CrazySexyCool: Thoughts and Predictions on the Future of Work

Christopher Chan
Innovation Imagineer
Mercer
San Francisco, California
2014—Building Programs Employees Love
2016—Predictions About The Future

Find your beach.
2017?

TLC

CraZy SeXy COol
Innovation Imagineer, Mercer LABS
Blogger
Artist

Launching
Awesome
Business
Solutions

A Little About Me . . .
About Me

Depression is not a sign of weakness. It means you have been strong for too long.
User Experience

Behavioral Economics

The Internet of Things

Advertising

Health Care

Gamification

Technology

Virtual Reality

Artificial Intelligence

Consumer Trends

Big Data

Gamification

Mercer LABS
2017?

TLC

CraZy SeXy COol
2017?

(un)SeXy

CraZy SeXy COol
"The unsexy truth is success requires hard sometimes tedious, frustrating and defeating work over a long sustained period of time. Period."
1. Subrogation

**sub·ro·ga·tion**, səˈbrə ˈɡāSHən
*noun*
the substitution of one person or group by another in respect of a debt or insurance claim, accompanied by the transfer of any associated rights and duties
1. Subrogation
1. Subrogation
1. Subrogation

0.25% 0.75%

$3.5B $10.5B

1. Subrogation

YOUR COMPANY IS PAYING HEALTH COSTS IT SHOULDN'T. IS YOUR SUBROGATION VENDOR FINDING YOU ALL THE MISSING DOUGH?
1. Subrogation

Achieve Higher Recoveries Year One

Annual Recovery Rate Per Member

<table>
<thead>
<tr>
<th>Year</th>
<th>Prior Vendor Runout</th>
<th>Benefit Recovery Group</th>
</tr>
</thead>
<tbody>
<tr>
<td>Year 1</td>
<td>$10.00</td>
<td>$5.00</td>
</tr>
<tr>
<td>Year 2</td>
<td>$7.00</td>
<td>$3.00</td>
</tr>
<tr>
<td>Year 3</td>
<td>$5.00</td>
<td>$2.00</td>
</tr>
<tr>
<td>Year 4</td>
<td>$12.00</td>
<td>$4.00</td>
</tr>
<tr>
<td>Year 5</td>
<td>$18.00</td>
<td>$6.00</td>
</tr>
<tr>
<td>Year 6</td>
<td>$20.00</td>
<td>$8.00</td>
</tr>
<tr>
<td>Year 7</td>
<td>$20.00</td>
<td>$8.00</td>
</tr>
</tbody>
</table>
2. Fraud/ Waste/ Abuse

<table>
<thead>
<tr>
<th>Fraud, frôd</th>
<th>Waste, wāst</th>
<th>Abuse, aˈbyooz</th>
</tr>
</thead>
<tbody>
<tr>
<td>noun</td>
<td>verb</td>
<td>verb</td>
</tr>
<tr>
<td>wrongful or criminal deception resulting in financial or personal gain</td>
<td>use or expend carelessly, extravagantly, or to no purpose</td>
<td>use (something) to bad effect or for a bad purpose; misuse</td>
</tr>
</tbody>
</table>
2. Fraud/Waste/Abuse

UnitedHealth Overbilled Medicare by Billions, U.S. Says in Suit

By MARY WILLIAMS WALSH  MAY 19, 2017

Those Indecipherable Medical Bills? They’re One Reason Health Care Costs So Much

By EDECIO MARTINEZ / CBS NEWS / October 7, 2009, 10:09 AM

Health Care Goodfellas: Mafia Turns to Medicare Fraud
2. Fraud/ Waste/ Abuse

TEN COMMON HEALTH CARE PROVIDER FRAUD SCHEMES

1. Billing for services not rendered.
2. Billing for a non-covered service as a covered service.
3. Misrepresenting dates of service.
4. Misrepresenting locations of service.
5. Misrepresenting provider of service.
6. Waiving of deductibles and/or co-payments.
7. Incorrect reporting of diagnoses or procedures (includes unbundling).
8. Overutilization of services.
10. False or unnecessary issuance of prescription drugs.
### 2. Fraud/Waste/Abuse

#### High-Error Federal Programs: Improper Payment Amounts and Rates

<table>
<thead>
<tr>
<th>Program</th>
<th>Improper Payment Rate</th>
<th>Improper Payment Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medicare Fee-for-Service</td>
<td>8.5%</td>
<td>$29.6 bn</td>
</tr>
<tr>
<td>Medicaid</td>
<td>7.1%</td>
<td>$19.2 bn</td>
</tr>
<tr>
<td>Medicare Advantage (Part C)</td>
<td>11.4%</td>
<td>$13.1 bn</td>
</tr>
<tr>
<td>Earned Income Tax Credit (EITC)</td>
<td>22.7%</td>
<td>$12.6 bn</td>
</tr>
<tr>
<td>Unemployment Insurance (UI)</td>
<td>11.4%</td>
<td>$10.3 bn</td>
</tr>
<tr>
<td>Supplemental Security Income (SSI)</td>
<td>9.2%</td>
<td>$4.7 bn</td>
</tr>
<tr>
<td>Retirement, Survivors, and Disability Insurance (RSDI)</td>
<td>0.4%</td>
<td>$3.2 bn</td>
</tr>
<tr>
<td>Supplemental Nutrition Assistance Program (SNAP)</td>
<td>3.8%</td>
<td>$2.7 bn</td>
</tr>
<tr>
<td>Medicare Prescription Drug Benefit (Part D)</td>
<td>3.1%</td>
<td>$1.6 bn</td>
</tr>
<tr>
<td>National School Lunch Program (NSLP)</td>
<td>15.5%</td>
<td>$1.6 bn</td>
</tr>
<tr>
<td>Rental Housing Assistance Programs</td>
<td>3.9%</td>
<td>$1.2 bn</td>
</tr>
<tr>
<td>Pell Grants</td>
<td>2.5%</td>
<td>$0.8 bn</td>
</tr>
<tr>
<td>Children's Health Insurance Program (CHIP)</td>
<td>8.2%</td>
<td>$0.7 bn</td>
</tr>
</tbody>
</table>


*Data notes: High-error programs are those programs that reported roughly $750 million or more in improper payments in a given year.*

*Produced by Jason Fichtner, Veronique de Rugy, Rizqi Rachmat, Jacob Feldman, and Andrea Castillo, Mercatus Center at George Mason University.*
2. Fraud/ Waste/ Abuse

**WHAT DRIVES OUR DEBT?**
*(Government Spending as Share of Economy)*

- **Projected Tax Revenue**
- **Medicare**
- **Medicaid & Other Health**
- **Social Security**

*Source: CBO*
2. Fraud/ Waste/ Abuse

finHealth

We provide the data analytics you need to drive positive health outcomes and optimize the efficiency of the complex, error prone billing process.
2. Fraud/ Waste/ Abuse

Healthcare Waste Index (HWI)

- **ERRORS**
  - Represents "black & white" overpayments that should not have been paid, including claims paid outside of eligible coverage dates, duplicate payments, ineligible spouse/dependents, and various types of medical coding errors.
  - **4.1%**
  - **$8.9MM**

- **"ABOVE MARKET" CHARGES**
  - Flag rates charged by medical providers in excess of the median cost by more than a designated percentage (initially 100%). These costs are "outliers", often having little to no correlation with the quality of care delivered.
  - **16.9%**
  - **$36.3MM**

- **ADMINISTRATION**
  - Measures the percentage of charges for administration that is higher than what would be considered an efficient level (i.e. 15% versus 10%).
  - **0.0%**
  - **$0.0MM**

- **HEALTH WASTE INDEX**
  - An evidence-based metric developed to quantify the proportion and dollar magnitude of waste within the healthcare supply chain, and enable decision makers to take targeted actions to streamline healthcare expenditures.
  - **21.0%**
  - **$45.2MM**
2. Fraud/ Waste/ Abuse

![Image of data analysis tool showing the top billed lines for CPT, HCPCS, or NDC codes, focusing on code 45380 which represents a biopsy of the large bowel using an endoscope.]
3. Blockchain

**blockchain** ˈblækˌCHān

*noun*

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

block-chain ˈblækˌCHān
noun
a digital distributed ledger in which transactions made in bitcoin or another cryptocurrency are recorded chronologically and publicly
3. Blockchain
3. Blockchain
3. Blockchain

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

Estonia

The small Baltic nation of Estonia not only has a history of jumping on the latest technology bandwagon, but it also happens to be one of the most internet-friendly places in the world. This has made Estonia a leader in blockchain technology, which is changing the way businesses transact with each other.

Companies Can Put Shareholders on a Blockchain Starting Today

More Companies Are Paying Employees in Bitcoin

Blockchain Could Make the Insurance Industry Much More Transparent

Alibaba Partners Chinese Govt to Trial Blockchain in Healthcare
3. Blockchain

HEALTHCARE LEADERS.
BLOCKCHAIN SOLUTIONS.

HEALTHCARE’S PARTNER IN BLOCKCHAIN
AND DISTRIBUTED LEDGER TECHNOLOGIES.

LEARN MORE
4. Net Neutrality

**noun**

the principle that Internet service providers should enable access to all content and applications regardless of the source, and without favoring or blocking particular products or websites
4. Net Neutrality

Top Internet Service Provider State-by-State

Source: 56 million web visits
4. Net Neutrality
4. Net Neutrality

SOURCE: Netflix
GRAPHIC: The Washington Post. Published April 24, 2014

agreement made.
4. Net Neutrality
5. Truck Driving

**truck driving**, trək drīvĭNG
*verb*
the act of driving trucks
5. Truck Driving
5. Truck Driving

(LOGAN Advertisement)
5. Truck Driving
5. Truck Driving

2.8M Americans are employed as truck drivers,
253K male Canadians
5. Truck Driving

Add up these categories (except nursing) = 25M jobs, 16% of the US labor force

<table>
<thead>
<tr>
<th>The most common occupations in America</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail salesperson</td>
<td>4.5 million</td>
</tr>
<tr>
<td>Cashier</td>
<td>3.3 million</td>
</tr>
<tr>
<td>Fast-food prep and service worker</td>
<td>3.0 million</td>
</tr>
<tr>
<td>Office clerk</td>
<td>2.8 million</td>
</tr>
<tr>
<td>Registered nurse</td>
<td>2.7 million</td>
</tr>
<tr>
<td>Waiter</td>
<td>2.4 million</td>
</tr>
<tr>
<td>Customer-service rep</td>
<td>2.4 million</td>
</tr>
<tr>
<td>Manual laborer</td>
<td>2.3 million</td>
</tr>
<tr>
<td>Secretary</td>
<td>2.2 million</td>
</tr>
<tr>
<td>Janitor</td>
<td>2.1 million</td>
</tr>
</tbody>
</table>

5. Truck Driving

Add up these categories (except nursing) = 25.7M jobs, 16.5% of the US labor force

<table>
<thead>
<tr>
<th>The most common occupations in America</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail salesperson</td>
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<td>Fast-food prep and service worker</td>
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</tr>
<tr>
<td>Office clerk</td>
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</tr>
<tr>
<td>Transport truck drivers</td>
<td>2.8 million</td>
</tr>
<tr>
<td>Registered nurse</td>
<td>2.7 million</td>
</tr>
<tr>
<td>Waiter</td>
<td>2.4 million</td>
</tr>
<tr>
<td>Customer-service rep</td>
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<tr>
<td>Manual laborer</td>
<td>2.3 million</td>
</tr>
<tr>
<td>Secretary</td>
<td>2.2 million</td>
</tr>
</tbody>
</table>

5. Truck Driving

Add up these categories (except nursing and teachers) = 2.6M jobs, 15.5% of the Canadian labour force

<table>
<thead>
<tr>
<th>The most common occupations in Canada</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail salespersons</td>
<td>656,395</td>
</tr>
<tr>
<td>Retail and wholesale trade managers</td>
<td>363,290</td>
</tr>
<tr>
<td>Administrative assistants</td>
<td>316,565</td>
</tr>
<tr>
<td>Food counter attendants, kitchen helpers</td>
<td>312,820</td>
</tr>
<tr>
<td>Registered nurses and registered psychiatric nurses</td>
<td>270,425</td>
</tr>
<tr>
<td>Cashiers</td>
<td>260,190</td>
</tr>
<tr>
<td>Transport truck drivers</td>
<td>253,385</td>
</tr>
<tr>
<td>Elementary school and kindergarten teachers</td>
<td>227,810</td>
</tr>
<tr>
<td>Financial auditors and accountants</td>
<td>203,470</td>
</tr>
<tr>
<td>Administrative officers</td>
<td>201,320</td>
</tr>
</tbody>
</table>

5. Truck Driving
5. Truck Driving
5. Truck Driving

**Increase:**
- Productivity
- Safety
- Sustainability
- Efficiency

**Reduce:**
- Energy consumption
- Operating expenses
- Downtime
- Waste
5. Truck Driving

Long Commutes: Trend
60-89 MINUTES & 90 & OVER ONE WAY TO WORK

- Blue: 60-89 Minutes
- Red: 90 Minutes & Over

Derived from American Community Survey

Figure 2
5. Truck Driving
1. Subrogation
2. Fraud/Waste/Abuse
3. Blockchain
4. Net Neutrality
5. Truck Driving
“Cool means being able to hang with yourself. All you have to ask yourself is ‘Is there anybody I’m afraid of? Is there anybody who if I walked into a room and saw, I’d get nervous?’ If not, then you’re cool.”

- Prince
6. Robots in the Home
6. Robots in the Home

RoomBud Costumes for you iRobot Roomba

The RoomBud Crew "Tyler, Niles, Isabelle, Griffin"

Mooba the Cow - RoomBud iRobot Roomba costume - myRoombud

Spotty Leopard - RoomBud iRobot Roomba Costume myRoomBud

Roor the Tiger - RoomBud iRobot Roomba costume - myRoombud
6. Robots in the Home
6. Robots in the Workplace
6. Robots in the Workplace
6. Robots in the Workplace

Number of Amazon Employees and Amazon Robots in Fulfillment Centers

- Employees
- Robots

Units

- 2,500,000
- 2,000,000
- 1,500,000
- 1,000,000
- 750,000
- 500,000
- 250,000
- 0

6. Robots in the Workplace—Blue Collar
6. Robots in the Workplace—White Collar

8,000 medical papers published a day. IBM Watson “sifted through 20 million cancer research papers and came up with the proper diagnosis within 10 minutes.”
6. Robots in the Workplace

Innovation

Empathy

Relationships
7. VR Therapy
Step into Rift
Rift is unlike anything you've ever experienced. Whether you're stepping into your favorite game, watching an immersive VR movie, jumping to a destination on the other side of the world, or just spending time with friends in VR, you'll feel like you're really there.
7. VR Therapy
7. VR Therapy

Augmented/Virtual Reality Revenue Forecast (SB)

Digi-Capital™

- Augmented Reality
- Virtual Reality

2016F 2017F 2018F 2019F 2020F
SUN AND SAND
LIFE IS GRAND
Take a break with virtual reality

CIGNA VIRTUAL RELAXATION POD
7. Malaekahana Beach
7. VR Therapy survey of older people and VR

Virtual Reality may be able to help...
## 7. Malaekahana Beach

### Startups Treating Mental Health with VR

<table>
<thead>
<tr>
<th>Company</th>
<th>Mosaic Score (max 1000)</th>
<th>Total Disclosed Funding (M)</th>
<th>Last Round</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>RendeVER</td>
<td>670</td>
<td>$1.54M</td>
<td>$40K (June 14, 2017 // Biz Plan Competition)</td>
<td>RendeVER improves the quality of life of older adults with its research-based virtual reality platform, enabling them to travel back to their childhood homes in virtual reality, travel to Paris and other parts of the world, or cross of bucket list items like skydiving.</td>
</tr>
<tr>
<td>psious</td>
<td>630</td>
<td>$1.15M</td>
<td>N/A (February 14, 2017 // Incubator/Accelerator)</td>
<td>Psious offers treatment for behavioral and mental health issues through virtual reality immersion therapy.</td>
</tr>
<tr>
<td>appliedVR</td>
<td>630</td>
<td>$100K</td>
<td>Undisclosed (Apr 4, 2017 // Seed VC)</td>
<td>AppliedVR provides a virtual reality platform designed to engage the patient during all stages of procedures in hospitals and surgical centers, offering patients drug-free alternatives to manage pain and anxiety associated with medical procedures.</td>
</tr>
</tbody>
</table>
8. Mojo Mentor

"Mojo Mentor Scene"
8. Mojo Mentor
8. Mojo Mentor

Your expert coach guides your development

**Weekly 1:1 Sessions**
Frequent Video Chats with your BetterUp Coach

**Practice**
Hand-picked exercises to cultivate mindfulness, focus, well-being, and inspiring skills

**Messaging**
Unlimited in-app messaging with your coach

Executive-level coaching + behavioral health expertise
8. Mojo Mentor

**BetterUp Behavioral Insights**

![Bar charts showing performance metrics for Thriving as an Individual and Inspiring as a Leader.](chart)

- **Thriving as an Individual**
  - Centered: 40, 37, 42
  - Aware: 41, 45, 56
  - Agile: 47, 50, 60

- **Inspiring as a Leader**
  - Includes: 67, 66, 50
  - Elevates: 57, 62, 48
  - Drives: 33, 59, 49

*Sample data

* Each of the six dimensions include sub-dimension measures
9. A Year of Travel

MALIA OBAMA’S GAP YEAR: A FAD NOT JUST FOR PRESIDENTS’ KIDS

THE GAP YEAR

AMERICORPS NATIONAL SERVICE
GETTING THINGS DONE
9. A Year of Travel

Unengaged
71% of Millennials are either not engaged or actively disengaged at work

Retention
21% of millennials report changing jobs within the last year

Corporate Culture
Millennials are searching for organizations that will help them learn, grow, and develop, and further their careers
9. A Year of Travel

WORK

LEARN

EXPLORE

REMOTE YEAR
TRAVEL THE WORLD WHILE WORKING REMOTELY
9. A Year of Travel

- Increased retention, attraction of talent and productivity/engagement
- 80% of employers have stated that their employees are more productive while on Remote Year
10. Federal VC
10. Federal VC

Strategic Investor.
Technology Accelerator.
Trusted Partner.

Bridging technology, venture, and intelligence
10. Federal VC

SNAPDNA

MobileIron

Palantir

Bridging technology, venture, and intelligence
10. Corporate VC

QUARTERLY GLOBAL ACTIVE CORPORATE VC INVESTORS
Q1'12 - Q4'16

Unique CVC Investor
10. Corporate VC

QUARTERLY GLOBAL ACTIVE CORPORATE VC INVESTORS
Q1’12 - Q4’16

Unique CVC Investor
<table>
<thead>
<tr>
<th>(un)SeXy</th>
<th>COol</th>
<th>CraZy</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Subrogation</td>
<td>6. Robots in the Workplace</td>
<td>AND NOW THIS!</td>
</tr>
<tr>
<td>2. Fraud/Waste/Abuse</td>
<td>7. VR Therapy</td>
<td></td>
</tr>
<tr>
<td>5. Truck Driving</td>
<td>10. Federal and Corporate VC</td>
<td></td>
</tr>
</tbody>
</table>
"Here's to the crazy ones. The misfits. The rebels. The trouble-makers. The round pegs in the square holes. The ones who see things differently. They're not fond of rules, and they have no respect for the status-quo. You can quote them, disagree with them, glorify, or vilify them. But the only thing you can't do is ignore them. Because they change things. They push the human race forward. And while some may see them as the crazy ones, we see genius. Because the people who are crazy enough to think they can change the world, are the ones who do."

Apple
11. Embedding Chips in Employees

A little computer history . . .
11. Embedding Chips in Employees

http://www.computerhistory.org/siliconengine/
11. Embedding Chips in Employees

Why most of Three Square 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 breakrooms and 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.

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.


- Open doors
- Use copy machines
- Log into computers
- Share business cards
- Store health information
## 12. Countries vs. Companies

<table>
<thead>
<tr>
<th>Biggest Companies (Revenue)</th>
<th>Bigger Than Which Country (GDP)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Walmart</td>
<td>24. Poland</td>
</tr>
<tr>
<td>5. Toyota</td>
<td>44. Chile</td>
</tr>
<tr>
<td>7. Royal Dutch Shell</td>
<td>45. Finland</td>
</tr>
<tr>
<td>8. Berkshire Hathaway</td>
<td>47. Portugal</td>
</tr>
<tr>
<td>9. Apple</td>
<td>47. Portugal</td>
</tr>
<tr>
<td>13. United Health</td>
<td>53. New Zealand</td>
</tr>
<tr>
<td>14. CVS Health</td>
<td>54. Iraq</td>
</tr>
</tbody>
</table>
12. Countries vs. Companies
12. Countries vs. Companies

Microsoft

Facebook

Apple

Google

Amazon
12. Countries vs. Companies

How the Microsoft Cloud makes banking possible for those who live in very remote areas
13. Chinese Mutant App

PAST

PRESENT

IMITATORS

INNOVATORS

PAST
13. Chinese Mutant App

963 MILLION USERS
TENCENT—WE CHAT

570 MILLION USERS
TAOBAO

340 MILLION USERS
SI NA WEI BO
13. Chinese Mutant App

Key Mutations

1. SEAMLESS INTEGRATION

2. CUSTOMER-TO-BUSINESS

3. COLLABORATION
13. Chinese Mutant App

Maybe it’s Time for Mutations in Healthcare?
14. Corporate Lifespans are Shrinking

The mean life of companies is 10 years

<table>
<thead>
<tr>
<th>Only These 60 Companies Were in the Fortune 500 in Both 1955 and 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>3M</td>
</tr>
<tr>
<td>Abbott Laboratories</td>
</tr>
<tr>
<td>Alcoa</td>
</tr>
<tr>
<td>Archer Daniels Midland</td>
</tr>
<tr>
<td>Ashland</td>
</tr>
<tr>
<td>ATT</td>
</tr>
<tr>
<td>Avon Products</td>
</tr>
<tr>
<td>Boeing</td>
</tr>
<tr>
<td>BorgWarner</td>
</tr>
<tr>
<td>Bristol-Myers Squibb</td>
</tr>
<tr>
<td>Campbell Soup</td>
</tr>
<tr>
<td>Caterpillar</td>
</tr>
<tr>
<td>CBS</td>
</tr>
<tr>
<td>Celanese</td>
</tr>
<tr>
<td>Chevron</td>
</tr>
<tr>
<td>Coca-Cola Enterprises</td>
</tr>
<tr>
<td>ConocoPhillips</td>
</tr>
<tr>
<td>Crown Holdings</td>
</tr>
<tr>
<td>Cummins</td>
</tr>
<tr>
<td>CVS</td>
</tr>
</tbody>
</table>

[https://qvartz.com/buzz/perspective/cities-live-companies-die/](https://qvartz.com/buzz/perspective/cities-live-companies-die/)
14. Corporate Lifespans are Shrinking

LIFESPANS OF TOP COMPANIES ARE SHRINKING, ACCORDING TO AN INNOSIGHT STUDY OF THE S&P 500 INDEX

- 61-year tenure for average firm in 1958 narrowed to 25 years in 1980—to 18 years now.
- A warning to execs: At current churn rate, 75% of the S&P 500 will be replaced by 2027.
- To survive and thrive, leaders must “create, operate and trade” their business units without losing control of their company.
- Study led by Innosight director Richard N. Foster, co-author of Creative Destruction.

The term “creative destruction” is widely credited to the Austrian-American economist Joseph Schumpeter (1883-1950). Schumpeter studied the formation and bankruptcy of companies in Europe and the United States. He concluded that “economic progress, in capitalist society, means turmoil.” Richard Foster, in his 2001 book Creative Destruction, applied Schumpeter’s theory to the modern practices of management and innovation.

According to Foster, the life span of a corporation is determined by balancing three
15. The End of HR?

The Global Head Of Employee Experience At Airbnb On Why They Got Rid Of Human Resources

Jacob Morgan, CONTRIBUTOR

Is This the End of Human Resources?

By David Heavell

HR On The Precipice: The End Of The Employee

The end of HR as we know it. Say goodbye to these 3 things.

The End of Human Resources as We Know It
15. The End of HR?

Automated timesheets for 21st century teams.
Log your time easily and accurately with Allocate.ai

Automated real-time T&E expense audit
Learn how artificial intelligence can audit 100% of your T&E expenses in real-time and cut your expense report audit costs in half.

Employees love chatting with Joy. Yes, really

JOY our chatbot knows your benefits design from your provider networks to your explanation of benefits. She helps us engage your employees to make smarter healthcare decisions at rates that are up to 5X higher than the industry average.
15. The End Transformation of HR?

World-class wellness wherever you are.
On-demand Massage, Pilates, Yoga, and Mindfulness.
Be Refreshed.
15. The End of HR?

Eileen Naughton • 3rd
Vice President People Operations at Google

Tawni L. Nazario-Cranz • 2nd
Chief Talent Officer (CHRO)
Netflix
Apr 2007 – Jun 2017 • 10 yrs 3 mos
Los Gatos, CA

Kristina (Paul) Passet • 3rd
VP, People at Squarespace
Squarespace • Fordham University

Jeff Vijunco • 2nd
VP, Employee Experience at Adobe
Adobe • University of San Diego

Marti Wolf • 3rd
Chief Culture Officer at MailChimp

Mark Levy • 3rd
Employee Experience at Airbnb
Airbnb • Colorado College

Director, People & Culture
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**LIGHTNING ROUND!**
If you ever want your soul to dance in the clouds, you will at some point have to juggle lightning and taste the thunder.

Christopher Poindexter
16. Supplements?
16. Supplements?
16. Supplements

[LDL cholesterol] reduction of 15% by combining dietary interventions could potentially reduce [heart attack] risk by 30–45%.

-National Lipid Association 2015 Recommendations
16. Supplements

<table>
<thead>
<tr>
<th>FOOD</th>
<th>PLANT STEROLS PER 100 G</th>
<th>PLANT STEROLS PER SERVING</th>
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<tbody>
<tr>
<td>Corn oil</td>
<td>968</td>
<td>132</td>
</tr>
<tr>
<td>Peanuts</td>
<td>220</td>
<td>62</td>
</tr>
<tr>
<td>Pistachios</td>
<td>213</td>
<td>61</td>
</tr>
<tr>
<td>Chick peas</td>
<td>204</td>
<td>265</td>
</tr>
<tr>
<td>Wheat bran</td>
<td>200</td>
<td>58</td>
</tr>
<tr>
<td>Soybeans, raw</td>
<td>161</td>
<td>299</td>
</tr>
<tr>
<td>Rye Bread</td>
<td>51</td>
<td>33</td>
</tr>
<tr>
<td>Oat bran</td>
<td>46</td>
<td>14</td>
</tr>
<tr>
<td>Brown rice</td>
<td>29</td>
<td>28</td>
</tr>
<tr>
<td>Brussels sprouts</td>
<td>24</td>
<td>21</td>
</tr>
<tr>
<td>Orange, navel</td>
<td>24</td>
<td>34</td>
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</tbody>
</table>
16. Supplements

Healthy Habit:

Skip the chips and candy and reach for some nuts.

Nuts can reduce your cholesterol and heart attack risk.

Suggested Use: 3 gummies twice daily with meals.

Biotin Supplements Enhancing Plant Health & E Gamma
16. Supplements
16. Nootropics
16. Nootropics

Credence Research
17. New Workspaces
17. New Workspaces video
17. New Workspaces video
18. 3 Parent Babies?

A New Startup is Commercializing the Fertility Treatment Behind “3 Parent” Babies
20. Human Robotic Hybrids?

Superhuman Employee Benefits

Robotic Workforce Benefits

Will HR be responsible for a robotic arm tune-up? Behavioral health benefits for a robotic workforce?

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**LIGHTNING ROUND!**

16. Supplements
17. New Workspaces
18. 3 Parent Babies
19. Human Animal Hybrids
20. Human Robotic Hybrids
CraZy SeXy COol

TLC

1-122
The End of My Trilogy

![Pretzels](image1.png) ![Corona Extra](image2.png) ![TLC](image3.png)
Nonology
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Data

Subrogation
Fraud/Waste/Abuse
Blockchain

Technology

Chinese Mutant App
Chip implantation
Net Neutrality

Self-Improvement

A Year of Travel
Supplements

Corporations

Companies vs. Countries
Shrinking Corporate Lifespans

Individuals

3 Parent Babies
Human Animal Hybrids
Human Robotic Hybrids

Net Neutrality
VR Therapy
Robots in the Workplace

Supplements

Companies vs. Countries
Shrinking Corporate Lifespans
The End of HR
New Workspaces

Federal and Corporate VC


td

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Data and Technology is Creating Self-Improvement for Corporations
How will you use Data and Technology to Create Self-Improvement for Individuals?
1. Subrogation
2. Fraud/Waste/Abuse
3. Blockchain
4. Net Neutrality
5. Truck Driving
6. Robots in the Workplace
7. VR Therapy
8. Mojo Mentor
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