

Due to the business concept of having a platform-as-a-service solution, a B2B2C sales chain is created. Therefore, this FAQ section is divided into two parts: (1) B2B Customers & (2) B2C End Consumers.

## Frequently Asked Questions B2B Customers

### 1. How secure is the platform-as-a-service solution?

Our platform ensures the highest security standards and encrypts both in-transit and at-rest data with proper encryption and data security policies. Same data security implementations are in place for all platform partners regardless of contractual data plans. All data flows and collections are monitored tightly to strengthen data security throughout the whole platform now and in the future.

### 2. What is the risk of data leaks?

There is barely any risk of leaks as the Data will be encrypted throughout the whole data transfer and collection processes from the device-to-gateway connections all the way to data transfers from cloud to platform partners. Data monitoring gives us tools to instantly respond to irregularities in the platform for keeping it safe at all times.

### 3. How many smart devices can our platform support?

All smart home accessory manufactures wanting to support their devices on the platform can use the provided resources to make the devices compatible with the platform.

### 4. With how many insurances can be collaborate?

Basically, every insurance company, who wants to join the program can collaborate with us.

### 5. Why should you as an insurance collaborate with us?

It enables a consistent and reliable data flow that is directly related to the customers of the insurance company which they can use for a better calculation of the insurance contribution. The platform also offers a new way for an insurance company to provide modern services that may attract new customers to them and

gain "market share" in the business.

#### **6. What is the value for us as SWM?**

The platform offers a way for SWM to gain revenue with the existing smart meter gateway without having to go into specific smart home service spaces. SWM gains new partnerships which may lead to new business opportunities.

#### **7. How does our platform support the strategy of Stadtwerke München?**

Since SWM has its focus on creating a better life for Munich citizens, their health thought has become a real strategy. They contribute to a healthier generation of elderlies in Munich.

#### **8. What is the USP of the SWM Gateway?**

The SWM Gateway is part of a save and secure infrastructure within Munich. Through regular maintenance in households, SWM ensures a sustainable and maintained infrastructure. Secondly, end consumers do not need to buy a new gateway as this is pre-installed by SWM. Also, the target group of elderly does not need to install the gateway personally. This ensures a convenient user experience, which differs significantly from other competitors.

## **Frequently Asked Questions B2C End Consumers**

### **Section 1 – Information Phase**

#### **1. I received a written notification on My Health Tracker, but couldn't understand the value and process completely. Where do I get help?**

No worries, the process of using My Health Tracker is easier than you might think. If you have remaining questions, please call our consultants. They are available 24/7 and ready to consult you on any issues.

#### **2. Do I have to use My Health Tracker in order to remain a customer of SWM and my insurance company?**

Not at all. This is an additional service offered by your insurance company. We are happy to offer you a service for better health tracking. Nevertheless, if you decide against using it, there will not be any consequences to existing contracts and services.

**3. The information provided was not complete. I am missing the user manual. How can I get it?**

We are sorry to hear this. Please send us a mail under [info@myhealthtracker.de](mailto:info@myhealthtracker.de) including your address and which type of information brochure you are missing. We will gladly send you an additional piece.

**4. I did not receive a notification from SWM about My Health Tracker. What is the reason?**

Most certainly, you are not eligible for My Health Tracker at this stage. SWM has not installed smart meter gateways in all Munich households yet. It could also be that your insurance is not yet cooperating with SWM. If you think that both factors apply to you we might have missed to inform you. In this case please notify us via mail at [info@myhealthtracker.de](mailto:info@myhealthtracker.de).

**5. I received the notification and your brochures. It is a great idea. How do I get started now?**

If you do not have any remaining questions, you can simply follow our user manual that was attached to the mail we sent. First you are asked to download your respective insurance app and create an account with your personal credentials. Afterwards you can take a look at the list of devices that are available for integration into My Health Tracker. After you purchased a compatible smart device from your trusted retailer, you connect it via your application and start tracking. The detailed description with a step-by-step guide is shown in the user manual. If you have any questions during the process, please do not hesitate and contact us via phone under 089 1123789.

## **Section 2 – Consideration Phase**

**1. Does the My Health Tracker cost anything?**

The My Health Tracker is a service offered and organized through your health insurance company. Please check back with your insurance, if they are charging any fees. Usually as it is recommended by SWM, insurances do not charge customers for the use of My Health Tracker and related services. Expenses you will have to make are the ones for buying smart devices at your retailers site.

## **2. How many devices do I need and how much do they cost?**

There is no certain number you have to fulfill. The gateway can integrate up to 50 devices. Overall, each additional device also adds value to the solution as you build up a whole system of devices that enhance your data set. Nevertheless, you can also just start with one device such as a toothbrush or smart watch. Please find a list of all compatible devices on [www.swm.de/myhealthtracker/devices](http://www.swm.de/myhealthtracker/devices).

## **3. How is data treated after I install the insurance app and use my health tracker?**

Your data is encrypted and securely transferred at all time. Through the SWM gateway that is installed in your household, the smart devices you are using send the data to your health insurance company. The needed data is integrated in the app to show you your health metric and vital data as well as activities to be accounted for rewards. The solution is designed to ensure data security.

Furthermore all regulations of GDPR are applied, limiting the usage of your data to the sole purpose of tracking and rewarding your health activities.

## **4. What is the benefit of My Health Tracker?**

My Health Tracker is greatly beneficial compared to other solutions. It is the only offer where users do not need to buy a gateway themselves before getting started. Secondly, it is seamlessly integrated into the interface of your health insurance. This type of cooperation is unique in today's competition field. Thirdly, My Health Tracker is focused on an intuitive interface for elderly that integrates smart devices which are tailored for an older target group.

## **Section 3 – Installation Phase**

### **1. Where can I download the app of my insurance?**

Please check out the name of the app of your insurance company. If you have an android mobile phone, please go to the Google Playstore, enter the app name and download the app. If you are using an ios device from Apple, please go to the respective app store, enter the name and download the app.

### **2. The app is asking me to log-in with my credentials. What are they?**

In your welcome letter you were provided with an invitation link. Please go to this link, enter your data. In the following 3-5 working days you will receive your credentials via postal services.

### **3. I am entering my credentials, but I cannot log-in. What is wrong?**

Please check whether you have entered all data correctly. You need to pay attention to capital letters as well as special characters. Please also note, that your credentials expire after two weeks due to security reasons. If you have waited longer than this, please send a mail with request for new credentials to [myhealthtracker-credentials@swm.de](mailto:myhealthtracker-credentials@swm.de).

### **4. Do I have to setup a profile to use My Health Tracker?**

Most insurances make it mandatory to create a profile with basic information. This will also enhance the value of the whole user experience. Which information you need to exactly enter depends on the insurance company. Please feel free to contact your insurance partner about such matters.

### **5. How should I organize my privacy settings to make the app work?**

In order for My Health Tracker to work, you need to allow data sharing and allow the devices tracking. Your data is always encrypted and transferred securely for the sole purpose of tracking and receiving rewards.

### **6. Do I need the app or can I use my computer?**

You would need to use a smart phone or tablet to use My Health Tracker. The gateway does not allow to connect to a computer and use a browser version.

## **Section 4 – Integration Phase**

### **1. My app is all set. How do integrate devices now?**

Please go to [www.swm.de/myhealthtracker/devices](http://www.swm.de/myhealthtracker/devices) to see which devices are compatible with My Health Tracker. You can find a direct link to onlineshops for each device. Devices can also be found in offline retail. Please note, that new devices are added frequently by us to improve your experience and the number of devices. Therefore, it makes sense to check the website once in a while to get an update of new devices.

### **2. Can I only use the devices from your list?**

Yes, only the devices from our list are compatible with My Health Tracker. Please do not buy any third party devices.

### **3. I bought my first device. How can I integrate it now?**

Please plug-in the device. Download the SWM Gateway app in the Playstore for Andorid users and in app store for iOS users. Please afterwards follow the instructions in the app to connect your new device to the gateway that was installed by SWM in your household.

After the device is set up properly, open up your insurance app and login as explained beforehand. Go to "Connections" and click "Add Device". Your new device should then come up with the respective name. Select the device you want to integrate and click on "Add". To allow tracking you must move the button below "Permission on/off" to the right side. If you want to change your settings later on, you can simply move the button to the left again. Your device is then not collecting data anymore.

### **4. Do I need to have my internet on for the device to be connected?**

The connection between gateway and device is based on the newest bluetooth standard. You do not need internet at all time, but Bluetooth connection to the device. In order to integrate the collected data to your app and calculate your bonus, you must ensure an internet connection.

## **Section 5 – Tracking Phase**

### **1. My devices are set-up. How can I track my progress now?**

Whenever you are doing an activity, your device automatically collects data and uploads it in your insurance app. You can view your latest progress in the app under "Overview".

### **2. What if the data, that the device tracked is wrong?**

Our partners strive to provide devices that are precise and reflect the activities you have accomplished in a proper manner. If data is majorly wrong or errors are shown, please contact the device provider in order to fix issues. Additional help can also be received at the customer service center of your insurance company.

### **3. I completed an activity, but (1) forgot to put on my device. Is the activity lost now?**

Yes, unfortunately activities that were not tracked can also not be added to the system and your bonus points.

#### **4. Can I share a device with my partner?**

For devices such as a treadmill, other people can use the device, of course. To ensure that data is not added to your profile, please only move the button under "Permission on/off" to the right, when you are actively using the device.

## **Section 6 – Reward Phase**

#### **1. Where can I see the amount of bonus points that I have collected?**

Please go to "Overview" in your app. On the top you can view the number of points as well as the next approaching reward goal.

#### **2. How do I know when I have enough points to claim a reward?**

Please go to "Overview" in your app. Below the total of points earned, you can see the button "REWARDS". As soon as you have claimable rewards, you can click the rewards button. The number of claimable rewards is shown in the same button area as the reward button.

#### **3. What types of rewards are available?**

In collaboration with your insurance company, we try to create a diverse and interesting offer of rewards. This include free entries to swimming pools, free newspaper subscriptions or gym memberships. Please go to our website under [ww.swm.de/myhealthtracker/rewards](http://ww.swm.de/myhealthtracker/rewards) to check out the diverse rewards and the bonus points needed for it.

#### **4. How can I claim a reward?**

Please open your app and go to "Overview". When you have claimable rewards, click on "REWARDS". You can now see an overview of available rewards and the number of points you will spend for it. If you have decided, click the specific reward and approve by clicking "Claim Reward". Afterwards, the ticket/coupon/... will be sent to you via mail.

#### **5. After I claimed a reward I did not receive a mail. Where is it?**

Please check whether our mail was received in your spam folders. Our system also sometimes needs a few minutes to hours to sent out mails. Please wait at least for one business day. If you still could not find the mail, please contact your health insurance under the available contact info.

## **6. Can I give my reward to somebody else?**

No, the rewards you earned and claimed are personalized as you have made the progress. Sharing rewards is therefore not possible.

---

My Health Tracker ®

A trademark of Stadtwerke München GmbH

Emmy-Noether-Straße 2

80992 Munich