



Population Science
Management

CDR ROLES AND RESPONSIBILITIES

Welcome to your role as a Consumer Data Respondent (CDR)

Population Science Management (PSM) is a data analytics company with the mission of empowering individuals to earn money by sharing their personal data. PSM employs **Consumer Data Respondents (CDRs)**, who provide insights into their health and consumer habits. As a CDR, each person is recognized as a **Working Owner** of PSM.

As a member of PSM's Working Owner program, you are expected to respond to tasks as they arise. The majority of these tasks involve short but impactful surveys. The frequency of requests varies based on several factors, ranging from once per quarter to as frequently as once per month in the first year. While payment amounts may differ, typical surveys offer compensation of approximately \$25.00, with some offering higher payments.

Active Working Owners are eligible to participate in benefit plans, including group medical insurance and other benefits made available to similarly situated Working Owners, contingent upon timely payment of premiums. Your contributions play a significant role in advancing our mission to improve healthcare, and we value the impact of your work.



PLAN REQUIREMENTS

- ✓ *You are required to complete assigned tasks to receive payment when notified.*
- ✓ *As a Working Owner, you must activate your account and watch the orientation video during your first quarter. This video will guide you on how and where your work will be posted.*
- ✓ *We will send reminders via email and text, provided you share your contact details (email or phone number) with us.*





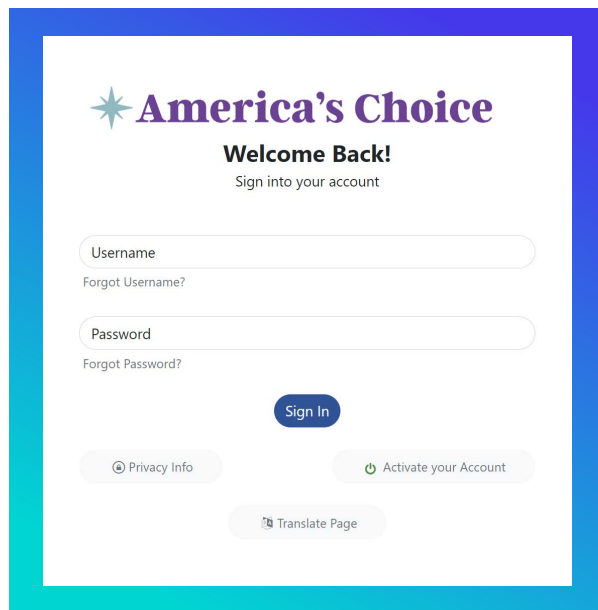
Your Personal Health Dashboard™



GETTING STARTED

Begin by activating your **Personal Health Dashboard™ (PHD)**. The PHD is a secure, personalized online portal that you can access anytime from any device.

To log in, visit <https://americaschoice.ushealthcenter.com/app> on your computer, or scan the QR code above.



The screenshot shows the login interface for America's Choice. At the top left is the logo with a star. Below it, the text reads "Welcome Back! Sign into your account". There are two input fields: "Username" with a "Forgot Username?" link below it, and "Password" with a "Forgot Password?" link below it. A "Sign In" button is positioned below the password field. At the bottom, there are three buttons: "Privacy Info", "Activate your Account" (with a green plus icon), and "Translate Page" (with a globe icon).

HOW TO ACTIVATE

- 1 Select **Activate your Account**.
- 2 Choose **Activate by Demographics** or **Activate by Email**.
- 3 Enter your personal information to create your account. *You will receive your username - **be sure to remember this for future logins!***
- 4 Select **Login** and enter your password.
- 5 Your PHD account is now activated, and you are successfully logged in.
- 6 Finally, watch the short introductory video.

CONGRATULATIONS!

By activating your PHD and watching the introduction video, you've successfully completed your first **Working Owner Activity!**



GET PAID VIA PreferPay™



Improving Payee Experience



Payees get paid via their preferred method



Payee authenticates their information for a more secure payment experience



Electronic payment options put money in the hands of payees faster than checks



Payees do not have to deposit or cash checks

- 1 Client sends payment instruction to Commerce through **Application Programming Interface (API)** or **Secure File Transfer Protocol (SFTP)**
- 2 Commerce sends payee a notification that a payment is available
- 3 Payee provides their payment preference and details after securely accessing PreferPay portal
- 4 Commerce pays payee based on their payment preference
- 5 Commerce provides reporting and payment status to client's back-end process



FAQ'S

Can you explain the Working Owner and how this works?

To answer this question, an agent must understand the model and its structure. Population Science Management ("PSM") is a data analytics company. Its purpose is to give people the ability to earn money from the sharing of their personal data. PSM employs Consumer Data Respondents (CDRs) to provide information about their health and consumer habits. As CDRs, each person is considered a Working Owner of PSM.

As a Working Owner, individuals become holders of preferred shares of PSM. Individuals complete activities via an app at a required frequency in return for guaranteed payments from PSM. Preferred Shareholders have no liability to the company and have no voting right. K-1s will be issued to the individual at the end of the year showing earnings.

What are the Expectations of a Working Owner?

As a member of PSM's working owner program, you are expected to respond when called upon to complete tasks. On average, members can be called upon from once a quarter to once a month. The actual frequency of the outreach will be dependent upon various factors.

A typical activity may be completing a Health Risk Assessment (HRA). In return for sharing their data, the Company shall pay individuals a Guaranteed Payment.

Individuals understand and agree that the Preferred Units are being transferred as compensation for the performance of personal services. Failure to comply with these activities may result in the Company invoking its Call Right.

What are the Benefits Afforded to Working Owners?

Active Working Owner will be eligible to participate in benefit plans and programs in effect, including group medical benefits and other benefits as are made available to other similarly situated Working Owners in return for timely payment of premiums. Failure to pay premiums timely may result in loss of coverage under the terms of the plan maintained by the Company and/or permit the Company to invoke its Call Right.

Call Right. Should a Working Owner not meet these conditions of Working Owner status, the Company shall reserve its Call Right to cause the Working Owner to sell all of their Membership Interest.

Why do I have to complete one qualified health activity per quarter?

PSM is seeking to understand your consumer profile. This is the typical cadence to build our understanding of you as a general consumer and, specifically, a healthcare consumer.

Who is required to complete the activity?

All Consumer Data Respondents (Working Owners) are required to complete activities when requested.

Is there a grace period?

No, there is not a grace period for completing late activities.

FAQ'S

What if I fail to complete a qualified health activity?

Failure to complete the health activities will result in termination from your working owner status and you will lose your health benefits.

How do I verify I completed an activity?

You can verify you have completed your activity on your Personal Health Dashboard™

Can I complete all 4 activities in 1 month?

You are encouraged to complete wellness activities through your PHD, however, working owner activities will be identified and displayed for you to complete and get paid.

Can I complete an activity each month for \$25 each month?

Yes, you can complete one qualified health activity each month, earning \$25 per month. Completing 1 per quarter is just a minimum requirement.

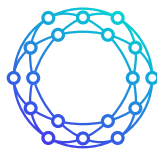
Can I earn more than \$25 per month?

Sure! New initiatives start each quarter, and you may be qualified for more activities and higher-paying activities.

These products are for self-employed individuals. What is your definition of self-employed?

Please see the guidelines here:

<https://www.irs.gov/businesses/small-businesses-self-employed/self-employed-individuals-tax-center>



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