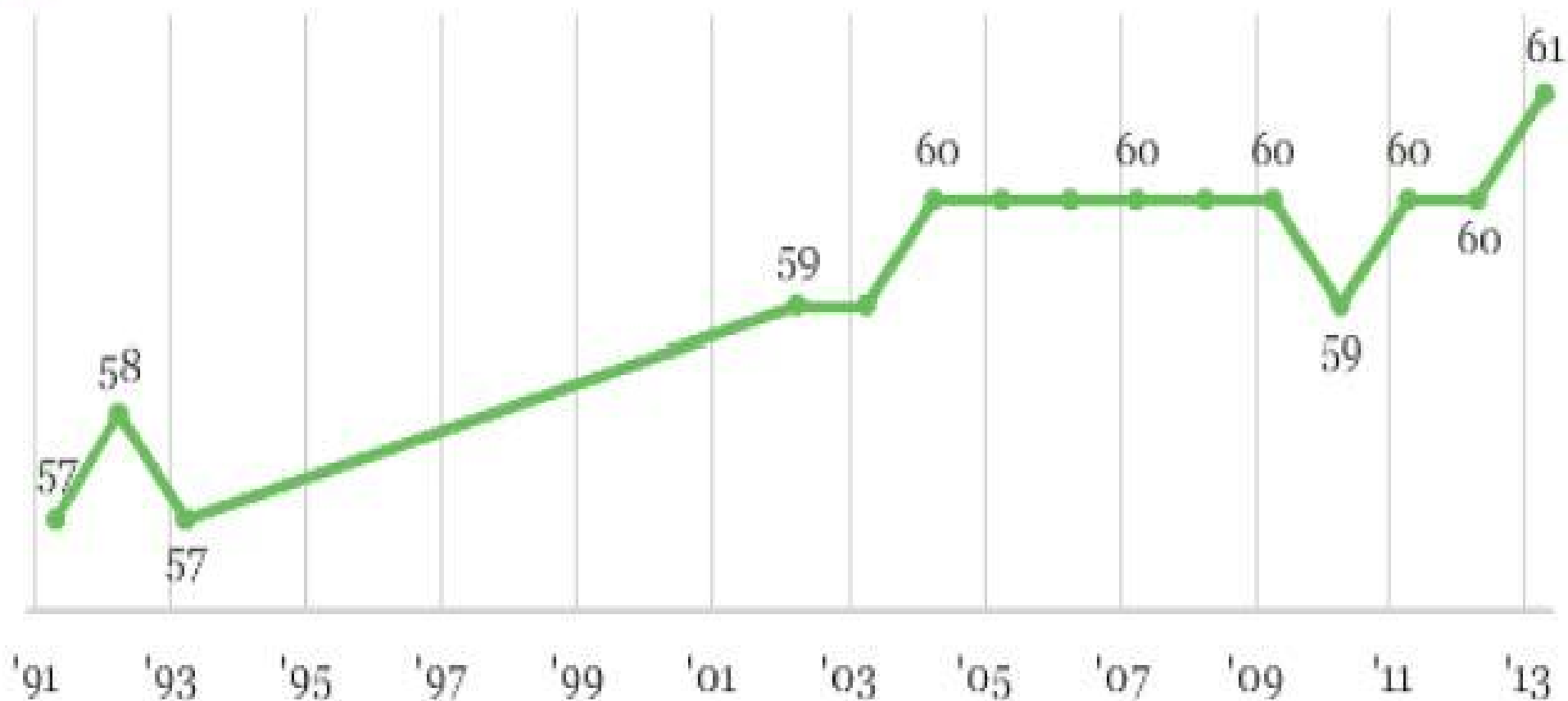
Reference population: These data refer to the resident population.

Life expectancy rising

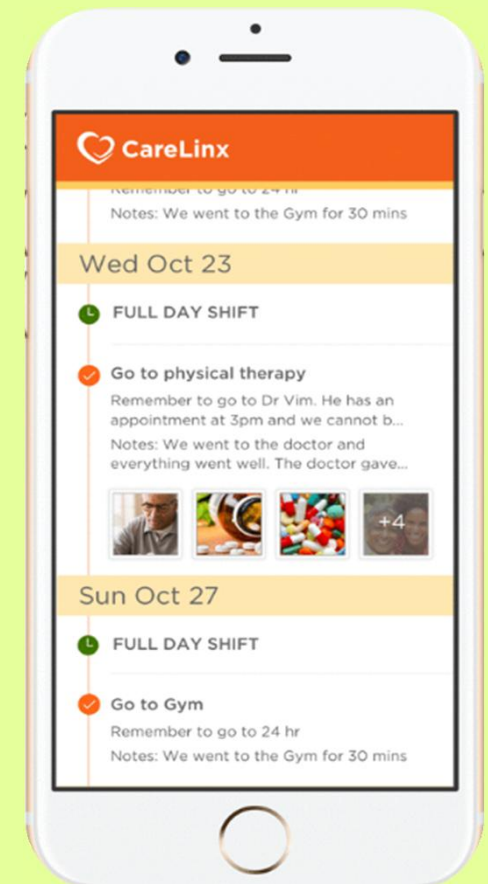
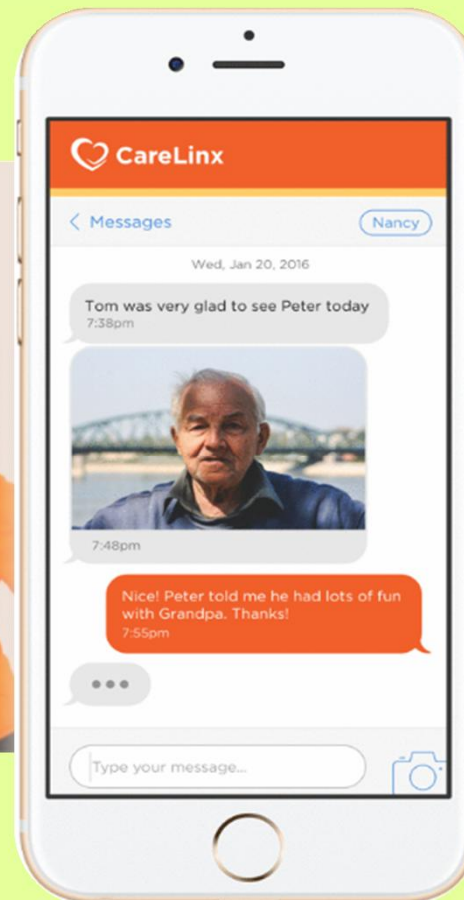


AVERAGE RETIREMENT AGE

■ Average age



CareLinx





Families love CareLinx

- **Quality:** Better match with choice and selection
- **Trust:** Caregivers are screened and insured
- **Savings:** Costs are up to 50% lower than agencies
- **Visibility:** Technology empowers families to be actively engaged in their loved ones care
- **Simplicity:** CareLinx handles all the payments, tax, payroll complexities



CareLinx has been a lifesaver for me. I live in LA and have the responsibility of providing care for my sister who lives in San Francisco



Gilda K.
Los Angeles

Aging in America

THE WALL STREET JOURNAL.

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🔑 Wells CEO on Sales Scandal: Employees to Blame



BOSS TALK
🔑 Reddit CEO Opens Up on His Second Term



🔑 How Better Minutes

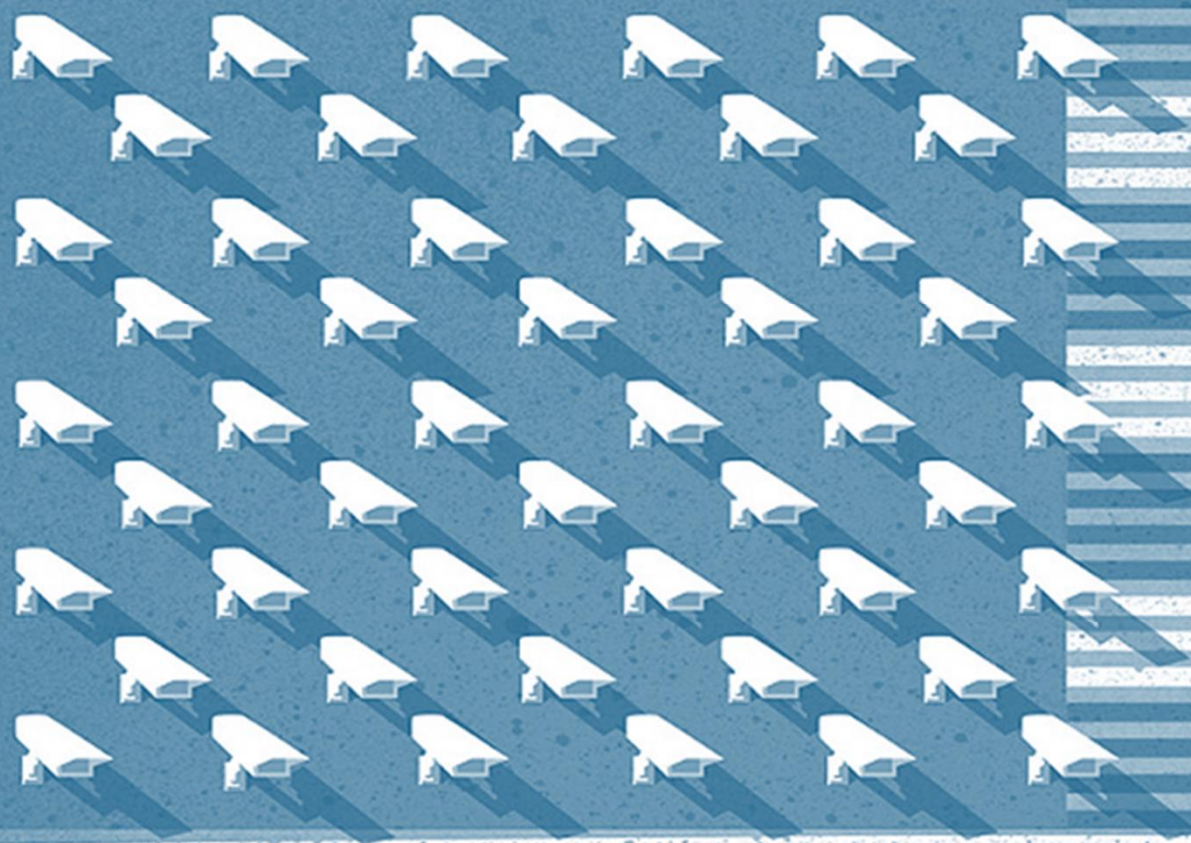
BUSINESS | MANAGEMENT | MANAGEMENT & CAREERS

Deloitte to Offer Paid Leave for Elder Caregiving

Professional-services firm will let employees take up to 16 weeks for range of caregiving



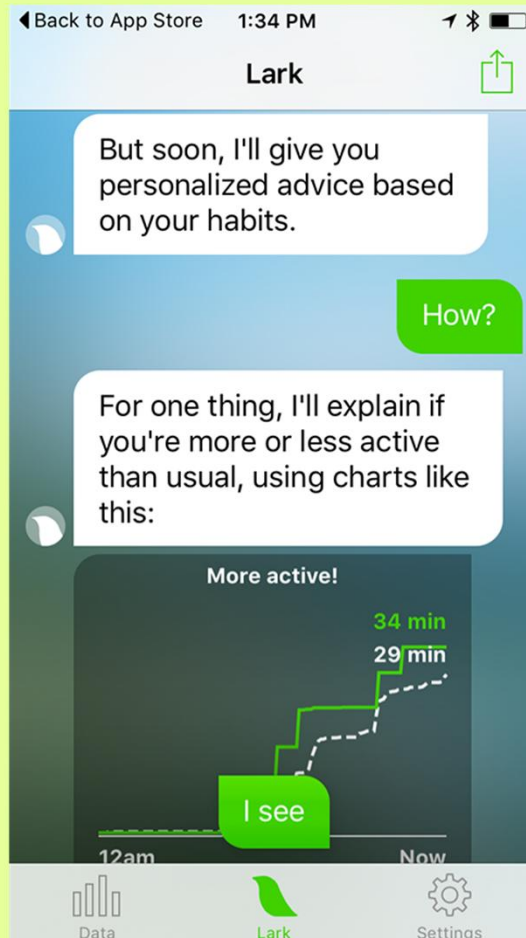
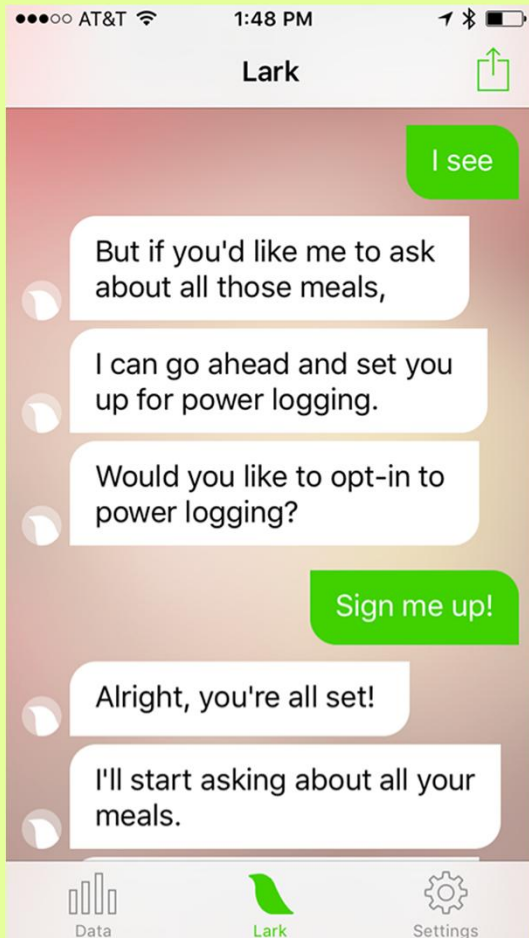
#7. Surveillance Society



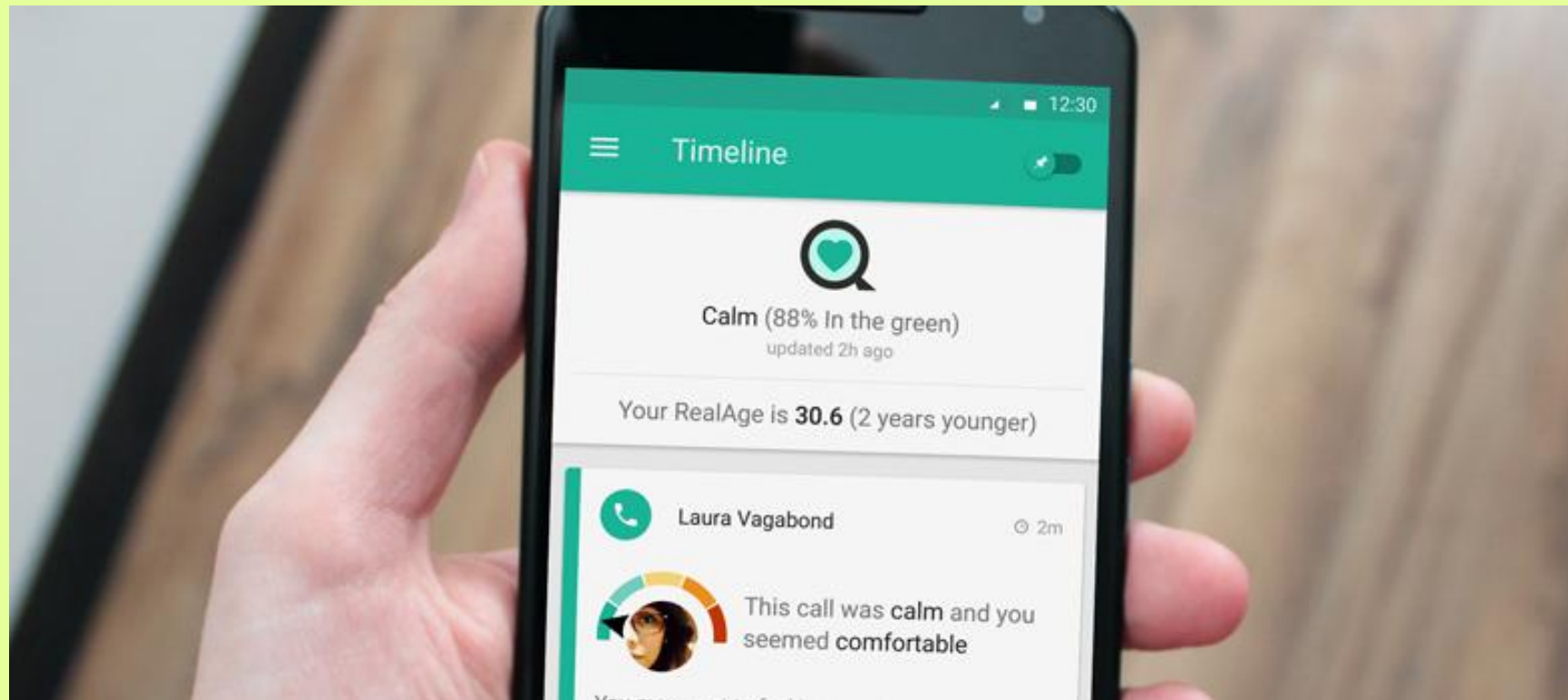
Drone Surveillance

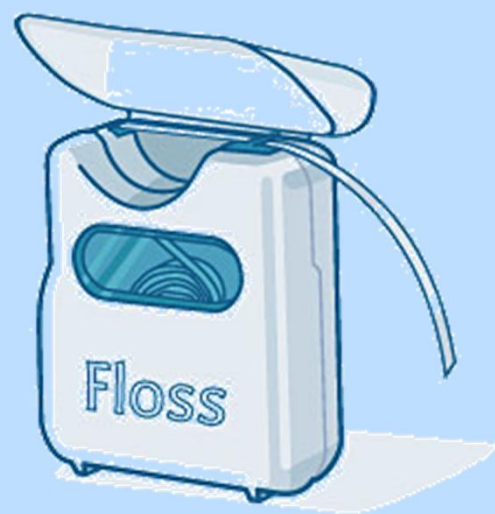


lark



sharecare



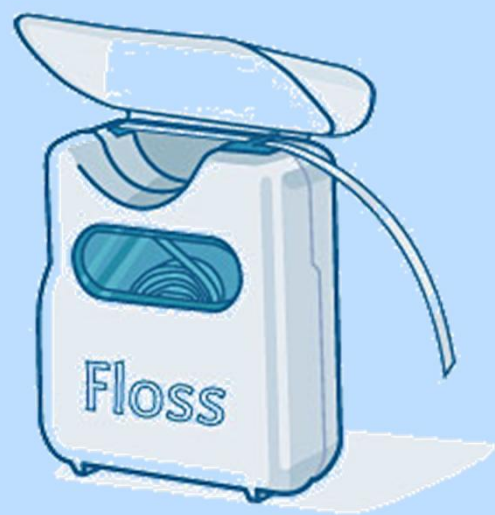


Weltok[®]



- Buying habits
- Income
- Zip code
- Taxes
- Voting
- Consumer interests







#8. The Importance of Brand

Popular Brands

NETFLIX

APPLE



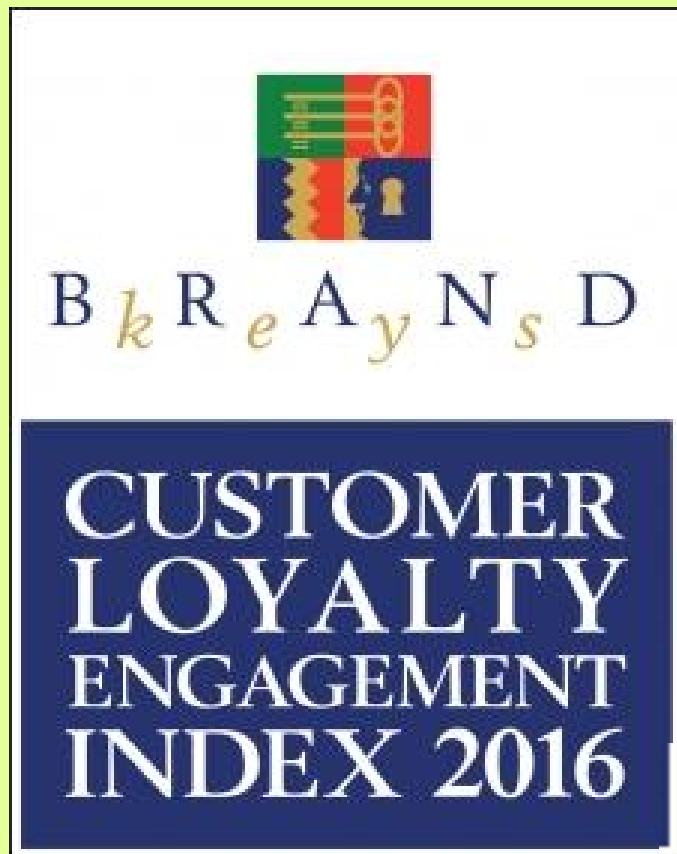
WhatsApp



HYUNDAI



Highest Customer Loyalty



NETFLIX

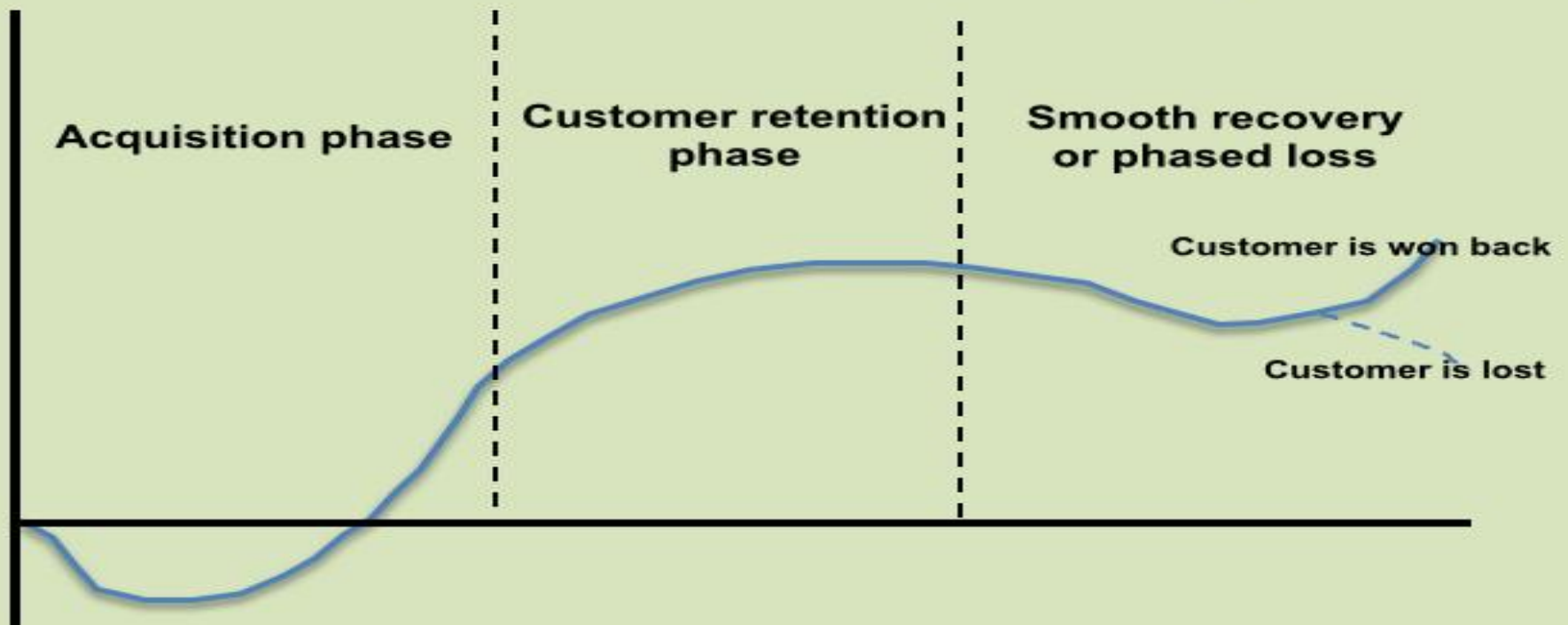


APPLE

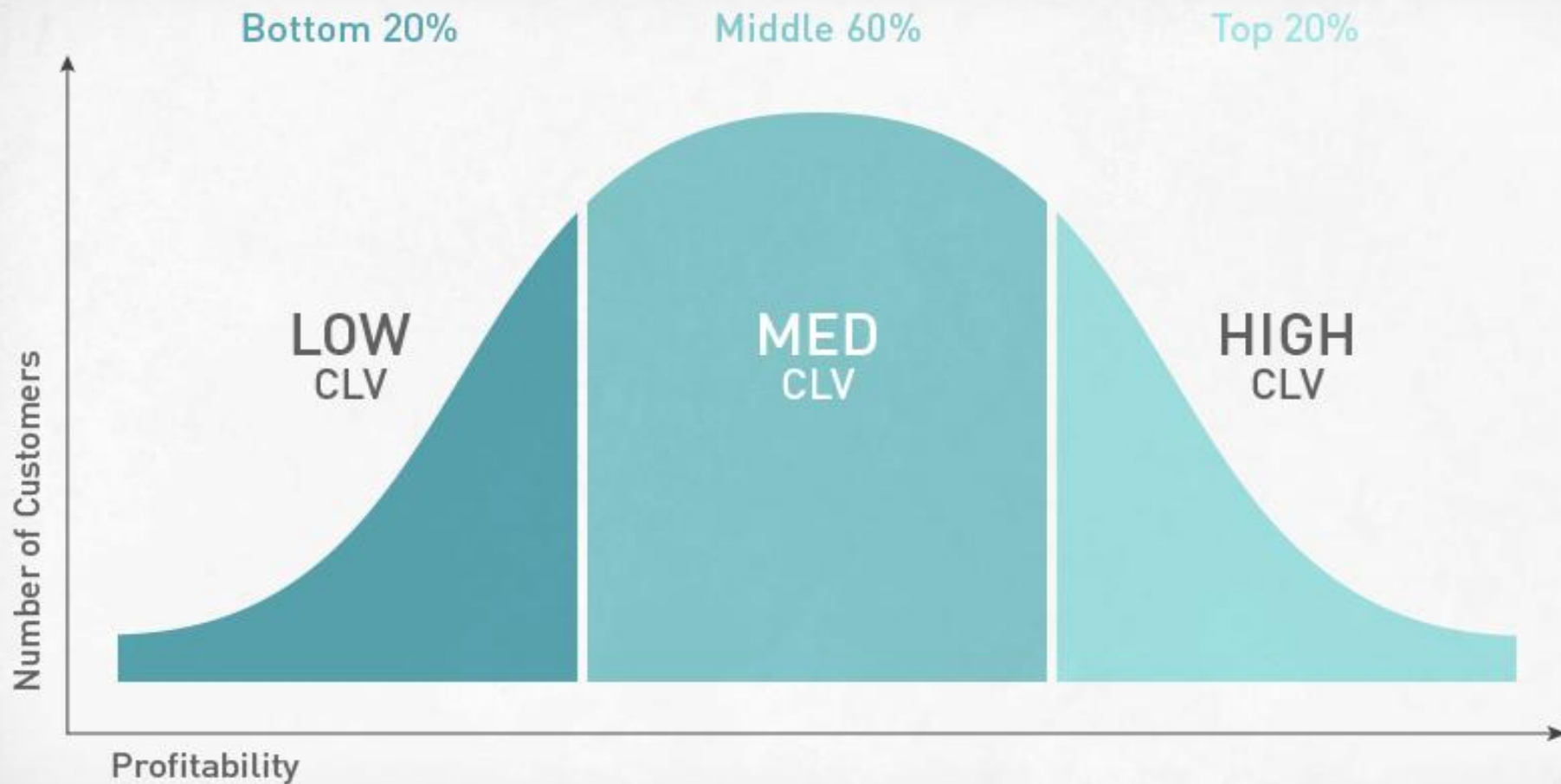


Lifetime Value of Customers

Customer Lifetime Value Graph



Lifetime Value of Customers



Lifetime Value of Benefits



Health » The high cost of being transgender

Live TV

U.S. Edition +

BIOENTREPRENEUR | TRADE SECRETS

The high cost of (\$1-million price tag set for Glybera gene therapy

By Alyssa Jackson, Special to CNN

Updated 11:40 AM ET, Fri July 31, 2015

03 Mar 2015 | 00:32 GMT | Posted by Bioentrepreneur | Category: News



normal' for
Prevent a Human
mare

BUSINESS | MANAGEMENT | MANAGEMENT & CAREERS

Deloitte to Offer Paid Leave for Elder Caregiving

Professional-services firm will let employees take up to 16 weeks for range of caregiving



ge Employee
: 4.4 years
ge Millennial
e: <3 years

amazon.com
and you're done.

#9. The Amazon HR Model

How would Amazon create a marketplace of Healthcare Startups?



How would Amazon create a marketplace of Financial Startups?



How would Amazon create a marketplace of Talent Startups?



What can **amazon**

teach us about managing multiple brands?



What can **amazon**

teach us about managing multiple brands?



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Amazon Drive
Unlimited Cloud Storage
From Amazon

6pm
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on fashion brands

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Right To Your Door

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Math Activities
for Kids & Schools

Wag.com
Everything
For Your Pet

Warehouse Deals
Open-Box
Discounts

Whispercast
Discover & Distribute
Digital Content

Woot!
Deals and
Shenanigans

Yoyo.com
A Happy Place
To Shop For Toys

Zappos
Shoes &
Clothing

What can **amazon** teach us about personalization?

Today's Recommendations For You

Here's a daily sample of items recommended for you. Click here to [see all recommendations](#)

Even Faster Web Sites
Performa... (Paperbac
Steve Souders
★★★★★ (7) \$23.10
[Fix this recommendation](#)

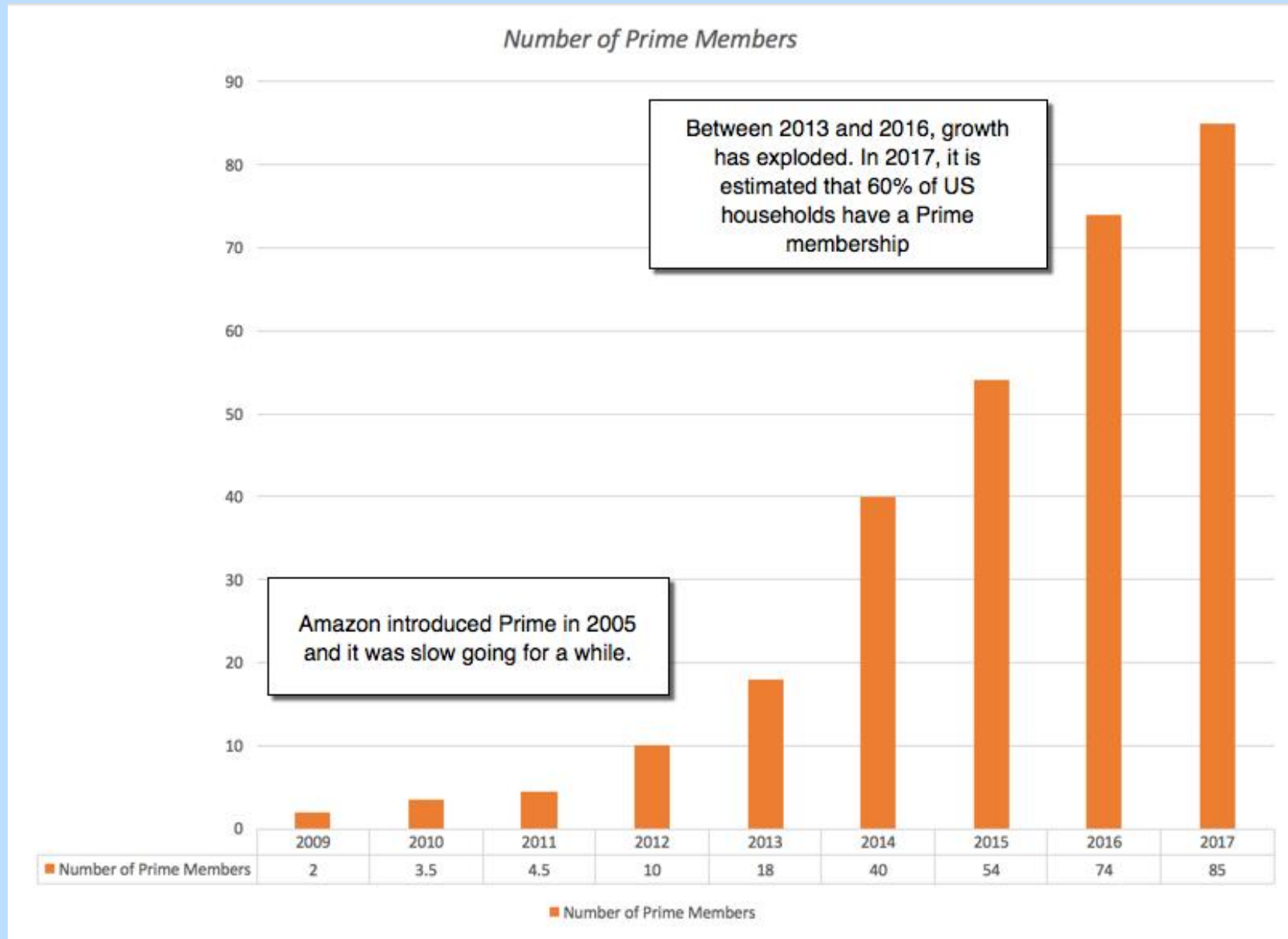
Customers Who Bought This Item Also Bought

- Hacking Marketing: Agile Practices to Make Marketing Smarter...**
Scott Brinker
★★★★★ 8
Hardcover
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Any Category Algorithms
Graphic Design Microsc

What can **amazon**

teach us about behavioral economics?



What can **amazon** teach us about chips and sensors?



What can **amazon** teach us about blockchain?

Amazon Announces Blockchain-as-a-Service (BAAS) Sandbox for Developers

By **Richard Kastelein** - May 3, 2016

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amazon
~~web services~~
Blockchain

What can **amazon**

teach us about diverse populations?

Introducing the 50+ Active & Healthy Living Store

Save up to 20% on select

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ORAL CARE
HAIR LOSS
FEMININE CARE



What can **amazon** teach us about on demand services?



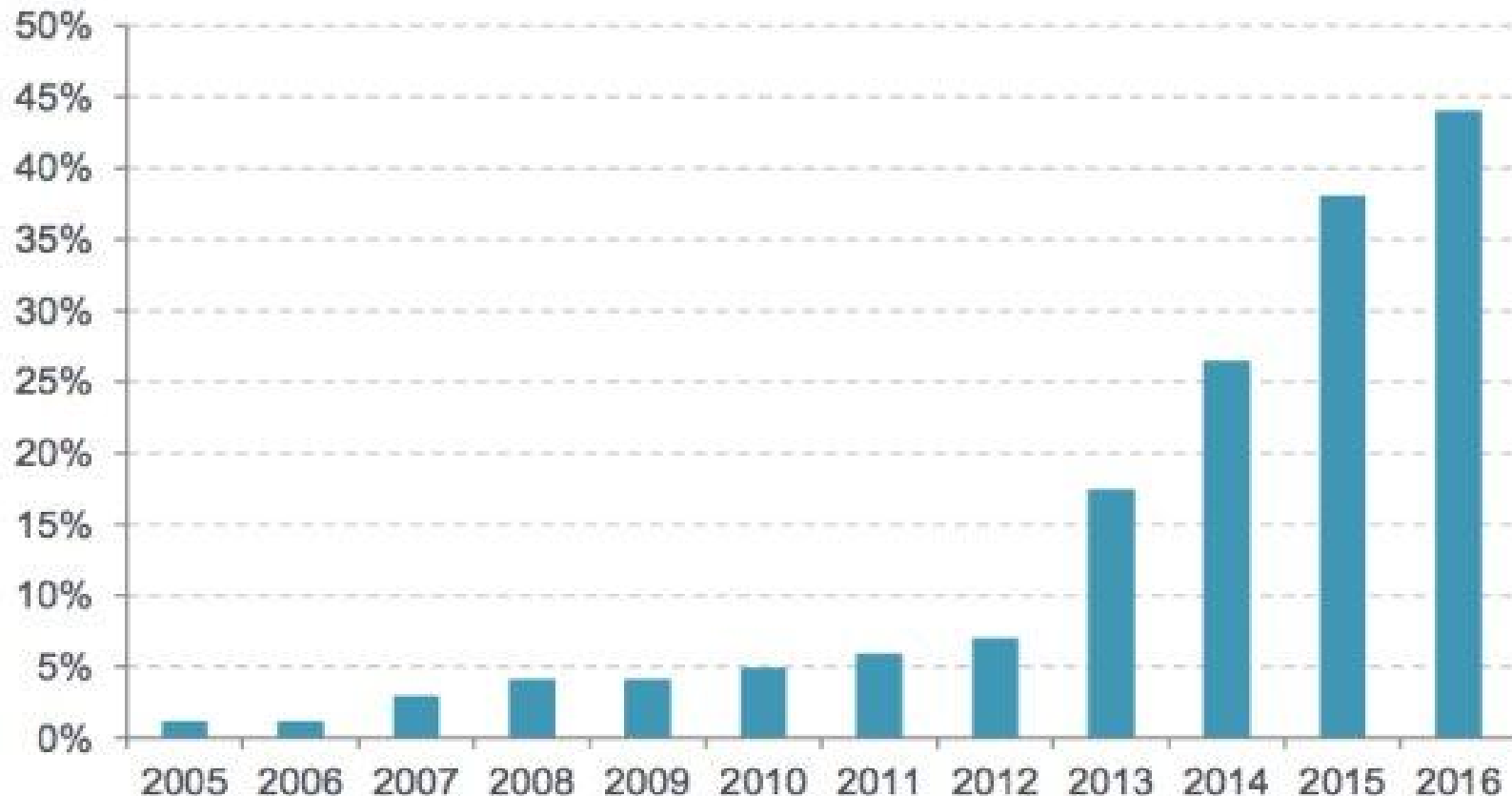
What can **amazon**

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Exhibit 5

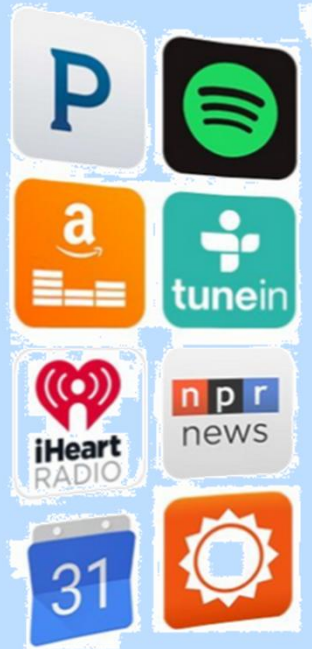
Amazon's Footprint Increasingly Closing in on Population

% of Population within 20 Miles of an Amazon Fulfillment Network Node



What can **amazon**

teach us about the surveillance society?



What can amazon teach us about the surveillance society?

The "Tricorder" can diagnose 7 different respiratory diseases by the sound of a cough.

VITALITI™
The future has arrived



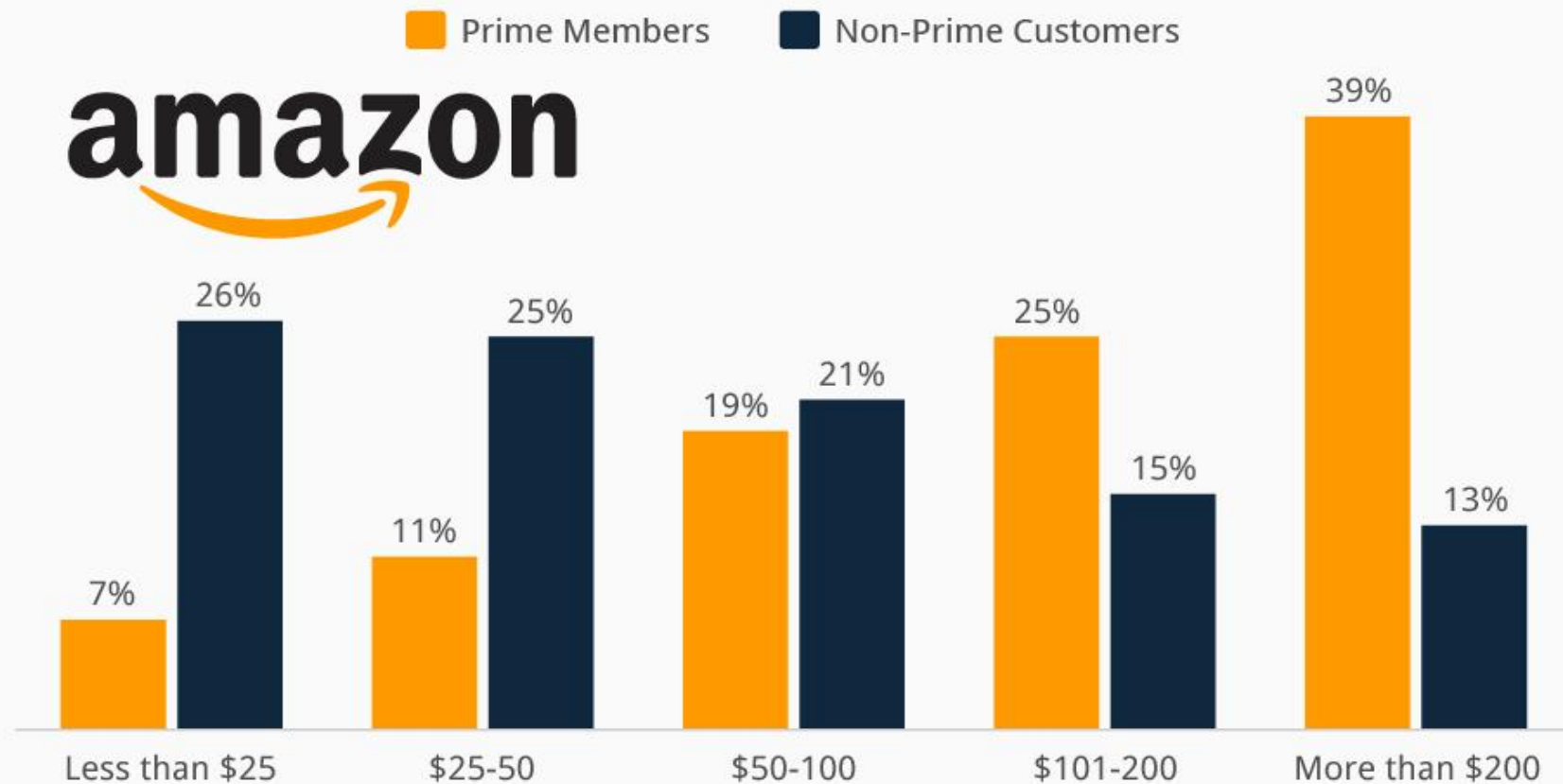
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What can **amazon**

teach us about lifetime customer value?

Amazon Prime Members Heavily Outspend Non-Prime Customers

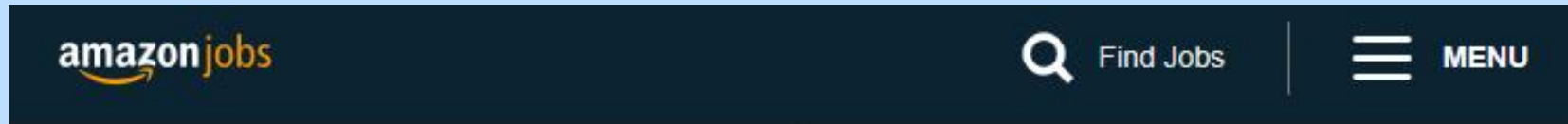
Expenditure on Amazon.com purchases in the past 90 days*



What can **amazon**
teach us about new services?



What can **amazon** teach us about new services?



PHC Licensing Program Manager

Job ID: 529509 | Amazon Corporate LLC

DESCRIPTION

At Amazon, we're working to be the most customer-centric company on earth and to grow in a safe environment for our Customers and our associates. To get there, we need exceptionally talented, bright, dynamic and driven people who you'd like to help us build the place to find and buy products online, this is your chance to make history.

We are looking for a PHC Licensing Program Manager to join our Restricted Products team.



Share this job



What can **amazon** teach us about our future of benefits?

NEW & INTERESTING FINDS ON AMAZON EXPLORE

amazon Prime

All

FEEDING AMERICA Support a local food bank

Hello, Candice Your Account Prime Lists Cart

Departments Browsing History Candice's Amazon.com Today's Deals Gift Cards & Registry Sell Help

LABOR DAY DEALS

amazon tap

~~\$129.99~~ \$99.99

Limited-time offer

Hi, Candice

On Order 1 item

Next Delivery Sep 12-15

Subscribe & Save Add 4 for extra savings

Amazon Prime Store Card Start Earning 5% Back

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Customer Since 2000

Explore AmazonFresh: Receive \$25 off your first order [Learn more](#)

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TRY FOR FREE

FRUIT

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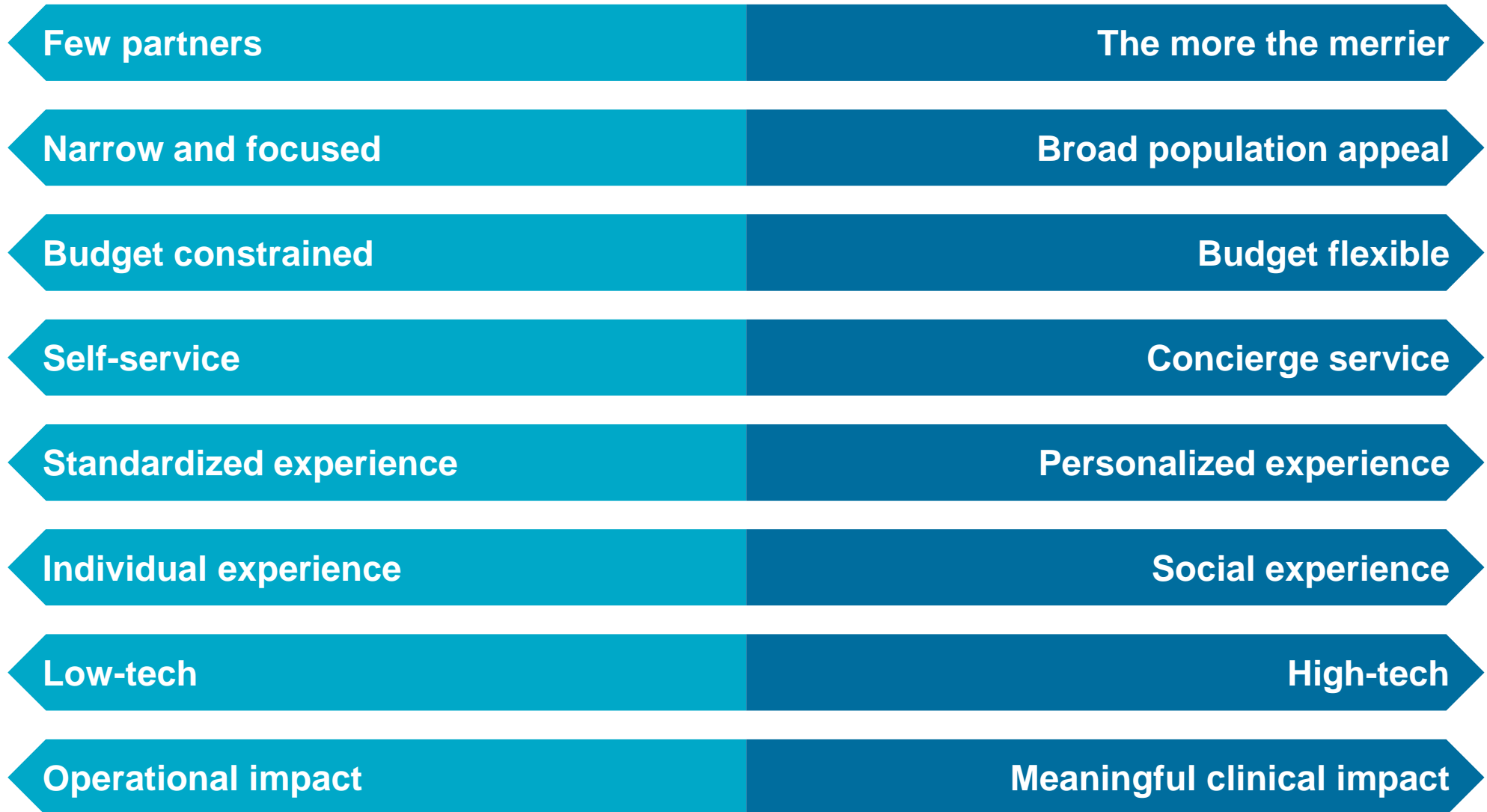
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Recommendations for you in Sports & Outdoors

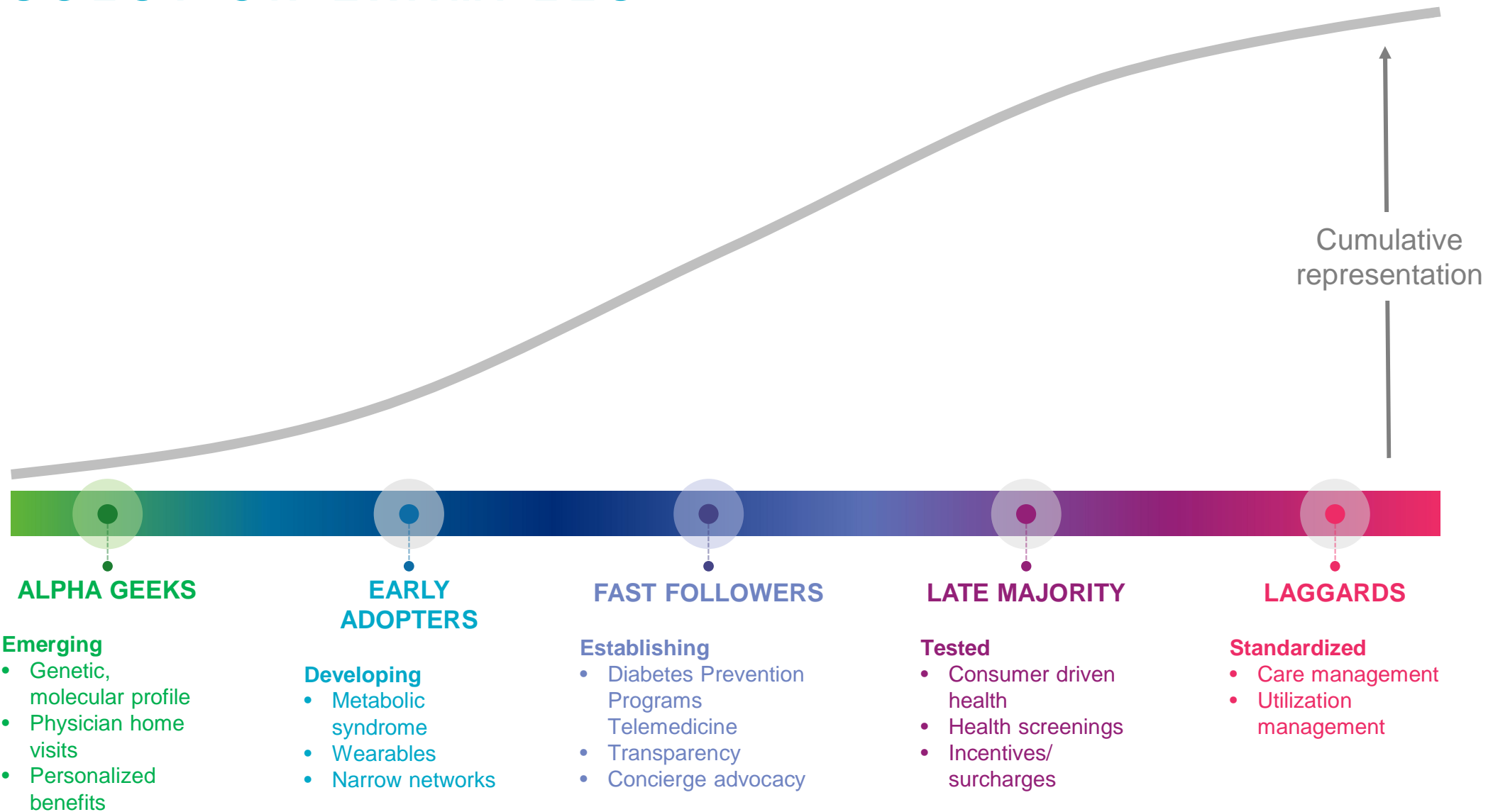


Off to College Back to Amazon

WHAT'S YOUR STRATEGIC APPROACH?



THE INNOVATION ADOPTION CYCLE SOLUTION EXAMPLES



MAKING INNOVATION WORK...

RESULTS



- What do you expect the program to achieve for your organization?
- How much risk can you take?

PROGRAM CONCEPT



- Does it solve a specific problem or address a high priority need you have?
- How does it fit with your broader employee value proposition?

PROCESS OVERVIEW



- Do you really have the resources to make it happen, both initially and over the longer term?
- How will it work in coordination with your other programs?

HUMAN IMPACT



- What is the true impact to your employees and their families?
- What action will they need to take?
- Would they use their own \$ to buy it?

QUESTIONS?

MAKE  TOMORROW
TODAY