HOW ADVANCED AI ADVANCES HEALTH

Creating healthier members and a healthier bottom line

MARPAI

What will be.

Technology is transforming healthcare on many fronts. Marpai brings the most advanced AI to employer health plans to save lives, improve lives and radically reduce healthcare spending. Our SMART health plan services aim to prevent costly claims, reduce low-quality overpriced care, lower stop loss premiums and drive costs out of claims processing. Our proprietary deep learning algorithms predict near-term health events, so early intervention can prevent costly claims and mitigate developing conditions. Our advisors guide members to high quality in-network providers that are not cost excessive, including specialists ranked in the top 10% for quality, safety and patient satisfaction. With tools like our SMART app, automated messaging and member portal, we make it easy for members to stay on the best health journey. Our goal is to someday cut health plan costs in half while significantly improving member health. That's the power of Marpai AI.

Edmundo Gonzalez
CEO
Marpai, Inc.

MARPAI
What will be.

SMART Health Plan Services

BRING HEALTH UP AND DRIVE COSTS DOWN

To change the cost curve in employer healthcare, cost containment and negotiated discounts are not enough. You have to actually prevent costly health events, reduce low-quality overpriced care and eliminate cost excesses across the system. This means seeing what needs to be done in advance, elevating care quality, and using SMART automation to eliminate errors, cost excesses and inefficiencies. At Marpai, we achieve these goals by applying the most advanced AI and technologies to reduce claims costs (#1 plan cost), lower stop loss premiums (#2 plan cost) and empower better member choices (#1 plan cost driver). It's a new kind of health plan experience. One that the every member deserves, the bottom line needs and the healthcare system demands.

Exclusive SMART Features

In addition to providing all the services the company health plan needs, Marpai provides exclusive SMART services that deliver another level of value.

PREDICT & PROSPER

Marpai Cares is our signature "predict and prevent" feature that helps prevent costly claims. Proprietary deep learning algorithms predict potential near-term health events for members and activates early intervention by URAC accredited clinicians. These Marpai Care Guides work with members to take the right steps, avert overpriced care and mitigate developing conditions.

REDUCE MEDICAL SPEND. ELEVATE CARE QUALITY.

Our *TopCare Provider* feature eliminates member guesswork in finding the right, high quality provider, and protects members from low-quality, overpriced care. Our TopCare Advisors connect members to top quality in-network providers that don't charge excessive fees, including specialists ranked in the top 10% for quality, safety and patient satisfaction.

KEEP MEMBERS ON TRACK

Members need to maintain annual visits to stay on the best health journey. Our *Gaps in Care* feature automatically sends personalized text and email reminders when it is time for a member to have an annual check-up, screening or vaccination.

DELIVER NEXT GENERATION HEALTH SOLUTIONS

Marpai has built an elite ecosystem of best-in-class *Premium Health Partners* that are unsurpassed in performance and innovation. From PBM and telehealth solutions to non-surgical orthopedic care, we offer exciting options to advance the health of members and the company bottom line.

Empowering Members Making It Simple

We take a pioneering approach to member engagement that aims to simplify the health plan experience, improve understanding of the plan, drive use of benefits and empower proactive health.
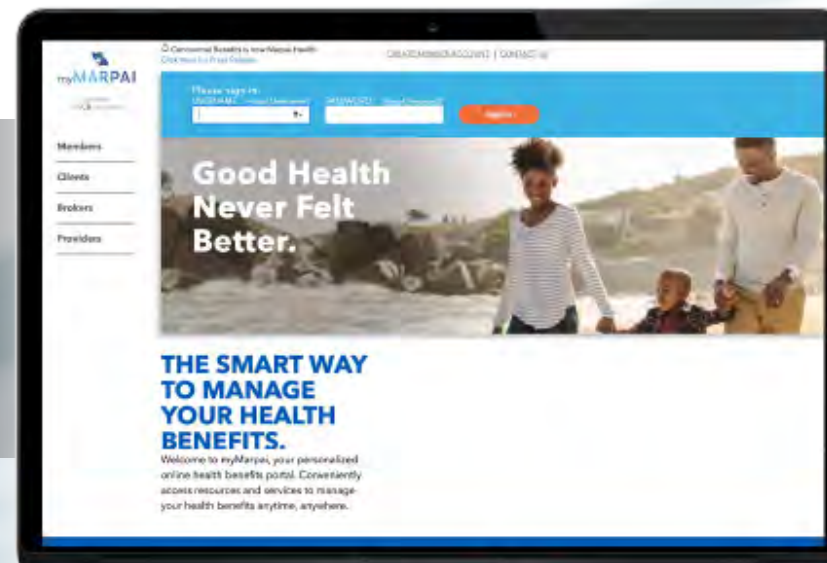

MYMARPAI SMART APP

With just a click members can show their digital health ID card, track spending and deductibles, view claims, see benefits, find a provider, manage family care, access telehealth and more.

SMART MEMBER PORTAL 24/7

The myMarpai member portal (www.myMarpai.com) is a 24/7 service center. It provides on-demand access to benefit explanations and information, spending and deductibles, claims status, provider options, forms, health ID cards, the TopCare Provider request form and more.

MARPAI CARE GUIDES

Marpai Care Guides are triple URAC certified and licensed clinicians that help high risk members take the best care journey. When notified by Marpai's AI-powered predictive health alert system, they contact a member, have them complete an HRA (Health Risk Assessment) and provide the specialized disease management support needed every step of the way.

MARPAI TOPCARE ADVISORS

Marpai TopCare Advisors are trained experts on in-network providers. They guide members to the right, top quality in-network provider for their need and protect members from low-quality, overpriced care. When a predictive health alert occurs related to a potential major medical procedure (like knee surgery) or a member requests a TopCare Provider, they reach out to discuss provider options, potential savings (when relevant) and employer incentives (when available) so members make the best, informed choice.
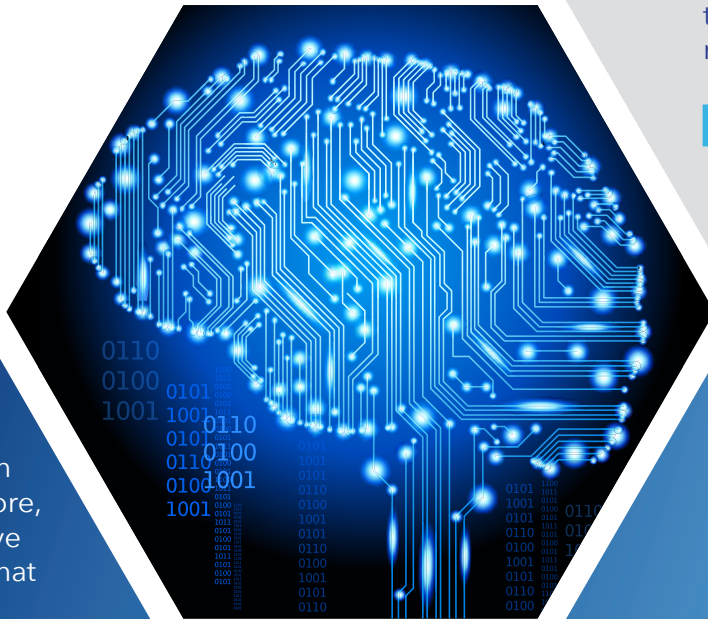
SMART HEALTH INSIGHTS NEWSLETTER

This free monthly newsletter provides proactive health tips and news related to wellness, behavioral health, weight management/fitness and Marpai services.

Best In Class TPA Services

We provide all the third party administrator (TPA) services every employer health plan needs and deliver the best value for the health plan dollar. Our solutions are data-informed, insight-guided and tailored to the unique needs of every employer.

Cost Containment Strategies
From bundles to specialty RBP solutions that can save an average of $2500 PEPY or more, we provide proven, innovative cost containment strategies that save money.

SMART Claims Processing
Beyond rigorous bill review where experts analyze complex claims, our SMART technology efficiently auto-adjudicates and pays claims while cutting out errors and cost excesses.

Top Provider Networks
Marpai provides access to the Aetna and Cigna networks, PHCS, Medcost and others.

aetna **Cigna**

Clinical Review
A clinician rigorously reviews pre-certifications and claims pre-payment to identify and reduce cost excesses and errors.

Pharmacy Benefits Management
We offer four simple, convenient, cost effective solutions that help everyone save, provide rebate transparency and return all rebates to clients.

MARPAI Rx

Deep Analytics and Insights
Our SMART system generates comprehensive data analyses that uncover opportunities for better cost savings, plan design and utilization.

Plan Design
Using data-driven insights and decades of experience, we help design the right plan for every employer's unique needs.

Population Health
We use innovative health programs (Premium Health Partners), leading edge tools (such predictive risk scoring), clinical insights and deep analytics to identify, control and manage member health risks.

Compliance
Never risk costly non-compliance fees as our industry leading team takes care of it all.

Account Management
We are consultative partners with decades of experience, SMART tech tools, data-driven insights and new ideas aimed at continually improving client ROI and member satisfaction.

A New Choice

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THE MARPAI CAPTIVE

Provides flexibility and cost benefits for small and midsize companies wanting to maximize the health, well-being and engagement of their employees.

In 2022 Marpai is launching the Marpai Captive, the only AI-powered, full service captive model that captures the experience of the fully-insured model and the cost savings expected from the self-insured model.

The self-insured captive model is the fastest growing employer healthcare model today. Captive models can deliver significant savings by allowing the employer to reduce fixed insurance expenses and capture underwriting profits and investment returns that would otherwise revert to an insurance company in a traditional insurance model. Savings have been estimated to be between 10-30%.

Large organizations were the first to take advantage of self-funded captives. Today, 84% of workers in large firms are enrolled in self-funded plans, and approximately 90% of Fortune 500 companies have captive subsidiaries. Midsize companies followed as group captive structures evolved and allowed companies to band together and achieve the scale to make self-insuring and the captive model practical, thereby gaining protection from volatility through pooled risk. The cost advantage of captives comes from shifting the profit typically retained by the commercial carrier into the captive, with a lower expense charge as compared to traditional fully insured coverage.

The Marpai Captive is focused on small and medium sized companies currently paying for fully-insured health plans. By bundling reinsurance, premium health services, AI-powered services, disease management, SMART tech tools and SMART automation into the captive, Marpai delivers the highest value, full service captive on the market today.

SMART Claims Processing

Marpai has built the most efficient and exacting healthcare claims processing engine in the industry. By adding advanced technology to status quo, Marpai has achieved a new level of efficiency and error reduction to auto-adjudicating and paying claims. With this "payer of the future" model, Marpai is reducing the cost of claims processing to a fraction of historical costs. Last year Marpai processed over 400,000 claims. Today, large TPA's and organizations with high claims volume are outsourcing claims processing to Marpai. This has become a fast-growing part of Marpai's expanding SMART health plan services enterprise.

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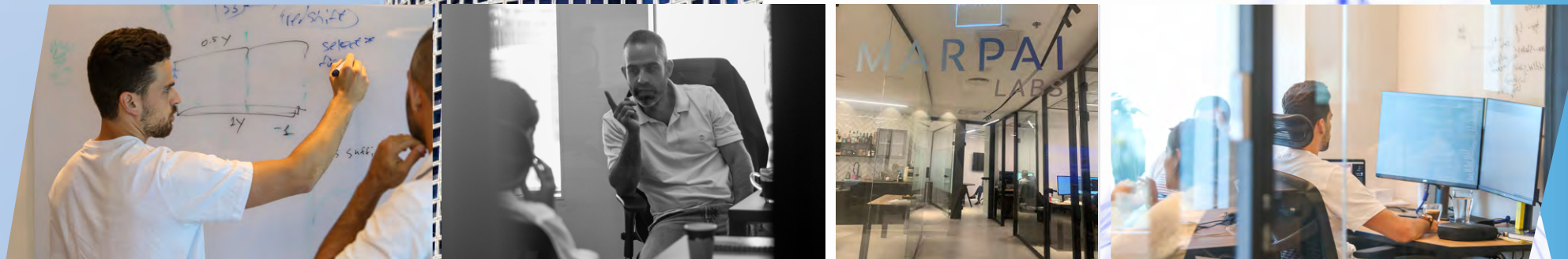0.0010111211545612100121001121

MARPAI
LABS

Welcome to the R&D center of Marpai! Marpai Labs is a hotbed of deep learning (the most advanced AI) innovation. Teams of data scientists work intensely with AI, health data and healthcare analytics to develop predictive algorithms and advanced technologies that enable healthier lives, radically reduce healthcare spending and empower proactive health. Renowned deep learning expert and Marpai co-founder Dr. Eli David keeps Marpai on the leading edge of AI developments while the teams develop AI-powered products and services to transform healthcare.

DEEP LEARNING POWER

As a neural network that mimics the operations of the human brain, deep learning has the unique capability to analyze diverse data including:

Medical and Rx claims data

Social determinants of health and psychographic data

Blood tests and other laboratory results

Pathology images

Advanced images from X-rays, magnetic resonance imaging (MRI), and computed tomography (CT)

Electronic health records

Health risk assessments

Personal health devices like SMART watches

Connected health devices in the home

WHAT WILL BE

It's been said that if you have your health, you have everything. It might be better to say, if you have your health, you can live everything and BE everything you imagine.

A better life has everything to do with better health. By making good health easier and more affordable, we help you get the most out of every today and all the tomorrows ahead.

Now, when it comes to your health, foresight is way better than hindsight. That's one thing you'll always have with Marpai. Consider us the antidote for any wouldda, couldda, shouldda.

At Marpai, we want you to live every bit and every moment of every **what will be** in your life. We want you to dream it. Celebrate it. Feel it. BE it.

Now if you can't imagine how wonderful your life can BE?

It's because you haven't lived it yet.

MARPAI
What will be.

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