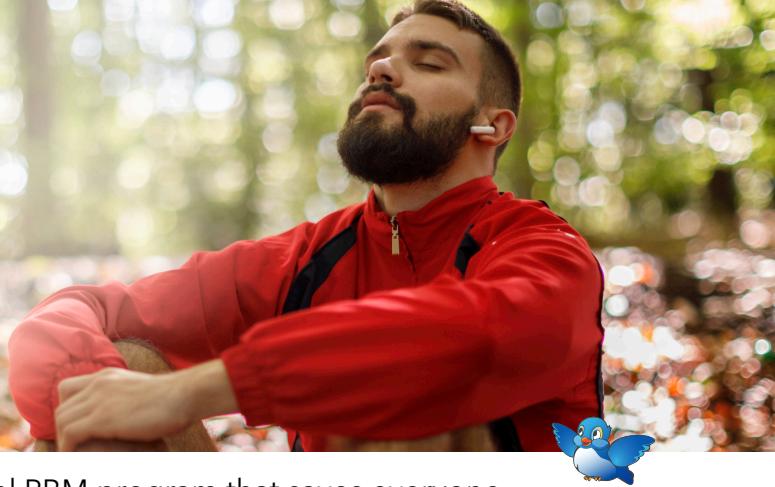


# MARPAI Rx

## Good for Members and the Bottom Line



Introducing **MarpaiRx**, Marpai's own national PBM program that saves everyone money and delivers a high-touch member experience. We grant access to prescriptions at affordable rates and coordinate pharmacy and medical benefits to ensure that the right care is delivered and paid for in a way that reduces claims costs.

### OUR PROGRAM GENERATES SAVINGS OF 25%+ VS. INDUSTRY STANDARDS

**Competitive Minimum  
Guarantees**

**100% Eligible Rebate  
Pass-Through**

**Focused Cost  
Containment**

**Rigorous Clinical  
Review**

As pharmacy continues to become a significant part of total health plan costs, simply managing to minimums is no longer enough. **MarpaiRx** helps members make the right choices for the best prices, and outperforms minimum guarantees. We pass on eligible rebates and savings directly to employers. Our clients receive the greater of either: a) the minimum discount and outlined rebate guarantees, or b) the actual reimbursement rate paid to the pharmacy or rebate paid up to 100% pass-through arrangement. We focus on reducing net per member per month (PMPM) spend after discounts, rebates and fees. Pay one flat fee. No hidden costs.

#### Key Features

- Pharmacy discount card reductions are automatically applied at point-of-sale
- Members can search for and compare costs across all network pharmacies by geography
- Proprietary pharmacy claims processing
- Custom formulary management
- Specialty Patient Assistance Program reduces Specialty Spend
- Flexible plan design and decision support
- Contracted network of 60,000+ pharmacies
- In-house Specialty & mail-order pharmacy
- Results-oriented Rx care management programs
- Rigorous specialty medication management
- Next-level client and member experience
- International sourcing



**MarpaiRx is coming to the myMarpai App in 2023**

Members can manage all their healthcare in one place.

#### Adopting MarpaiRx is Easy

MarpaiRx enhances plan performance and makes it easy for members to find affordable medications. We back our commitment to you with a PMPM reduction guarantee.

**MarpaiRx is powered by MedOne, a family and pharmacist-founded PBM begun in 1999.**

# MARPAI Rx

## Overview

### Pharmacy Network

Through direct contracts with our nationwide network of 60,000 pharmacies, we help increase utilization of low cost, member-centric pharmacies to deliver plan savings and superior member experiences.

### Targeted Clinical Programs

We offer a complete suite of clinical care paths that can be customized to include specific care management services based on client goals and member needs.

### Drug Mix Optimization

We have several proprietary clinical programs that focus on cost containment to maximize utilization of safe, effective, and affordable medications in a non-disruptive way. Employers capture available manufacturer co-pay assistance dollars resulting in significant plan savings without negatively impacting the member.

### Low-Value Exclusions

We target low-value medications whose proven clinical value does not match the price tag and exclude them from processing on the plan.

### Clinical Review & Utilization Management

Prior to making specialty medications accessible to members, all medications and claims over a specific dollar threshold are reviewed by the **MarpaiRx** Clinical team for safety, efficacy, and cost-effectiveness. Our clinical approach consistently promotes generics, and we have an 88.84% Generic Dispensing Rate (GDR).

### High-Touch Member Care

Our *Marpai Cares* team helps members understand medications, make the right choices and also works directly with members, their doctor(s), and assistance organizations to find sources of financial support for each medication.

### Enhanced Member Experience

Through the myMarpai App and self-serve member portal, members can view benefit information, look up pharmacy locations, compare prices, review claims history, and schedule pharmacist consultations. We also use emails, open enrollment and HR communications to educate members on how to find the most cost-effective pharmacy.

### Narrow Network Option

For aggressive cost savings, we can exclude one of the major pharmacy chains and only keep pharmacies in the network that accept deep discounts.

### OON Pharmacies

With ownership of our own network, we can pursue contracts with any out-of-network pharmacies and have a high success rate.

