

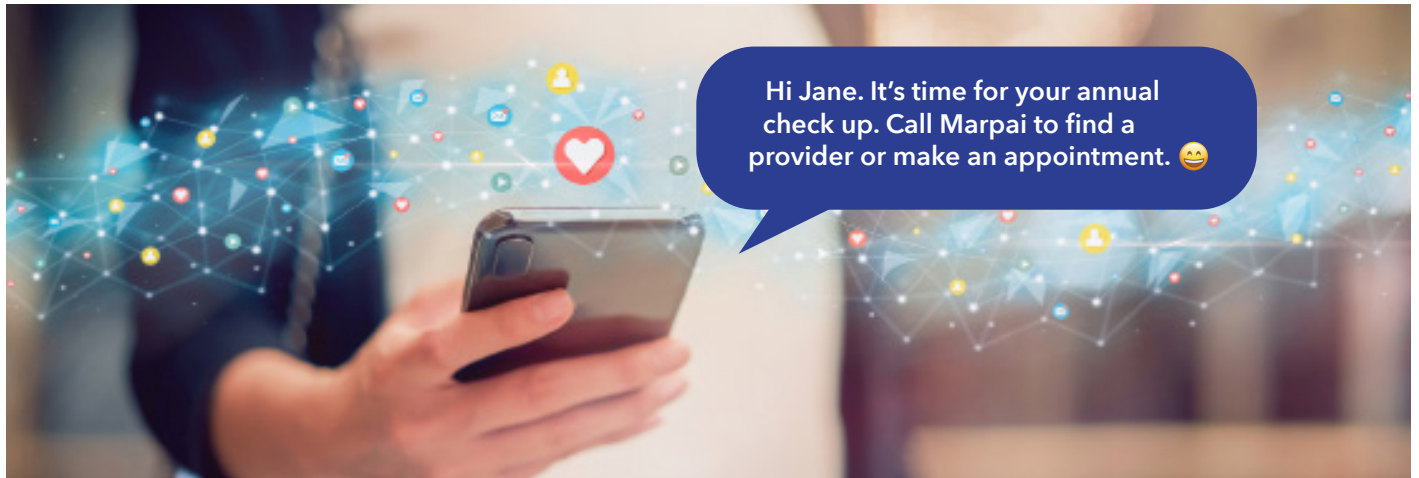
MARPAI CARES

Better Health. Better Lives.
Better Bottom Line.

Marpai Cares is a set of exclusive AI-powered member services that are included in the standard administration fee that work together to create the healthiest member population at the greatest cost efficiency.

Creating Healthier Members and Lower Plan Costs

With our *Marpai Cares* member services, we help members live better through better health. This leads to lower health plan costs and happier employees. We empower members with tools and information to help protect them from avoidable, inappropriate and overpriced care. We also make it easy for members to access affordable high-quality care and medications. All of these services are included in Marpai's standard administration fee.



Marpai Cares: Exclusive AI-Powered Member Services

Guidance to High-Value Providers

Using cost and quality data, we help guide members to high-value in-network providers (high quality ratings, fair-priced services) including specialists ranked in the top 10% for quality, safety and satisfaction based on published data.

\$33.57

Potential PEPPY Savings

Proactively Filling Gaps in Care

When it's time for an annual visit, we proactively reach out to members with friendly appointment reminders so they maintain annual checkups, vaccinations, and screenings.

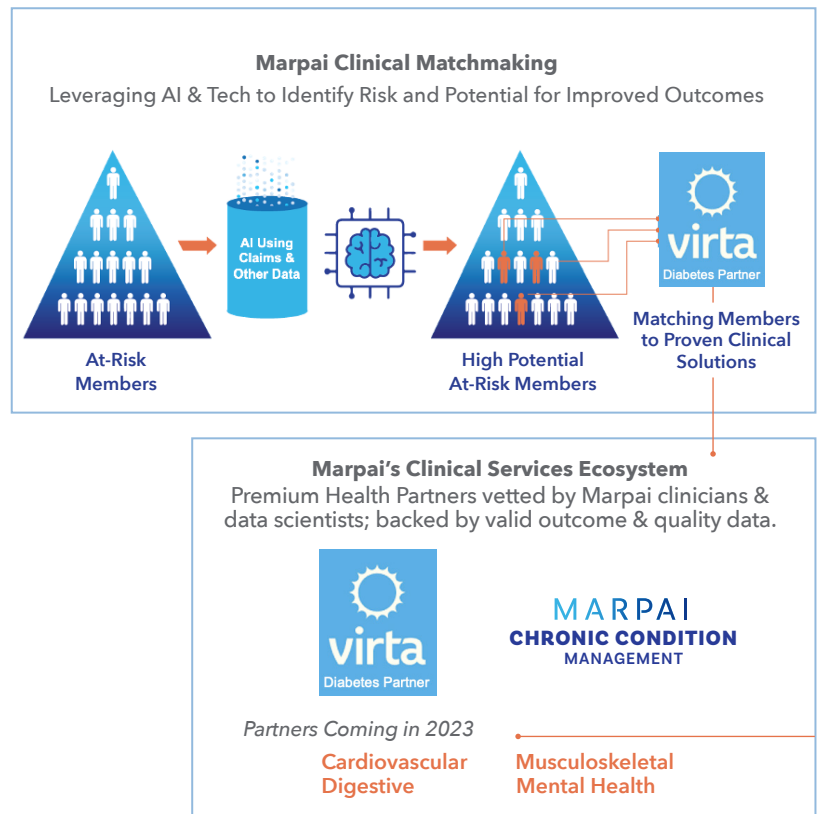
\$1.55

Potential PEPPY Savings

Proactive, Targeted Health Interventions

Using advanced AI technology, we identify at-risk members and conduct proactive outreach to enroll them in clinical intervention programs, engaging members early in their care journey to create the most meaningful impact.

Marpai is building a clinical services program of clinically validated healthcare solutions backed by scientifically proven outcome and quality data. These clinical solutions address high-cost, highly prevalent conditions, such as Type 2 diabetes, where meaningfully interventions can support positive outcomes. We connect members to Premium Health Partners who are part of Marpai's growing Clinical Services Ecosystem.



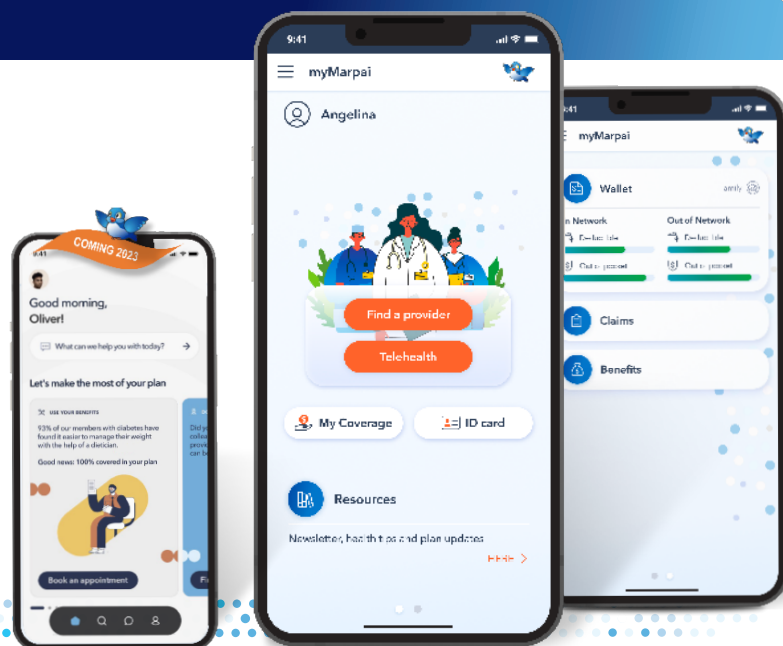
Pharmacy Advocacy Savings Program (PACCS)

Our pharmacy experts work 1:1 with members to help them source affordable medications, find alternative funding sources, reduce/eliminate copays and take medications as directed.



75%
Savings on Specialty Rx spend

**Reduced or Eliminated
Member Expense
copays**



myMarpai App Health GPS for Members

With just a click members can:

- Access digital health ID card
- View health benefits and claims
- Track maximums and deductibles
- Find in-network providers,
- Manage family care
- Access telehealth services
- Marpai Medical Shopping Tool



Our Technology Makes the Difference

Our advantage is that we operate on the front lines of care by being at the forefront of technology. Our machine and deep learning algorithms are continually analyzing member data. This allows Marpai to know what members need now and also predict their future healthcare needs. This allows us to guide members to quality care that drives better outcomes.



COMPETITIVE TPA FEE, MANY MORE SERVICES HEALTHIER MEMBERS, LOWER COSTS

Marpai TPA Services

Top Provider Networks Nationwide: Aetna, Cigna, PHCS, MedCost, MultiPlan, direct contracting
OON Repricing: Efficient in-house pricing services
Claims Processing: SMART automation, clinical & expert review of complex claims and key codes
Reference Based Pricing: Hybrid, dual, full, OON customer service, highly-rated, high-touch
myMarpai Portal: On demand information, 24/7
Stop Loss Placement: A-rated carriers and laser reductions
Actionable Reports: Performance-driven reporting
Plan Design: Member-centric, data-driven
Compliance: Dedicated expert team
Account Management: Proactive and strategic
Enterprise Level Security: Secure and HIPAA compliant



Marpai Cares Services

High-Value Provider Guidance: Guiding members to high-quality, fair-priced in-network providers
Proactively Filling Gaps in Care: Scheduling in-network appointments for annual exams, screenings, vaccinations
Proactive, Targeted Member Interventions: Clinically intervening with at risk or high risk members to improve outcomes
Clinical Services Ecosystem: Clinically validated vendors with proven outcome and quality data
Pharmacy Advocacy Savings Program (PACCS): Reduces specialty Rx spend up to 75%
myMarpai App: A health GPS for members
Full Analytics Platform: Processing data that drives Marpai processes
Actionable Reports: To improve performance and outcomes to reduce the cost of the health plan