Overalls

Relax, you've got Overalls

Q4, 2023



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Life struggle *[laif strug•gle] noun*

A non-work situation that consumes productivity, causes stress and results in burnout and disengagement.

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From *To Do's* to *Ta Da's*

To Do List

- Call about denied claim
- Get oven repaired
- Find a new vet for Bandit
- Plan family trip
- Meal plan for week
- Send mo

Ta Da List



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Why? Now is the time to act



The world has changed

- Blending of work & personal life
- Remote / hybrid / in-office work straining norms
- Inflation and slowing economy straining workers and businesses



Employees are struggling

- 79% of employees are stressed; 60% with clinical symptoms *(APA 1/1/22)*
- 50-75% higher turnover than pre-pandemic levels *(HBR 7/4/22)*
- Lower productivity (biggest drop since tracking began in 1948) *(DoL 10/22)*



Businesses are at a crossroads

- Improve retention, attract talent and become more employee-centric
- Improve productivity in new working environment
- Achieve these competing goals with constrained benefits budgets

17% hidden tax of $#it happening

83% Affected

83% of employees have lost work time to life struggles in the last 6 months

79% Time Off

79% have taken time off or worked nights and weekends to handle a hassle

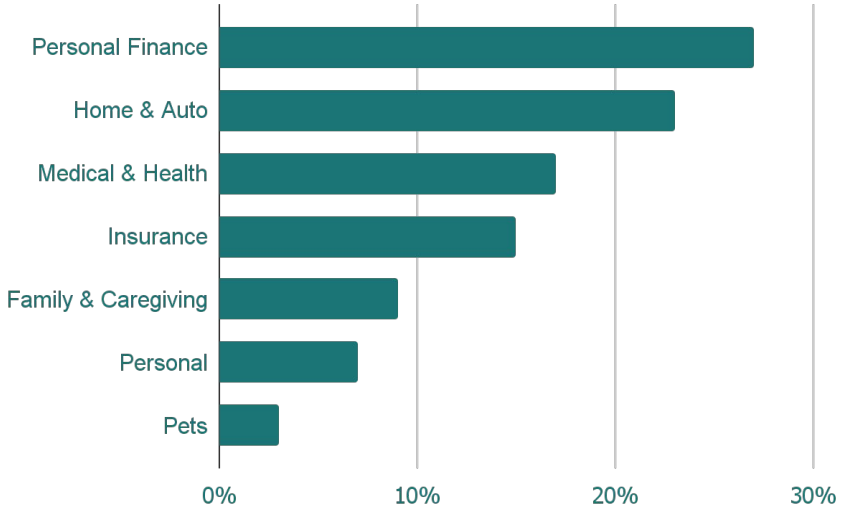
62% Productivity

62% of employees agree that life struggles impact their productivity at work

43% Major impact

43% have taken 2+ weeks off to deal with a major issue in past few years

What are people struggling with?





It's not your fault, but it is your problem!

500-person company loses $8.5m each year in lost productivity from life struggles

Employee benefits survey of 1,350 employees across industries (Jan 2022)

Finances	Family	Self	Health	Home	Pet	Benefits
	**Finding & scheduling service providers**	electricians, lawn services, plumbers, mechanics, veterinarians, movers, doctors, therapists, dentists, etc.				
	**Navigating bureaucracy**	airline and hotel charges, lost baggage, denied insurance claims, cell and wifi bills, utilities, tolls, tickets, etc.				
	**Support caregivers**	scheduling care, arranging transportation, filling prescriptions, arranging in-home care, patient advocacy, etc.				
	**Planning & logistics**	moving, travel, camps, vacations, events, etc.				
	**Expert advice & research**	insurance, personal finances, second opinions on pricing for contractors or vets, etc.				

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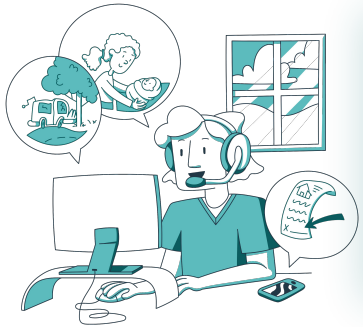
Meet your Life Support



LifeConcierge ™

Like having your very own personal assistant

- Generalists
- College educated
- Prof experience
- W2 employees
- USA - based
- Diverse

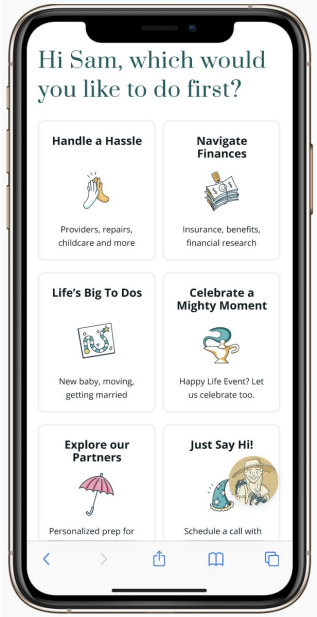


LifeExperts ™

Team of specialists for when you need it

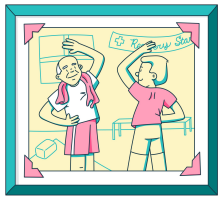
- Accounting
- Insurance
- Personal Finance
- Law
- Home & auto
- More to come...

Tech-enabled omni-channel experience



App Email Text-message Phone

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Medical and benefits

- Resolve a denied claim for shoulder MRI
- Help kidney recipient plan out-of-pocket expenses
- Help filing 100+ out-of-network mental health claims



Navigate financial stressors

- Maxed 401(k). Help researching a “backdoor Roth IRA”
- Car lease / purchase decision
- Home insurance claim after $12k of furniture stolen



Save time on ‘homework’ to-do’s

- Drunk driver crashed into a retaining wall
- Moving from Boulder to Los Angeles with 3 kids
- Cell phone stolen at college reunion. Help!



Outsource time consuming tasks

- Sit on hold with DMV for license renewal
- Travel assistance for family member with disability
- Price check an expensive veterinary procedure for pet cat



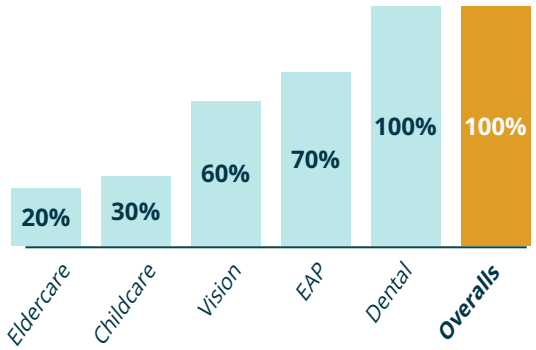
“Game changing benefit I didn’t know I needed, and now I can’t live without.”

Industry Leading Engagement

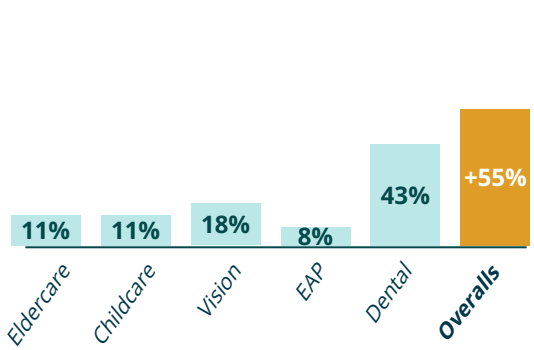
Overalls is relevant to the entire workforce and is one of the most highly utilized and impactful benefits an employer can offer

Overalls engagement compared to other employee benefits

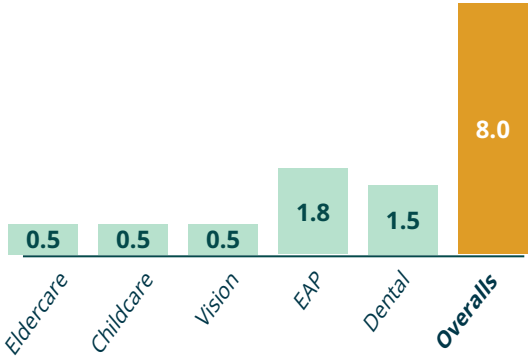
Addressable Population



Registration Rate



Tasks per Registered User



4.9 / 5 stars ★★★★★

Easy peasy lemon squeezy



Easy to get started

- ❑ Share eligible employee list
- ❑ Share benefits summary
- ❑ Introduce Overalls to your team



Effortless Engagement

Almost all administration handled by Overalls. Just one requirement for employer:

- ❑ Update eligible employee list monthly



Monthly Insights

- ❑ Employee engagement
- ❑ Time saved from LifeConcierge
- ❑ Employee success stories



Employer Toolkit

- ❑ Pre-written emails and flyers
- ❑ Ongoing engagement emails
- ❑ Recruiting, new hire onboarding, and social media content

and everyone lived happily ever after…



Try Overalls for yourself
https://getoveralls.com

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