



Welcome to the Open Enrollment kick off presentation. Today is the start of Celebration of Health! We are going to share all of the simple things you and your loved ones can do to stay healthy to live your every What Will Be. It's all about getting the most out of life today and all the tomorrows ahead. Thinking about it. Talking about it. Planning for it. Taking the time to review this information is the first of two important actions you can take to get in the driver's seat of your personal health.

The goal is to bring down the overall cost of healthcare BUT we intend to share the savings with every employee - so more money in your pockets.

This can only be done however with being healthier and with proactive healthcare. Marpai employees are the models for this plan. We need to engage as participants and we ourselves have to ensure a great experience.

In January, we will get together again, to give you tips on how to best use your health plan and all the Marpai premium services that enable you to live better through better health. We'll cover that more in the end.

The Team Today

Edmundo Gonzalez
Chief Executive Officer

Lisa Willett
VP of Population Health
and Member Engagement

Jill Hayward
VP, Account Management

- 1 Your Health Matters
- 2 Your Marpai Health Plan
- 3 Marpai Premium Services
- 4 Customer Services

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Meet the team that supports your Healthcare Journey.

Edmundo Gonzalez is the CEO of Marpai.

Lisa Willett, Vice President of Population Health and Member Engagement at Marpai makes sure you have all the tools you need to stay on the best health journey. She is joined by your Account Manager, Jill Hayward, who assists the Marpai team in managing your health plan.

This presentation details the open enrollment process and the best approach to keeping you healthy and saving you money. It's about taking a proactive approach to health. It also includes a brief overview of the key features of your health plan and some proactive health services available to you. We'll also share a preview of our new myMarpai SMART App and online member portal which make it all easy. Finally, we'll introduce you to a few of our health programs that provide innovative ways to address health needs.

At the end of this presentation, you'll be provided with a link to take a quick survey. We would appreciate if you take this brief survey to help us continue to improve processes.

Slide 3



You have an important role in testing our app.

In order to get better costs we need you to be proactive about your health - use WellView, take advantage of our resources and free programs.

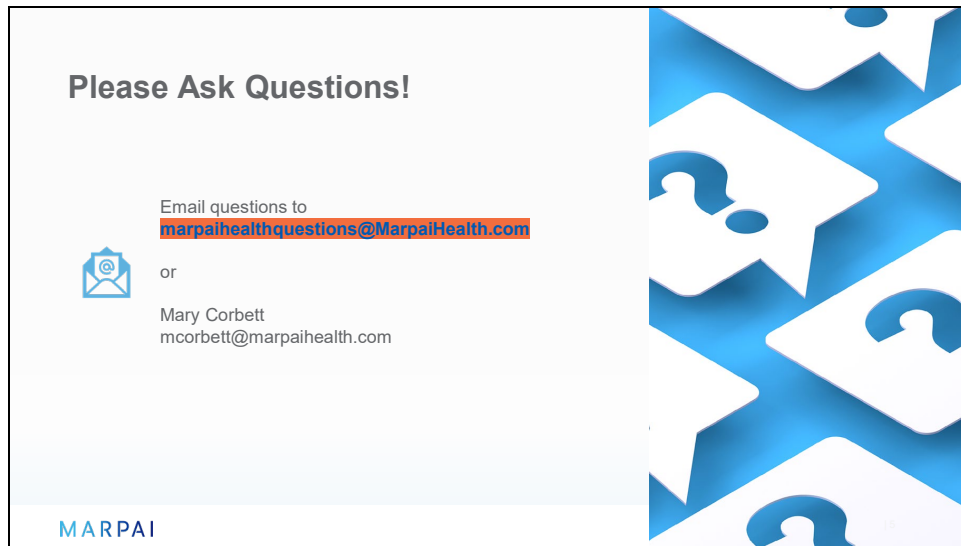


We have made BIG changes in our wellness savings!

Everyone who participates our wellness program used to get a \$50/month credit, now they are going to get \$100/month credit.

We have slashed deductibles in half and maximum out of pockets in half.

We are taking these initial risks and making a commitment for a year to be proactive in healthcare and take care of ourselves.



Please Ask Questions!

Email questions to
marpaihealthquestions@MarpaiHealth.com

or


Mary Corbett
mcorbett@marpaihealth.com


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We know that this information can be complicated and isn't always easy to understand. So please email any questions you have to either of the two addresses listed above. We want you engaged. And if you're thinking it, someone else is too. We want to make sure you are well informed to be an agent of health change.

2 Your Marpai Health Plan

Who Can Enroll

Employees scheduled to work at least 30 hours per week


Lawful spouses or domestic partners*

Dependent children to age 26 regardless of student, financial, or marital status

* At the plan's discretion, documentation may be requested to confirm eligibility

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This is a passive enrollment which means that if you do nothing, you will be enrolled in the same benefits that you had last year. However, if you choose to participate in an FSA or HRA, YOU MUST ENROLL IN YOUR FSA AND HRA AND PROVIDE UPDATED AMOUNTS YOU WOULD LIKE TO CONTRIBUTE.



2 Your Marpai Health Plan

It's Time to Commit

Elect or waive enrollment in all plans and confirm your address is correct

Input information for your eligible dependents and beneficiaries

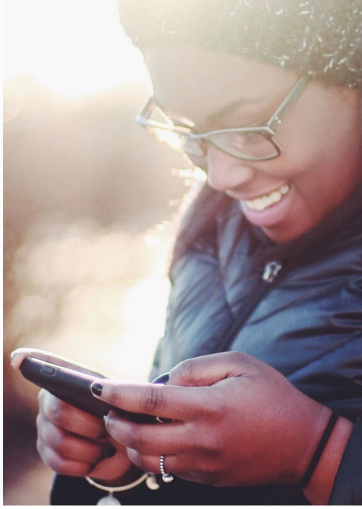
Elect the amount you wish to contribute in 2022 toward tax-free spending accounts

- Health Savings Account
- Health Care Flexible Spending Account
- Limited Purpose Flexible Spending Account
- Dependent Care Flexible Spending Account

All changes must be made by DECEMBER 10

NEW Health Plans Take Effect
January 1, 2022

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Important: 2 Places to Make Elections

Paychex for HSA/FSA

FSA Active Election or HSA carry over?

FSA Recommended to be active enrollment

This is the time to look at it..... FSA one chance during open enrollment

Employee Navigator Medical-Dental-Vision

But don't worry we have links to the resources and you will have your Open Enrollment Guide to help you navigate your choices and where to sign up.

Make sure you make all your elections by December 10th!

2 Your Marpai Health Plan

About HSA

Marpai Health helps employees pay for medical bills by contributing to a Health Savings Account (HSA) when you enroll in the HDHP medical plan.

You decide when to use your HSA dollars to pay for your qualified medical expenses

- Offsets out of pocket medical, dental and vision expenses
- Allows you to save money for future expenses
- Allows you to save for retirement
- Save money with lower premiums for the HDHP medical plans
- Invest your savings so that it earns interest

Medical Plan	HDHP Plan
Contribution	\$16.67 per mo. Employee only or \$60.00 per mo. all other coverage levels


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If you choose to enroll in the HDHP medical plan, Marpai Health contributes to a Health Savings Account, that offers you a number of advantages. They contribute \$16.67 per month for an employee only and \$60 per month for all other coverage levels.

2 Your Marpai Health Plan

Benefits of HSA



- Funds always roll over and always belong to you
- Helps you pay for expected and unexpected costs
- Manage claims online
- Lower your taxable income

2022 IRS Mandated Limits		
Individual Coverage \$3,650 – less the Company Contribution	Family Coverage \$7,300 – less the Company contribution	Age 55 or Older? \$1,000 on top of the above amounts

Excess Contributions - 6% excise tax is imposed on the HSA owner for all excess contributions. The excise tax can be avoided if the excess is distributed to the HSA owner by the deadline for filing the owner's federal income tax return for the taxable year (that is, the following April 15).

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HSAs offer a number of advantages. These funds, which always roll over and always belong to you, help you pay for expected and unexpected costs. You can find the 2022 IRS mandated levels that apply to you in the chart above.

2
Your Marpai Health Plan

About FSA

You must enroll each year

Use it or lose it (minus \$570 rollover) – any remaining unspent funds are lost

Health Care FSA
for out-of-pocket healthcare expenses

CONTRIBUTE UP TO
\$2,850

ELIGIBLE EXPENSES
Copays, deductibles, coinsurance, orthodontia, contact lenses and solutions, laser eye surgery, hearing aids, chiropractor visits, and other healthcare expenses that may not be fully covered by insurance

Not available to participants in the HSA Plans.

Limited Purpose FSA
for out-of-pocket dental and vision expenses

CONTRIBUTE UP TO
\$2,850

ELIGIBLE EXPENSES
Dental and vision copays, deductibles, coinsurance, orthodontia, contact lenses and solutions, laser eye surgery, hearing aids, and other dental and vision expenses that may not be fully covered by insurance

For participants in the HSA Plans.

Dependent Care FSA
for day care expenses incurred while you and your spouse work

CONTRIBUTE UP TO
\$5,000

ELIGIBLE EXPENSES
Licensed day care, in-home care, elder care, day camp and nursery school (if expenses are for a dependent child, the child must be under age 13)

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An FSA, which you must enroll in each year.

FSA have Use it or lose it policy meaning you want to use up these funds each year as any remaining unspent funds are lost.

The chart above details contribution limits and specifics by FSA type.

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2 Your Marpai Health Plan

3 Plans:
 HDHP - High Deductible Health Plan

 In Network only

 PPO - Preferred Provider Organization

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Marpai Health Employee Benefit Plan

Administered By: **TopCare**
Premium Member Services

Name: JOHN SAMPLE	Member Out of Pocket
Member ID: SMPLE0001	Deductible: \$2,000 / \$6,000
Group #: W9001	Out of Pocket: \$6,350 / \$12,700

Network: wWell

Provider Network: **aetna**

Rx Member Services: 800-475-2000
 Rx PCH: WDEUX 800-686-2022
 Rx Group: W9001 www.mypai.com

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Marpai Health Employee Benefit Plan

Administered By: **MARPAI Health**
Premium Member Services

Name: JOHN SAMPLE	Administered by Marpai Health
Member ID: SMPLE0001	www.mypai.com
Group #: W9001	(855) 900-0787

MARPAI Dental PPO

Aetna Dental Administrators

Administered By: **TopCare**

Providers
Confirm Eligibility, Verify Benefits, Check Claims Status
Call Marpai Health at (855) 900-0787 or visit www.mypai.com 24/7

Claims Submission
Submit Claims
Submit Medical Electronic Claims for Better Service to Marpai
Payor ID: 35245

MEMBER SERVICES
Call (855) 900-0787 with questions, issues or to find a provider, or visit www.mypai.com 24/7

Pre-certification Required
Provider or member call American Health, calling via Marpai Health at (855) 900-0787 or via Marpai.gpconnect.com to pre-certify. Subsequent services, CME, and prior to hospital admission. Failure to pre-certify will result in benefit reduction.

Virtual Doctor Visits, 24/7
(855) 201-9455
www.mylive.com/marpai **MDLIVE**

Or mail to:
MDLIVE
Bridges, FL 32809-1000

For identification purposes only. Not a guarantee of coverage or payment.

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Health

Claims Submission
Please Submit Dental Electronic Claims Directly to Marpai Payor ID# 35245

Or mail claims to:
MDLIVE
Bridges, FL 32809-1000

Providers
To confirm eligibility, verify benefits, find a participating provider, or make the start of a claim, please call (855) 900-0787 or visit www.mypai.com 24/7

Aetna participating providers are independent providers and are not agents for employees of Aetna.

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The front of your updated member ID card reflects your new out of pocket limits. On the back of your card, you'll find the information you need to submit your claims. It's important that claims are submitted using the information listed here.


2 Your Marpai Health Plan

NEWS! Lower Costs for You

No Changes to Employee Contributions
Dental or Vision Coverage!

Cost Decrease: Network Deductibles and Out of Pocket
Maximums are cut in half. Depending on plan selection,
savings can range **\$3,000 (individual) - \$9,350 (family)**
per year!

\$100 OFF: Wellness incentive **increased from \$50** to
\$100 off your monthly medical premiums: Additional
\$600 savings for the year!



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The great news for 2022 is that Marpai is lowering costs and saving you money!

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Your Marpai Health Plan

Let's Break it Down: HDHP

Summary of Covered Benefits	HDHP	
	In Network	Out of Network
Calendar Year Deductible* Individual/Family	\$1,750/\$3,500	\$7,000/\$14,000
The amount Marpai Health contributes to help you pay for out-of-pocket expenses	Employee-only: \$16.67 per month All other coverage levels: \$60.00 per month	
Calendar Year Out-of-Pocket Maximum Individual/Family	Includes deductible, coinsurance, and prescription copays \$2,500/\$5,000 \$15,000/\$30,000	
Preventive Care	Plan pays 100%	Not covered

Huge Savings!

- Individual deductible decreasing from \$3,500 to \$1,750 and the Family is decreasing from \$7,000 to \$3,500
- Individual OOPM cut in half! Decreasing from \$5,000 to \$2,500 and the Family is decreasing from \$10,000 to \$5,000

Level of Coverage	HDHP	
	Without Wellness	With Wellness
Employee Only	\$71.86	\$25.71
Employee + Spouse	\$147.65	\$101.50
Employee + Child(ren)	\$125.60	\$79.45
Employee + Family	\$188.54	\$142.39

* - Wellness premiums available based on qualification

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Now, let's talk about your plan options.


This page details the HDHP. You'll see that while there are no changes to the benefit levels out of network.

All In network benefit levels reduced by 50%.

2
Your Marpai Health Plan

Let's Break it Down: In-Network

Summary of Covered Benefits	In Network Only Plan In Network Only
Calendar Year Deductible* Individual/Family	\$1,000/\$3,000
The amount Marpai Health contributes to help you pay for out-of-pocket expenses	N/A
Calendar Year Out-of-Pocket Maximum Individual/Family	Includes deductible, coinsurance, and copays \$3,175/\$6,350
Preventive Care	Plan pays 100%



Huge Savings!

- Deductibles Cut in Half!
Individual deductible decreasing from \$2,000 to \$1,000; Family decreasing from \$6,000 to \$3,000
- Individual OOPM decreasing from \$6,350 to \$3,175; Family is decreasing from \$12,700 to \$6,350

Level of Coverage	In Network Only Plan	
	Without Wellness	With Wellness
Employee Only	\$83.72	\$37.57
Employee + Spouse	\$180.72	\$134.57
Employee + Child(ren)	\$152.06	\$105.91
Employee + Family	\$225.17	\$179.01

* - Wellness premiums available based on qualification

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Please see plan details in the Open Enrollment Guide.

2

Your Marpai Health Plan

Let’s Break it Down: PPO

Summary of Covered Benefits

	PPO	
	In Network	Out of Network
Calendar Year Deductible* Individual/Family	\$1,000/\$2,000	\$3,000/\$7,000
The amount Marpai Health contributes to help you pay for out-of-pocket expenses	N/A	
Calendar Year Out-of-Pocket Maximum Individual/Family	Includes deductible, coinsurance, and copays \$2,000/\$6,000 \$7,500/\$22,500	
Preventive Care	Plan pays 100%	Not covered

Huge Savings!

- Deductibles Cut in Half! Individual deductible decreasing from \$2,000 to \$1,000; Family is decreasing from \$4,000 to \$2,000
- Individual OOPM decreasing from \$4,000 to \$2,000 and the Family is decreasing from \$12,000 to \$6,000

Level of Coverage	PPO	
	Without Wellness	With Wellness
Employee Only	\$154.03	\$107.87
Employee + Spouse	\$346.48	\$300.32
Employee + Children	\$299.22	\$253.06
Employee + Family	\$460.31	\$414.16

*

- Wellness premiums available based on qualification

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Please see plan details in the Open Enrollment Guide.

The slide is titled "Pharmacy Updates" and is part of the "Your Marpai Health Plan" series. It features the WellDyne logo in the top right corner. The main content is divided into two colored boxes: a light blue box on the left and an orange box on the right. The blue box contains information about saving money on maintenance medications starting in 2022 and provides registration instructions for both online and mail order. The orange box is titled "Important!" and states that members must register for mail order from 1/1 to 3/31, with a 90-day window to register prescriptions. It also notes that after 4/1, local pharmacies cannot be used. The Marpai logo is in the bottom left, and the slide number "17" is in the bottom right.

2 Your Marpai Health Plan

Pharmacy Updates

Save money on your maintenance medications, starting in 2022,
Mandatory Mail Order

REGISTER:

- **Online:** For 24/7 access to your benefit and prescription information, register at welldyne.com. Click "For Members" and then "Register Now."
- **By mail:** Complete the Mail Order Pharmacy Registration form and mail it to WellDyne.

Important!

Must register for mail order from 1/1 to 3/31

There is a 90 day window to register your prescriptions

After 4/1 you cannot use a local pharmacy

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An important update is around your pharmacy.....It is important to note the all maintenance medications must be on a mail order program with WellDyne. You will have a 90 day window to register your prescriptions.

You will be receiving a letter from WellDyne, making you aware that medications will be included in this program.

After 4/1, you will no longer be able to pick up your medicines at the local pharmacy...they will be delivered by mail.

So, be looking for your letter from WellDyne.

2 Your Marpai Health Plan



Pharmacy Updates

WellAssist Specialty Pharmacy

For those managing a complex medical condition that requires a specialty medication, WellAssist will be your specialty pharmacy. If WellAssist is not used for specialty medication, **you will be responsible for paying 40% of retail costs.**

**Call WellDyne at
1-844-635-7357
to get set up**

For questions, please contact WellDyne at the number listed on your ID card.

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In addition, the WellAssist specialty pharmacy will be managing specialty medication that accompanies complex medical conditions.

Generally, this would be injectables and/or high cost medications.

If you are eligible for the program WellDyne will reach out to your or you can call the number on this slide.

2 Your Marpai Health Plan

Pharmacy Updates

WellConnect

Secure Text Messaging

Keeps your information protected and safe!

Understand your prescriptions, find lowest costs, get tips to stay healthy

- Get refill reminders
- Review information
- Talk to a WellDyne representative
- Request to speak with a pharmacist

HOW TO SIGN UP

- [wellview.welldyne.com](#)
- Click on Settings icon
- Select Communications and Settings
- Select Wellconnect
- Select I'm Interested and Accept terms

Welcome to the WellDyne Member Portal!
Login to take advantage of this one-stop shop for managing your pharmacy benefits

Login to your account

☐ Remember Me

Login

Trouble logging in? [Click here to help.](#)

Quick Registration Tip

Don't have an account? [Register Now](#)

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WellConnect is a digital tool that makes it easy for you to understand your prescriptions, find the lowest cost medication, and get tips to stay healthy. Follow the steps above to sign up and take advantage of this benefit.

2

Your Marpai Health Plan

Dental Benefit and Costs Remain the Same

- Summary of Covered Benefits
- Calendar Year Deductible
 - Individual/Family
- Annual Benefit Maximum
- Preventive Care
 - (Oral exams, cleanings, x-rays)
- Basic Services
 - (Periodontal services, endodontic services, oral surgery, fillings)
- Major Services
 - (Bridges, crowns [inlays/onlays], dentures [full/partial])
- Orthodontia Services
 - (Children to age 26)
- Orthodontia Lifetime Maximum
- (1) Waived for preventive care.

	PPO Dental Plan	
	In Network	Out of Network
Calendar Year Deductible	\$50/\$150 ⁽¹⁾	\$50/\$150 ⁽¹⁾
Annual Benefit Maximum	\$2,000	
Preventive Care	Plan pays 100%	Plan pays 100%
Basic Services	10% after deductible	20% after deductible
Major Services	40% after deductible	50% after deductible
Orthodontia Services	50%; deductible waived	
Orthodontia Lifetime Maximum	\$1,500	

DENTAL COSTS

Listed below are the per pay period costs for dental insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis.

Level of Coverage	PPO Dental Plan
Employee Only	\$9.90
Employee + Spouse	\$19.81
Employee + Child(ren)	\$19.11
Employee + Family	\$32.34

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In 2022, your dental benefit and costs remain the same and are detailed on the chart above.

This information is also in your OE Guide.

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Your Marpai Health Plan

eye med

Vision Benefit and Costs Remain the Same

- Summary of Covered Benefits
- Eye Exam (Every 12 months)
- Standard Plastic Lenses (Every 12 months)
- Single/Bifocal/Trifocal
- Frames (Every 24 months)
- Contact Lenses (Every 12 months in lieu of standard plastic lenses)
- Elective
- Medically Necessary

	EyeMed Vision Plan	
	In Network	Out of Network
Eye Exam	\$10 copay	Reimbursement up to \$40
Standard Plastic Lenses	\$10 copay	Reimbursement up to \$30/\$50/\$70
Frames	\$150 allowance + 20% off balance	Reimbursement up to \$105
Contact Lenses	\$150 allowance Plan pays 100%	Reimbursement up to \$150 Reimbursement up to \$210

Level of Coverage	EyeMed Vision Plan
Employee Only	\$1.73
Employee + Spouse	\$3.45
Employee + Child(ren)	\$3.48
Employee + Family	\$5.49

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Your vision benefit and costs will also remain the same and are detailed on the chart above.

This information is also in your Open Enrollment Guide.

2 Your Marpai Health Plan

Health Coach and Wellness Premium Reduction

Marpai rewards healthy living and positive choices for better health with a premium credit.

EARN WELLNESS PREMIUM REDUCTION:

- Enroll in the Wellview Health portal at my.wellviewhealth.com
- Complete the health risk assessment (HRA) survey
- Complete two health coach visits
- Complete a Health Consult with a Wellview Health Advisor
- Complete a Biometric screening

Wellview experts are your personal advocate and navigator for all things health. Contact the Wellview to schedule your session at concierge@wellviewhealth.com or call **877-293-9355**.

wellview

Solutions to support you for:

- Healthy Weight and Meal Planning
- Stress Management and Work/Life Balance
- Sleep Health
- Financial Wellness
- Mental Health
- Chronic Condition Management
- Tobacco Cessation
- Pregnancy and New Parents
- And more!

NEW! Wellness savings increase 100% from \$50 to \$100/mo. Another \$600 in savings!

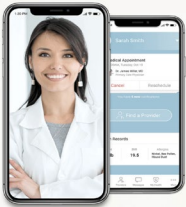
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Because Marpai values healthy living, your health plan offers rewards for healthy living and positive choices with a premium credit. This year, your wellness savings are increasing 100% from \$50 to \$100 per month. Enroll for this program at my.wellviewhealth.com

2 Your Marpai Health Plan

On Screen Care



On screen care with board certified doctors, nurses, therapists. Access on demand or schedule an appointment.

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Your health plan provides 24/7 access to medical care. On screen care can be accessed on demand or with scheduled appointments through their websites, phone number or mobile app. Virtual convenient medical care when you need it! Wellvia will be our Telehealth platform for 2022.

2

Your Marpai Health Plan

Life Happens! You CAN Change Your Plan

You **CAN** change your benefits during the 2022 plan year **ONLY** if you have a qualifying life event (QLE).

Most common events include:

- Marriage
- Divorce
- New baby/adoption
- Child turns 26
- Loss of current coverage
- Change in spouse's coverage

Important!

MAKE THE change within 30 DAYS of your life event or lose the chance (no exceptions).

Contact your HR Representative

Refer to your 2022 Marpai Health Benefits Guide found in [myMarpai.com](#)

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We understand that life happens and things can change for better or worse. New job, marriage, new baby, loss of coverage. When that happens, you have a window of time to make adjustments to your health plan selection.

If you have a life change event, you have 30 days to make the change.

2

Your Marpai Health Plan

Additional Medical Options

MATERNITY MANAGEMENT

You/your spouse can speak to a nurse over the phone during your pregnancy to access information and discuss ways to minimize the risk and maximize health.

Nurses help you to:

- Follow a healthy diet and lifestyle
- Understand prenatal tests and results
- Find a specialist, if needed
- Recognize signs of early labor
- Post delivery support

SMOKERS ONLY - ELIMINATE TOBACCO SURCHARGE

Avoid the \$50 per month tobacco user surcharge by completing the Wellview Health tobacco cessation program.

Please contact Wellview Health at concierge@wellviewhealth.com or 877-293-9355 to begin.

Refer to your 2022 Marpai Health Benefits Guide found in [myMarpai.com](#)

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We also have additional medical options available during pregnancy and for smokers who want to quit. Contact Wellview health at the email or phone number above to get started.

2 Your Marpai Health Plan

unum®

Benefits You Receive Automatically

Basic Life and AD&D

Life insurance and Accidental Death and Dismemberment (AD&D) coverage in the amount equal to **2x your annual salary up to \$350,000**.

Short-Term Disability

Short-term disability (STD) pay equal to **60% of your weekly salary** up to a weekly benefit **maximum of \$1,000** after a 14-day elimination period for injury or sickness.

Long-Term Disability

Long-term disability (LTD) benefits provide you with **60% of your monthly salary**, up to a monthly benefit **maximum of \$10,000** after a 90-day elimination period.


Refer to your 2022 Marpai Health Benefits Guide found in [myMarpai.com](#)

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Your Marpai Benefits will include Basic life, short-term disability, and long-term disability at no cost. You can find more details in your Open Enrollment Guide.

2 Your Marpai Health Plan

Optional Benefits



Voluntary Life Insurance Coverage offered through Unum

Employee coverage
(Guaranteed issue: \$70,000)


Spouse coverage
(Guaranteed issue: \$15,000)

Dependent coverage
(Guaranteed issue: \$10,000)

Employee Assistance Program (EAP)

Provided **AT NO COST** to you and your household.
Talk with a licensed counselor and access up to **3 free** face-to-face visits

EAP is completely confidential
Access your EAP by calling 800-854-1446 or visiting www.unum.com


The benefits of good hard work.™

Coverage offered through Colonial Life

VOLUNTARY CRITICAL ILLNESS INSURANCE
Critical illness insurance can help with the treatment costs of covered critical illnesses, such as cancer.

VOLUNTARY ACCIDENT INSURANCE Accident insurance provides coverage for a wide variety of accidental injuries, including broken bones, concussions, and burns, and covered events such as medical treatment or hospitalization due to an accident.

VOLUNTARY WHOLE LIFE INSURANCE Whole life insurance provides guarantees—cash value accumulation, premium rates, and death benefit (less any loans and interest due)—that help ensure that benefits will be there when they're needed to help protect your family's way of life. TO learn more visit [XXXXX](#)

Refer to your 2022 Marpai Health Benefits Guide found in myMarpai.com

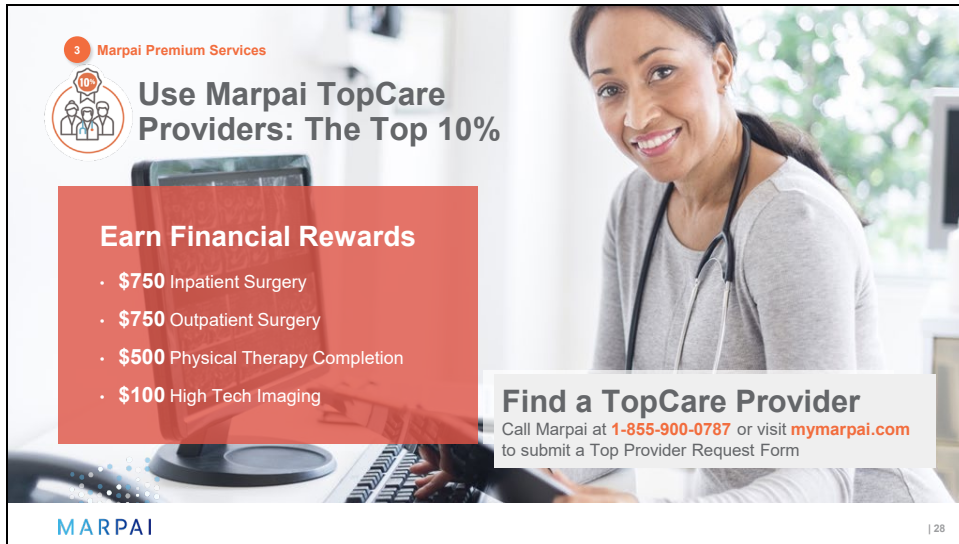
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You can also access optional benefits including Voluntary insurance coverages.

Your Employee Assistance Program (provided at no cost to you), is a completely confidential program that can help you get through life event with 3 free face to face licensed counselor visits.

Voluntary insurance coverages including life, critical illness, accident and whole life and are detailed above.



3 Marpai Premium Services

Use Marpai TopCare Providers: The Top 10%

Earn Financial Rewards

- \$750 Inpatient Surgery
- \$750 Outpatient Surgery
- \$500 Physical Therapy Completion
- \$100 High Tech Imaging

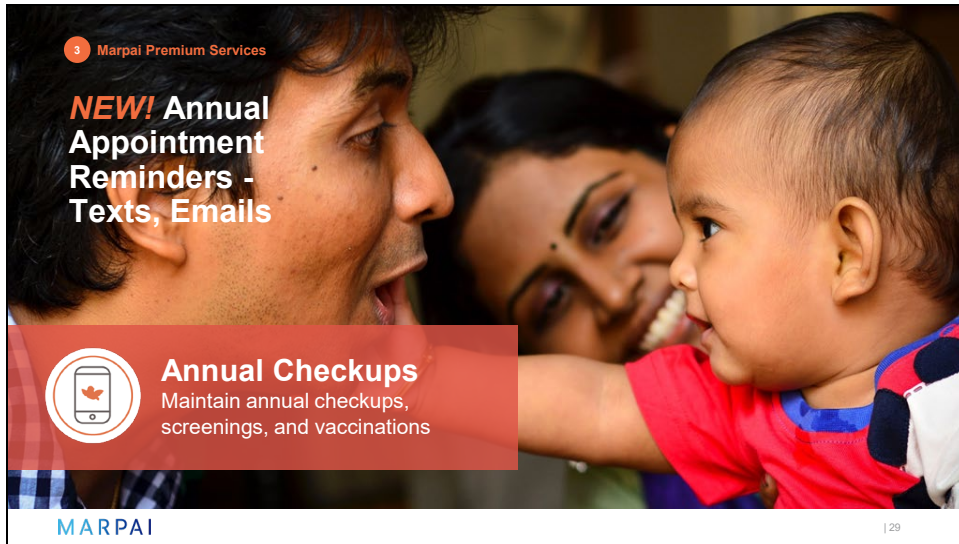
Find a TopCare Provider
Call Marpai at **1-855-900-0787** or visit **mymarpai.com** to submit a Top Provider Request Form

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You may have already started using TopCare Providers and know that it's amazing. Whatever your health need, we can provide you with the names of in-network providers in YOUR market ranked in the top 10% for quality, safety and patient satisfaction. This is important because it gives you the best care and has proven to deliver better results and reduce healthcare costs. When it comes to healthcare for you and loved ones, access the best – always.

You can request your TopCare Provider by calling the number on your ID Card or logging into the Portal and clicking the Request a TopCare Provider.



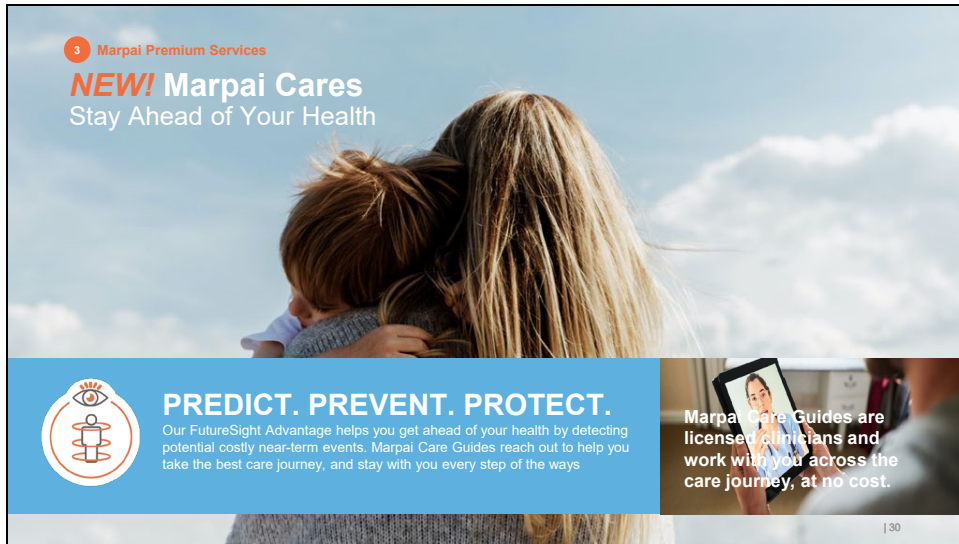
3 Marpai Premium Services

NEW! Annual Appointment Reminders - Texts, Emails

 **Annual Checkups**
Maintain annual checkups, screenings, and vaccinations


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One way we help you is by maintaining annual checkups, screenings and vaccinations. It's another simple thing to do to stay on the best health journey. From flu shots to mammograms to annual exams, we've got you covered. When it's time for you to make an appointment, we will send you friendly text and email reminders so you stay on track. Remember, these visits are completely covered by your plan and FREE to you. So please take advantage and make the appointments. Make preventive and proactive healthcare your priority.



3 Marpai Premium Services

NEW! Marpai Cares
Stay Ahead of Your Health

 **PREDICT. PREVENT. PROTECT.**
Our FutureSight Advantage helps you get ahead of your health by detecting potential costly near-term events. Marpai Care Guides reach out to help you take the best care journey, and stay with you every step of the ways


 Marpai Care Guides are licensed clinicians and work with you across the care journey, at no cost.

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Marpai Cares is an exceptional feature that keeps you ahead of health issues. With advanced technology we are able to see if there MAY... be any significant health challenges on your near-term horizon. Does it look like you MAY... be on the brink of a chronic illness like Type 2 Diabetes, COPD or cardiovascular disease? Does it look like you MAY...need a major procedure like knee surgery? If we think you MAY...have a major health event, we reach out so you can get ahead of it. What does that mean? We'll help you take actions now that prevent bigger, more costly problems from developing later. It's a game changer. This could possibly save a life and will definitely help extend a life. This is the kind of proactive care you and your loved ones deserve.

3 Marpai Premium Services


Innovative Health Partners



Leaders in Orthopedic Stem Cell Therapy

Next generation orthopedic recovery that provides an alternative to surgery with superior outcomes.


regenexx.com



Pharmacogenomics

Assesses how your genes affect your response to drugs to determine whether a medication could be effective or lead to adverse drug reactions.

cygenex.com



Digestive Health Experts

Comprehensive digital health program for relief of digestive conditions and improvement of gut health.

mygithrive.com

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To bring you the best care possible, we also offer access to innovative health partners in orthopedic stem cell therapy, pharmacogenomics to determine how your genes affect your response to medications and digestive health.



You can learn more about these partners through your Open Enrollment Guide.

3 Marpai Premium Services

NEW! myMarpai SMART App
Coming Soon!

Features:


- Digital Health ID Card
- View deductibles, out-of-pockets costs, spending
- See health plan benefits
- Search in-network providers
- Access telemedicine with board certified doctors
- Review claims
- Manage family health
- Available on Android and Apple



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MyMarpai

Angelina Bowman



Find a provider
Telehealth

My Coverage

ID card

Resources

See member newsletter, health tips and benefits updates
[HERE >](#)

Wallet

Family

Year: 2021 Plan: Medical

In Network

Deductible

Spent \$1,281.23 Remaining \$718.77

Out of pocket

Spent \$3,994.50 Remaining \$2,355.50

Out of Network

Deductible

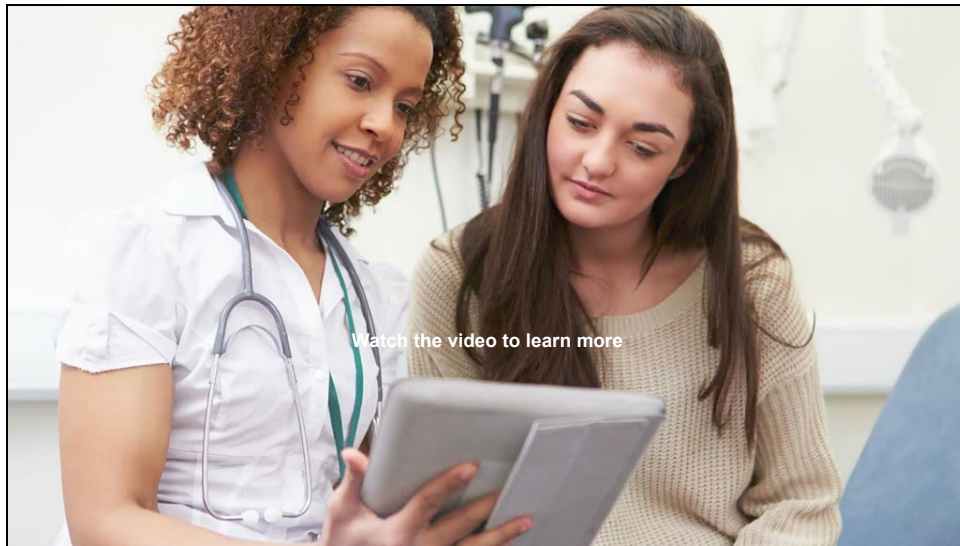
Spent \$864.20 Remaining \$3,135.80

Out of pocket

Spent \$3,994.50 Remaining \$12,216.42

In late December, you will be the first member to have access and download our new myMarpai SMART app which really makes things easy. Available at the Apple Store and Google Play Store, the MyMarpai SMART app is like a GPS for your health. It helps you get to where you need to be. With just a click you can pull up your digital health ID card, find a provider, see your health benefits, track deductibles and spending, and manage your family's health.

Slide 33



Check out this video for more details.

4 Customer Services

Use My Marpai Member Portal 24/7

- Request a TopCare Provider
- Get your ID Card
- Search Providers
- See claims, spending, deductibles

TopCare Provider Form found in portal

The screenshot displays the myMarpai member portal interface. It includes a sidebar with navigation links like Dashboard, Benefits, Accumulators, Claims, Authorizations, Marpai TopCare, Real Provider, Account Center, and Recent Billing. The main content area shows account information, current status, and a list of recent claims. A red arrow points from the list of services to the 'Request a Provider' form, which is also highlighted by a blue box with the text 'TopCare Provider Form found in portal'.

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Also, you can do all of these things and more on the myMarpai online member portal. Go to www.myMarpai.com, create an account and log on. Here you will find lots of forms and content that will help you use your plan.

4 Customer Services

Call Marpai Customer Service

Administered By
MARPAI
TopCare

Providers
Confirm Eligibility, Verify Benefits, Check
Claims Status
Call Marpai Health at (855) 900-0787 or visit
www.myparpai.com 24/7
Aetna Participating doctors and hospitals are independent
providers and are neither agents nor employees of Aetna.

Claims Submission
Submit Claims
Submit Medical Electronic Claims for
faster service to Marpai
Payer ID# 35245
Or mail to:
Marpai Health
P.O. Box 1050
Brandon, FL 33509-1050

MEMBER SERVICES
Call (855) 900-0787 with questions, issues or to
find a provider, or visit www.myparpai.com 24/7

Pre-certification Required
Provider or member can call American Health
Holding via Marpai Health at (855) 900-0787 or
visit marpai.getprecert.com to pre-certify
outpatient services, DME, and prior to hospital
admissions. Failure to pre-certify will result in
benefit reduction.

Virtual Doctor Visits, 24/7
(888) 201-9458
www.mdive.com/marpai **MDLIVE**

Call 1-855-900-0787

Request a TopCare Provider
Questions about Aetna
Questions about Claim status
Benefit Inquiries
Eligibility Inquiries

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In addition to accessing member services at myMarpai.com, you can also reach us by calling the number on the back of your ID card.

4 Customer Services

What to Do Next

1. Select Health Plan 2022 by **December 10th**
employeenavigator.com/benefits/account/register
2. Sign up for FSA/HSA and deductions with your **Paychex** ([get URL](#))
3. Set up member portal account: go to mymarpai.com
4. Register for Rx Benefits: to go www.welldyne.com
5. Set up WellConnect Text Messaging: wellview.welldyne.com
6. Access you 2022 benefits guide at www.mymarpai.com
7. **Stay on the line after this call and do a quick survey (language)**

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Here's a list of important next steps you need to take to get the most out of your Marpai Health plan. And remember, the deadline for selecting your health plan is DECEMBER 10th.

4 Customer Services

How to Enroll

Log into employeenavigator.com/benefits/account/register and follow these steps:

Review and Update
current benefit options and make any updates to employee profile information including dependent data.

Designate
a beneficiary or call HR.


Complete Profile
For you and your family including birthdates, Social Security numbers, and phone numbers

Compare Plan Options and Choose
the best plan for you and your family.

Enrollment for your flexible spending accounts and health savings account will be made through the Paychex portal.

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The next step for you is to log into employeenavigator.com/benefits/account/register. You'll follow a series of steps that will enable you to review and update benefit options and information, designate a beneficiary and complete your profile. Once you've compared the plan options, you'll be able to choose the **BEST PLAN FOR YOU AND YOUR FAMILY**.

A photograph of a person swimming in a pool, viewed from above. The water is a vibrant blue, and the person is wearing a white swim cap and dark swim trunks. The person's arms are extended forward, and their legs are visible behind them. The water surface shows ripples and splashes around the swimmer.

Use Your Plan,
Live Well,
Stay Strong,
Spend Less on Healthcare

.....

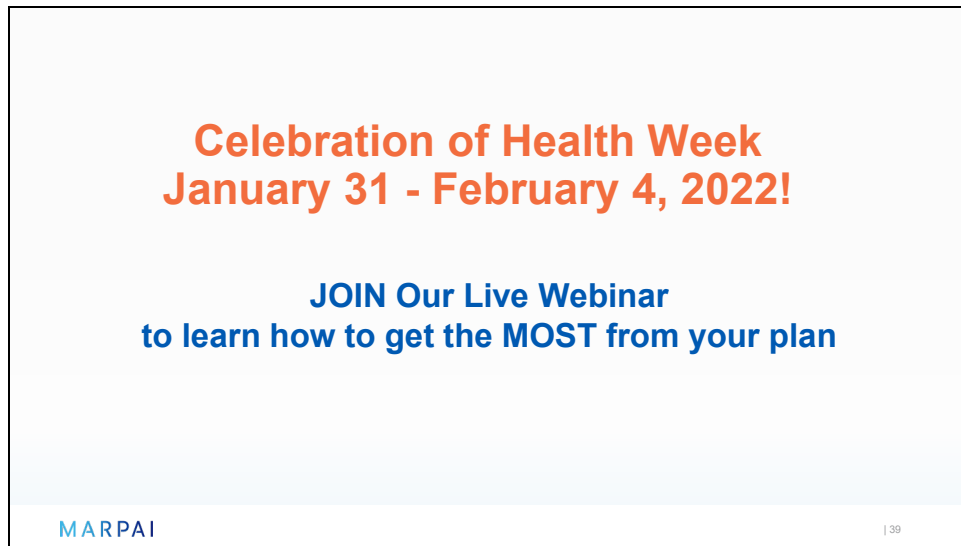
2022 Savings: \$4K-\$10K Range

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Thank you for taking the time today to learn more about a proactive approach to your health with Marpai.

Marpai cares about your health! In order to get better better costs we need you to be proactive about your health - use WellView, take advantage of our resources and free programs.



We will be continuing our Celebration of Health and kicking off “Celebration of Health Week” with a Live Webinar on Monday, January 31st. Be sure to register. A link will be provided in an email distributed on Friday.

We will discuss more about “How to use our health plan” to stay on the best health journey, including:

- Seeing a top healthcare provider improves results and avoids unnecessary costs.
- Finding a local, in-network provider ranked in the top 10% for quality, safety and satisfaction is easy with our plan.
- Maintaining annual checkups, screenings, tests and vaccinations helps insure good health and avoid costly conditions. Our plan sends you email and text reminders so you don’t miss a beat.
- Preventing chronic illness and major health events saves thousands of dollars and averts suffering. Our plan provides clinicians who work with you to prevent and reduce these challenges if they are in your near future.

This is a time for all of us to think about health, learn more about our health benefits and consider ways to be healthier in the coming year.

