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Health + Wealth: A Holistic Approach to Retirement (Webinar Recording)

Introduction: Hello everyone and welcome to the webinar, health and Wealth, A holistic Approach to Retirement, a partnership between CAPTRUST and the Cleveland Clinic. I would now like to introduce our two speakers, Eddie Welch, managing Director and Head of Wealth Management at CAPTRUST, and Dr. Seballos, enterprise Director of Cleveland Clinic Executive Health Program.

Gentlemen,

Eddie Welch: Thank you, Kara. I appreciate that introduction and welcome everyone. We are. Really delighted to be here. I'm joined by our guest speaker Dr. Rose Abba, who is, as Kara said, enterprise director at Cleveland Enterprise, director of Executive Health at Cleveland Clinic. Hey folks, we are really thrilled about this webinar.

Really, I think the content will be stimulating, will be interesting. I've been had good pleasure of being with Dr. S on a number of occasions in Cleveland over the last several months and super excited about what we have to offer. Obviously you're excited as well. I think this will be a record attendance for any wealth webinar we've done.

So maybe we've hit on something. So the purpose of today is really to introduce the collaboration of CAPTRUST and Cleveland Clinic. And we're going to, we're going to drill down and talk a lot more about that and the very specifics of it. First, I think everybody on the call probably has a good idea of who CAPTRUST is but let me give you just 30 seconds of overview because there may be some components of the firm that you're not aware of.

CAPTRUST is a registered investment advisor. We oversee over a trillion dollars in client assets and have three main business lines. But the first is we are the largest retirement consulting firm in the country. We consult to probably

3000 401k plans, retirement plans across the country helping those committees do a number of different things as it relates to their fiduciary duties around managing and governing those plans.

Secondly, we have a very large endowment and foundation presence as well. That service entails helping, those clients develop an investment policy statement and then investing those portfolios in lines with their mission. And then thirdly is wealth management. Wealth management is probably what you're most familiar with since you're on this call is actually our largest revenue business line as well.

Hopefully that's that's informational and you. I have a good sense of few Cap who CAPTRUST is and hopefully you working with your advisors and have had a good relationship and a good experience thus far. If not, call me we'll get that fixed really quickly.

Hey, so I, I think it would be helpful to talk about why we're doing this. What, why the CAPTRUST initiative with Cleveland Clinic. I've been in this business now for over four decades, and I've seen an evolution of sorts. I've worked with many wealth clients over the course of my career.

And we began this this wealth management space with really helping clients with their portfolios building portfolio, constructing portfolios that we feel like are how should I say detailed and really appropriate for each individual client in a very customized way.

We started getting 15 or 20 years into this space. We started getting questions around financial planning and so we evolved there. Financial planning is certainly part and parcel of what we do for our wealth clients. Develop a great financial plan with the portfolio in place to help execute the financial plan.

I would say over the last five years maybe 10 I'm beginning to see another evolution and that is. We're really becoming our client's first call about things. Certainly financial in nature, but even sometimes non-financial. As, as well. I had an advisor just a week or so ago, tell me that he had a client call to say his.

Their parent, one of their parents had been diagnosed with dementia and just didn't know what to do and thought maybe we could be a resource. We're getting a lot of those calls. And we're certainly never gonna be experts in dementia where we haven't been to medical school.

But perhaps we can become a connection to those experts and those resources and health and wealth just seem to make a lot of sense to us. I hope that we do and have done a good job for you in extending the life of your assets. It seemed really natural to begin to think about how we might help you extend your life, and not just longevity, but living a really good and healthy life.

So that's where Cleveland Clinic came in. We deliberately sought them out as a partner because their expertise and a number of areas the CAPTRUST Wellness Advantage. Powered by Cleveland Clinic has several components to it. We're gonna talk about two specifically today. The first is content. Cleveland Clinic has a vast library of really just excellent health content and it covers a wide variety of topics.

Everything from cardiac care to. Our pickle's healthy. I've been reading the material for a number of months now, and it's really fantastic stuff. And so our marketing team will begin to curate this information and you, if you haven't already, you'll begin to receive the health content that's produced by Cleveland Clinic that I think will be of real interest to you on a number of topics that, that we think you'll be specifically interested in.

Second, and we're gonna spend a lot of time on this today. Cleveland Clinic is well renowned for their executive health. We have the director of that program with us today. We're gonna talk about that program and what it means what's involved in it, and really invite you to participate if that's what you would.

Be interested in doing and hopefully really provide an elevated experience as you go through it more to come on that. So I'm gonna stop with a with a CAPTRUST commercial and get to the meat of the program. Dr. Sp welcome, delighted you're here. It's been a pleasure to spend time with you.

Over the last several months, thank you for your your help in this initiative. We certainly couldn't have done it without you. And executive health is really the linchpin of this. We want to talk a lot about that today. But first I love your story. Could you just start with telling us who Dr.

Vallas is and then let's talk about Cleveland Clinic more specifically.

Dr. Raul Seballos: Thanks Eddie. Thanks for inviting me today and the partnership that you've strategically positioned CAPTRUST with Cleveland Clinic for their clients is, I think, paramount to the big buzzword now in, in health now is longevity, right?

Not that I really want to talk about myself that much, but I've been with the clinic since 1997. I've been doing executive health since 2002, over 20 years now. I've been the enterprise director. Of our executive health program for the past three years. My background is my grandfather was from Spain.

I was actually born in the Philippines, and I immigrated to Cleveland when I was seven. So I'm pretty much local. My parents were physicians. They did their training here in Cleveland, but because of the Vietnam War, there was a shortage of US physicians. So US Immigration made it easier for foreign medical doctors of the late sixties, early seventies.

To apply for their ci, their citizenship. So I got my green card in 75 naturalized in 1980, and I've done all my schooling here in the US since I was in second grade. So literally we're the true immigrant story. My parents were physicians. My younger brothers a plastic surgeon. My son is an emergency medicine physician.

His wife is a retina specialist. My daughter just got married to a fourth year medical student, so there's gonna be medicine as part of my family, and our DNA is as such. Now the reason I think it was important that CAPTRUST partnered with the Cleveland Clinic. We are a large nonprofit organization.

We actually have about 82,000 employees worldwide. We are located. Here in Cleveland is our base hospital. We have Flo hospitals in southeast Florida. We also have a hospital in Abu Dhabi. About two years ago we opened up London. We have a hospital in London now, so we're definitely international.

We have the Ruvo Neurological Center in Las Vegas. We have executive health programs here in Cleveland, which is the, our main base. We do about 4,000 executive physicals here, Western Florida does about 1600. Our Toronto office does about 4,000 executive physicals. Our Abu Dhabi program is doing probably about 500 to 800.

London is just picking up now. Probably less than 500 per year, but we are. Nation, international and nationwide. And so our focus here really is to provide pretty efficient, pretty comprehensive physical examination and evaluations for patients when they come to see us.

Eddie Welch: And I want to talk about specifically what that entails.

I've been through it. It was a wonderful experience. Before we drop down to that though. Let's spend a few minutes talking about longevity and specifically

health span, which is a bit of a buzz word now as, as well. I saw Dr. Peter Atilla, who you've mentioned to me before on 60 minutes last Sunday night.

I think he's been, a real pioneer in, in, in some of this. And certainly a an outspoken, a proponent of longevity and again, specifically health span. He talks a little bit about the marginal decade, which is really interesting about as we get into retirement, things we can do to really improve that that lifestyle and that health span.

I know you have some real specific beliefs and opinions of this just. Talk about that for a few minutes, whatever comes to mind as you think about that.

Dr. Raul Seballos: Yeah. It's not a new concept to us. We've been doing this for over, our executive health program in Cleveland opened up in 1978.

We've been doing it for quite a long time. It's just now catching a lot of buzzword n Now, the way we define health span is really years of quality living, right? And we wanna make sure that our patients not only live to be in their seventies, eighties, or even nineties. But we wanna make sure that their quality of life there is really quite good.

So as part of our evaluation process and recommendation is how we can improve health span and healthy longevity, and a lot of my patients already come in with that complaint, right? And to them it's no health, no wealth. They spend a lot of time and money. Investing their work their life, their investments.

But now they're focusing on their health. Now we've been seeing C-suite executives and most of our C-suite executives are in their forties, fifties, and sixties. I always tell my patients it's never too late to get started. The earlier the better, obviously, and we're actually seeing. Some children of family owned businesses now that are in their thirties and early forties because they're gonna be running their family's company.

So they're seeing us earlier. I've been taking some of their parents now for over 20 years and now I'm seeing their children come to see us. So it's a really an investment of time and investment on health, and we really wanna provide the tools for these patients such that they will have pretty significant improving in their health span.

Eddie Welch: That, that's great. And I know you and I had a lot of conversation around that when I was in Cleveland. Maybe you're the pioneer in this actually

you have been doing it a long time, so I had a great experience there. It was a very thorough physical I did it all in one day.

Started six or seven o'clock in the morning, and I was talking to you at six o'clock that evening. I think our audience would really like to hear in some detail, if you don't mind what's involved in an executive physical all the testing that's that's included. What the experience would feel like, what just what the overall experience would be and then we'll talk about, how we can initiate that.

Dr. Raul Seballos: Yeah. So I failed to mention that, in even Peter Atilla says and we believe this too the four horsemen that will affect your health span is heart attack and stroke, cancer, dementia, and degenerative arthritis due to obesity. And sedentary lifestyle. So our main focus when patients come in for their executive physicals is we focus on those four things.

Right off the bat, when you come in the morning, you get blood work, you come in fasting, you get blood work by 6 30, 7 o'clock, we will have 90% of those results by three o'clock that day. So you'll not only spend an hour with us, but you will spend another 20 to 30 minutes at the end of the day as a wrap up session reviewing those results with us.

So from a heart perspective and stroke per perspective, we have an expanded blood panel. Not only just a cholesterol, but we're looking at the a OB that Peter Aya talks about. We're looking at the lipoprotein A you will have an ECG stress testing. You will do a calcium score. You'll have a vision and fundus exam.

A hearing exam. You'll have a good 30 to 45 minute session with my dietician. You'll have a good 30 minute session with my exercise physiologist. If you're already working out, they'll focus on injury prevention. If you're relatively sedentary, they will write you a prescription and how to get started and how to stay injury free.

Moreover, we have a coach he's a licensed social worker, focusing on stress management. Couple other things in terms of cancer screening. We will do your PSA blood test. We will have mammograms for women. We will do CT scans of the chest. Some patients may wanna go a little bit more in detail, so we will do either a total body CT scan or a total body MRI an MRI from the brain all the way down to the pelvis.

We will also have we'll also update your immunizations, right? So we just wanna make sure not only you stay healthy, but we'll make sure that all your

immunizations, we will have always this risk benefit discussions. With immunization, what's recommended and what's optional, what should be mandatory and in that perspective the other thing that patients will opt for sometimes is you can't change your genetics, right?

So some patients will ask for genetic testing, and we use a model called D DTE genetic testing, and that's 167 actionable genetics blood test for example, the BRCA gene, B, BB, rca, A one gene, or B rca, A two gene. Not only do we do testing for genetic testing as an option, but we'll also have a consultation with our genetic counselors to review those genetic testing for you, should that be abnormal.

And lastly, since you're coming off to Cleveland, whether you're from northeast Ohio or California or from the Middle East, we wanna make sure that when you come, is there any other subspecialties or subspecialties you wanna see? So in some of our patients, they want to focus on cardiology or some somebody will focus on neurology.

We usually have a dermatologist to, to go over your skin exam with you, a full skin exam. Some patients may have questions about supplements, so we also have a department called functional medicine, so we also have that available for patients. So we are really a multi subspecialty deep. Look, so we try to cater it to everybody, now, keep in mind that some of our patients already had cardiac testing or other studies. We don't like to repeat those unless we feel it's necessary to repeat it. So we try to be efficient and 90% of our patients, we can get 'em all done in one day. Obviously, if our patients are requesting multiple subspecialists, they may need to stay a second or third day.

Eddie Welch: That, that's great. It, but you may have mentioned this, but I had a stress test done as well. That's certainly part of it. It is, it was a very thorough experience. So the term executive physical I think it really did start as program for executives. But talk about really who typically comes through the program.

Dr. Raul Seballos: Yeah, so it's interesting we typically see the C-Suite executives, but we're starting to see more spouses come. We have the executive say their company pays for it, or we have presidents of universities. They have such a positive experience that when they come the second time, they bring their spouses with them.

So it's just not really for the, just the C-Suite executive, it's somebody who's looking to really get a comp, comprehensive review of their health. In a pretty efficient way. And within one day we could get a really good snapshot of your

health, where you at, and what changes you need to make to lead to that healthy lifestyle and hopefully a better outcome in terms of your health span and hopefully a much favorable longevity.

So it's really just anybody who's really interested in that, what we're able to do in, in, in one day. If you were to piecemeal this. As an executive, it would take you two to three weeks, multiple appointments. So that's why a lot of our patients that want, they're busy executives or they're busy individuals, busy parent, so that's where, when they come, they're able to do it all in that one day in most cases.

Eddie Welch: And what is the the gender breakdown? Male to female?

Dr. Raul Seballos: Yeah, it's interesting. I'd say it's about 70% male and 30% women. We're seeing more women. Probably in the last five years not only because there, there's more female executives now running companies. I take care of a couple female CEOs.

But also I think when they come the second time, like I said the wives are coming for their physicals as well because they just see the value in getting this done in one day.

Eddie Welch: And just to be completely crystal clear for our audience this is not reserved for executive. Anyone can come through this.

This is, that's correct. It started as an executive program, but you have many, maybe non-executives I would say that, that come through here as well.

Dr. Raul Seballos: Correct? Yeah. What's I, what's important, Eddie, is that we are not primary care physicians, right? We we see ourself as subspecialists in preventative medicine.

A lot of our patients already have their own local primary doctors, and because of the electronic medical record and the transparencies we have. Most of our doctors can see the studies that we've done. They will actually see the letters that we sent in our patients. Every one of our patients that come through, they will receive an executive health summary report from us, and that's generally anywhere from six to 10 pages summarizing their day in their studies.

You can either get that in a paper form or an electronic form. We always encourage our patients to give us the address of their primary care physician so we can share their our reports with their primary care physician. And sometimes

we may start a patient on a statin medication, but we'll leave it up to the primary care physician then to titrate the dosing of those medicines.

Eddie Welch: So I think that's an important point to maybe drill down on a bit. 'Cause I've heard this question before and you've addressed it, but maybe let's get a little more specific and I can add some anecdotal data as well. But this is not really. It, it's not intended to replace your primary care physician but really augment what you're doing with your primary care physician.

Dr. Raul Seballos: That's correct. And I think that the experience that my patients are getting here is that we get to spend an hour with the patients. The, they're here with us for the whole day. We're not, they're not here for a 30 minute physical that they're used to. And we do. Do communicate with 'em with the primary care physicians, should we find something significant, right?

And sometimes what, even if our patients are out of town, they may elect to get their subspecialty care here. So it should be find something pretty significant. Like Cleveland Clinic's known for their number one heart program, right? We do 4,800 open heart surgeries in per year, and that's more than any other program in the country.

So should we have patients from North Carolina? Saudi Arabia, London, just about anywhere, comment to, to get their surgery here because of just, they're excellent in care.

Eddie Welch: The anecdotal data I was going to provide is when I had my fiscal in December as I recall with you, and then, and, the summer of the next year I had my regular physical and I had my results with me and my physician was actually thrilled that I'd gone through this.

And he was very interested in the results. We talked at length about the results and really encouraged me to continue. Doing so because as you said, you can have so many tests done in such a compressed amount of time. So it was I didn't, he didn't in any way feel, it seemed to me offended that I'd gone somewhere else for an additional physical.

It really was, it was quite the opposite. He was a very complimentary of it. And speaking of being complimentary, the pro, my experience was just what was top four? The te everyone there was, was fantastic. They were professional. I was kept moving the entire time. There was really very little to no downtime.

Dr. Seballos, what I think I appreciated the most in all candor was. The probably 45 minutes or so at the end of the day that I spent with you. It was six o'clock at night and I was, it felt it's time to go, but you kept asking me did I have any more questions? And you were really kind with your time.

And I know that's not just you. All of your positions there really in those terms, they don't have, 15, 20 patients a day coming through. There's a very small number and. To me, that was one of the greatest benefits of really getting to spend some genuine quality time with with my physician and and talk about my results.

Dr. Raul Seballos: Yeah it's not necessarily exhaustive for us. We could, but it could be exhaustive for our patients. They're here a full day and sometimes when we don't have time, at the end of the day, we will have a virtual wrap up with them. We give that as an option as well for our patients. You leave here and you forget 50% of what we told you, right?

And so it's, it may take a couple of weeks or a couple of days to just digest what was actually found. So sometimes we'll have patients call us back and we'll do a virtual wrap up, going over some of the more pertinent tests. Not every result that's abnormal is actionable. So we just wanna make sure they feel comfortable with the results, what action plans that they need to do moving forward.

Eddie Welch: That's great. We have a number of questions coming in that we're gonna get to in just a moment.

Dr. Raul Seballos: Sure.

Eddie Welch: The, I do wanna spend some time talking about the that the, how, how do we initiate this if we have clients that are interested in doing, going through this? First just talk to your advisor.

Your advisor can connect you with we have a client wellness coordinators team that can handle all the logistics for you. And I wanna say really, very emphatically we're not going to see anyone's medical records that's private health information, CAPTRUST. We'll not see any of that.

As we communicate with you, you'll see time and time again. Please don't send us any medical information. That is not the role we're trying to play. But we do want to play the role of making the connection to the executive health team. Our client wellness coordinators have been on campus, both in Cleveland and in Weston.

They know the campus. They can answer a lot of logistical questions. They can help our clients with, where to stay, where to eat when to travel in, how to get to, from the airport to the clinic. I had a great experience. With the Cleveland Clinic staff. And so hopefully our client wellness coordinators can even elevate that experience.

That's what they're there for. If our client's out there or anyone on the call is interested in maybe going through this, I would say reach out to your advisor. Your advisor knows how to connect you, the client wellness coordinator team. And then they will in turn, connect you with the Cleveland Clinic team and things will begin to pick up from there.

It was really a great experience. Hey, before we get to.

Dr. Raul Seballos: Oh look, ed. I also wanna add also, patients just wanna do review. They can look@clevelandclinic.org, back slash executive health, and then there's more information in that in terms of right and.

Eddie Welch: We have a ton of information as well that the advisor and the client wellness coordinators can send out that we've collaborated with Cleveland Clinic.

So probably a lot of questions out there. Plenty of material to answer those questions. So just raise your hand and ask and we'll get that to you. But certainly go directly to the Cleveland Clinic website as well. So before we get into the questions, and we do have a number of 'em coming in, you see a lot of people, you've been doing this, you and I are about the same age.

I think almost exactly the same age. So we've been doing our respective vocations for a few decades now. You've seen a lot. What are some of the common traits of particularly, people in their retirement years that are really enjoying themselves? Are there a few things in particular that you would say these stand out?

That the people that are enjoying themselves the most have done this or done that?

Dr. Raul Seballos: That's a great question, Eddie. It's really interesting. The people that I've done that are doing pretty well are those folks who have great marriages. Great support staff. Great support staff, not only at their, with their families, but at work.

They have executive VP teams that are help. They're not all taking all the brunt and distress. The second thing that I've seen too are people who exercise regularly. Their work life balance is phenomenal. Moreover, sleep is a risk factor for dementia and people that have great sleep.

Is also quite good. People who moderate their lifestyles with the alcohol intake or the overeating, all of those things. I'm sure a lot of your clients have heard this from the doctor. Everything in moderation, right? But it's actually those who actually do it, walk it and live it, are the ones that are my healthiest patients.

Eddie Welch: Yeah, I bet. So tons of questions coming in. I think a lot of questions around cost. So let's talk about that for a few minutes. Th this is for the most part a co a cost that anyone, patients coming through would bear insurance may cover some of it, but you can speak to that more, tell it than I can.

So just talk about cost and how that works.

Dr. Raul Seballos: Yeah. So we have, I think, maybe three different types of clients. We have the corporate clients the C-suite executives from say, Parker Heathen or Sherwin Williams, it's paid for by their company or somebody from college presidents who have, as part of their benefit package, they can go do an executive health physical once a year to any of their ex, any executive health program in the country.

Another group of patients that are completely self-pay, they're financially well off. They don't really care how much a total body MRI costs, by the way, it costs about \$3,800. They don't even care. It's that much. They just wanna make sure every they're, they get checked out completely. The other component is, the third component of our patient population is they bill a portion of their physical examination through insurance, and some of the insurance will cover most of that.

And typically the portion is not covered by insurance. It's typically about 2,500 to \$3,000. So that's an out-of-pocket cost if you're gonna bill it through insurance now as you want more tests. Outside of, in addition to what we typically have on a one day physical, it's gonna cost more, obviously.

For example, we have the premier physicals. These are the patients that really want everything done, and they're here for three days, and that average cost of that is about 15 to \$17,000.

Eddie Welch: So speaking of specific tests there was a question about women, particularly 50 plus. Are there certain kinds of testing that's done there would maybe include hormones, muscular screen, cognitive, generalized tests, et cetera?

Dr. Raul Seballos: Yeah, pretty much our blood test is a pretty expanded panel. I saw some blood tests. We just don't do the typical lipid panel. Like I said, we do the A POB. Lipoprotein a, some may opt for the actual LDL particles. The particle size and particle numbers, we do that actually here in our health lab.

But I think with the calcium scoring and the usual lipid panel and the A POB, we have enough information to make a decision where to go from there. Some women, when you talk about age 50, that's the average age for women going through menopause. A lot of them will discuss and ask for a women's health consultation in terms of hormonal therapy to, to improve their postmenopausal symptoms like hot flashes, vaginal dryness, that sort of thing.

We will do blood testing to document or not, whether you're at post menopause already. The bone density, we do screen everybody starting at age 50, both men and women. We have a DEXA scan. There was a question. Do we do DEXA scan or body fat? We do our body fat analysis through bio impedance.

It's an electric current that runs through and gives you a pretty accurate way to give us a percent body fat analysis, how much fat you have, how much muscle mass you have, and that's a neat thing to do every year when our patients are losing weight. They wanna see did they gain more muscle mass or did they lose more fat mass, that sort of thing.

So it's a nice comparison that we can do on a yearly basis.

Eddie Welch: There, there was a question around kind of location or do you plan to expand to do this in other states? I really I just wanna take that opportunity to stress. People from all over the world literally are coming to Cleveland.

They're going to West End, they're going to the other places that offer this. So most of your patients are traveling in from somewhere else. I'm sure you have some higher clients, patients as well, but most are traveling in from somewhere else, correct?

Dr. Raul Seballos: Yeah. It's interesting, about 35 to 40% of our patients that we see every year are new patients to our department and to the Cleveland Clinic.

And I, I've tracked this over the course of the past two years. The new patients just have come from everywhere. They've come from every state. In the US our focal point is basically Cleveland. Like I said, we do 4,000 executive physicals here. About 1600 is in West End, and by the fourth quarter of 2026, we will open up a second, a third site in Las Vegas.

We can, we're going to hope that's gonna be a medical destination for some conferences where executives can. Piggyback a day or two after or before the conference to get their executive physicals in Las Vegas.

Eddie Welch: That's great. And maybe a follow up to some of that one, one of the earlier questions.

This is, certainly you can come to Cleveland or Western or one of the other locations and have this done and you have a baseline and you move on but you mentioned earlier that 40% of your clients are new clients, which would. I would infer from that you have a lot of repeat patients, correct?

You have patients coming back annually or every other year.

Dr. Raul Seballos: Yeah, that, that's true. I would say that most of our patients come to see us every year every other year. Particularly those over 60 the younger patients that are relatively healthy, that are in their thirties and forties, we don't need to see them every year.

We see them every other year. I thought it was a post pandemic effect. Usually about 20% of our patients, or 25% are new to the clinic. But since, 2021, 40% of our patients are new. And so the problem is now, we have so many set, we all have six doctors doing this right? So instead of trying to get to see us every 12 months, it's now maybe every 15 to 16 months because of just our capacity.

I think we're gonna move to a different location and at the Cleveland Clinic we're gonna go hopefully to more square footage so we can add a, maybe one or two more docs to help with the demand for executive health.

Eddie Welch: That I'm really glad you brought that up. I meant to mention this as well.

I know the demand has been really high and. Depending on location lead times to get this, these scheduled can be anywhere from eight to 12 weeks, right? It's not necessarily something you could schedule on Tuesday and be there on Thursday. It's because of its popularity and growing demand the lead times are getting.

You go to extended and I know you want to expand and add more physicians and that would be fantastic. I have a feeling you're gonna get a lot of CAPTRUST clients coming your way, so you might wanna hurry that up a little bit. Yeah.

Dr. Raul Seballos: As of today, we're actually scheduling into February, 2026 now.

Eddie Welch: Yeah. Okay. There you go. A real specific question, going back to some of the testing. Do you perform blood tests for cholesterol biomarkers?

Dr. Raul Seballos: Yeah. That, again, that's looking at the, just in addition to the standard lipid panel, we'll do a OB that Peter talks about. We'll do the lipoprotein A and actually by next year we're gonna add a new blood test called TMAO.

It's another marker for cardiovascular disease as an option. It's not part of the standard physical usually, but it's the LDL particles particle size and number that we can also look at.

Eddie Welch: And again, getting real specific you mentioned at the outset that the four things that you're really testing for.

Would you mind repeating those? Yeah. So

Dr. Raul Seballos: the four horsemen that will affect your health span is heart attack and stroke, dementia, cancer and degenerative arthritis due to sedentary lifestyle and obesity. And I think if you can focus on that. Those four I think you'll be better moving into the, your seventh and eighth decade.

Eddie Welch: Okay. You cleaned this up for me, but I'm going to see if I can provide a quick summary of what we talked about, executive physicals or there for everyone, anyone who's interested. And. If you're a cap first client, just reach out to your advisor and we can get the ball rolling with that.

It's typically a one day. Session. But if you choose to have some additional tests done, or certainly if you choose to go through the the premier executive physicals which is really exhaustive, it can expand into two or even three days cost. It really depends on insurance coverage, but most everyone should plan on at least 25 to \$3,500 out of pocket.

For something like this. And as additional tests are ordered it can go higher than that. The premier can go significantly higher than that, but the Premier is probably not something you would do every year. That's something you would do once and, probably go back and you answered this question, go back to the normal one or two day physicals, right?

Dr. Raul Seballos: Yeah. Yeah, because sometimes we've seen premier physicals and then the following year, since we don't have to do such intensive testing, we can just do the one the one day physical program. It's interesting Eddie, that 40% of our premier patients are husband and wife. Average age is about 57, 58.

They both come in at the same time. Sometimes I. May see the husband, my doctor the Joseph, our female interns, may see the spouse. Sometimes I see both of them, and sometimes it can be challenging or problematic because, the wife will say, he didn't tell your doctor this and that. So it's pretty interesting.

Eddie Welch: Just, and just to repeat as we've summarized this, 'cause the questions came through average time to get an appointment, it depends on location, but in Cleveland you just mentioned you're scheduling out in February of next year at this point. So if you're interested

Dr. Raul Seballos: in Western they can schedule out probably in the next four, four to six weeks.

Eddie Welch: Yeah. And again folks, I'm sorry, we're getting just a ton of questions coming in. We're just not gonna be able to get to every single one. Forgive us for that. I think this would be a good one though. Any particular testing follow up for cancer survivors?

Dr. Raul Seballos: Yeah it's, it depends what kind of cancer it is, right?

So we know that ca 1 25 is a marker for ovarian cancer, ca 19 nine for pancreatic cancer. It's really more about what type of cancers that there is. It may not necessarily be a blood test. It may just be another MRI. Or another CT scan just to make sure that there's no cancer recurrence. And in those patients

who are interested in, we will have a, we can even ask a consultation with one of our oncologists.

The TA State Cancer Center is a building right next to our executive health program. It's a five minute walk, so we can always ask a second opinion about cancer recurrence or cancer surveillance post-treatment in these patients.

Eddie Welch: And again, going back to calls this question has come through a couple of times.

First of all. Client should know. There's no financial benefit to CAPTRUST for any of this. This is just an additional offering. We've we've put out there and there at present, there's no CAPTRUST discount or anything like that, but we can very much help you. Make this a smooth process.

You're not on your own. Our client wellness coordinators can coach you through, a lot of this, including all the things that I've just that I've mentioned earlier around travel, where to stay. Again, they've been on campus. It's 170 acre campus. Correct. Am I right about that?

In Cleveland, it's a it's a big place. Yeah.

Dr. Raul Seballos: It's a big, it's a big spot.

Eddie Welch: Question and just knowing where to go and having someone to call if you get a little turned around is really helpful. So the, I think I just answered one of the questions that came through the difference in, in going through CAPTRUST and calling Cleveland Clinic directly.

You certainly can do that. This is not anything exclusive that we have, but, I think you'll find it to be a very white glove sort of concierge experience by using our client wellness coordinators. I have patients already

Dr. Raul Seballos: that I have patients already that are clients of yours that have seen me in the past 20 years.

Eddie Welch: Exactly. Exactly. It I just I'll put a fine point on this. It was a tremendous experience for me. I have every intention of coming back this summer. And my wife is going to join us as well. I really want encourage her to, this is just I think it's something that is, I have a baseline and I have a really great regular physician. But I have a baseline that is much more detailed now going forward and i'm entering that decade that's maybe the marginal decade are

getting closer to it. So I'm very cognizant of it and this was a great first step for me.

Thank you for what you did. Pam, I'm gonna shift gears just quickly for a couple of three minutes here and we'll wrap up. 'cause I think this might be interesting to our audience. You've mentioned to us the brain health study the Cleveland Clinic is doing. I just thought that was fascinating.

You mind just sharing a little information on that?

Dr. Raul Seballos: Yeah. It's a national study that the brain it's called If you Google Brain Health Study Cleveland Clinic, they're actually enrolling patients right now of any age. I think it's over 50, and they're actually looking for more males. And what they're doing now is they're taking baseline data information from each participant, the study participant, to see what could be predictive factors that will lead into cognitive impairment of dementia.

So my wife had actually started it when the enrollment started two, two years ago. Both my wife and I actually enrolled into that study. So I've gotten two brain MRIs now. I've had one sleep study. I had a full neurocognitive testing, which is pretty challenging. Looking at short term memory, long term memory.

You know that information that they get there, it's private, it's only to the researchers. But if there's anything abnormal that they do find they will report it to your local doc. So should you find a brain tumor, for example, in the brain, MRI, or if your sleep study was abnormal, that should indicated that you had high degree of sleep apnea, then they would refer you back to their.

Local doc for treatment, but it's a good baseline to have. The other thing I wanted to mention to add, there's, the big buzzword in medicine is artificial intelligence. And we talked briefly about that last time. And artificial intelligence, it's gonna change how we deliver care in medicine.

And we're using that now in pathology. All of our pap smears, all of our. Dermatology cancers are all ai, that it's actually reading reading that it's also in radiology. We're using AI now to read mammograms with machine learning. We're also doing that for CT scans of the chest and abdomen. In our department, when we take fundus photographs, pictures of your fundus, we can now, we have about 7,000 patients that we, through our machine learning, putting in all the data.

That we have for cholesterol stress testing, carotid ultrasound, we can now predict whether a patient has heart disease. Just looking at the fundus photograph of the eye, that's amazing. That's the only area in the human body that we can see arteries and veins. So I think there's gonna be a lot of changes, I think, in the next 10 to 20 years in terms of diagnostic, using AI to quickly make a diagnosis and, reduce the human error.

With that power of the machine learning, and I think it's gonna be amazing.

Eddie Welch: That's really exciting. Dr. Fos, thank you for your time. Thank you for this collaboration. We are really excited about it. I think our clients are gonna benefit in a really big way.

And I appreciate the work that, that you're doing. We'll wrap this up. Let me stress if you have a question about this please talk to your advisor. They can if they don't have the answers immediately, they have great resources to get those be on the lookout for. Really fantastic content coming your way soon.

If you haven't already received it in your inbox I promise you, you'll, it will be interesting reading. Really, it's a, it's an easy read and one article can lead to another, can lead to another. It's, it is it's. Quite interesting and and really a lot of fun to to digest. So we on the lookout for that.

And be on the lookout for additional webinars. We're gonna try to do these three or four times a year. We'll have different guests on. The Cleveland Clinic, as I said, has a. That's just a tremendous amount of content that we can bring to you in a really curated fashion. So we're looking forward to doing so.

Really excited about the CAPTRUST Wellness Advantage powered by Cleveland Clinic. This is the introduction and the start. A lot of components to this still to come. So really excited. Nothing is more important. Than our health. Our, even our wealth certainly is not important, more important than our wealth.

So if we can play just a very small role in, in helping our clients begin to think about that in, in a more constructive way and lead to better outcomes then it would be. Really rewarding for us. Yeah. Dr. Valis, again, thank you audience. Thank you. You'll by the way, you'll have a quick survey that will pop up.

If you have a minute to complete that, that would be really helpful to us in in the future. Hope everyone has a wonderful evening, and we'll see you on the next webinar night everyone.

Dr. Raul Seballos: Thank you, Eddie.

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