### milu health

## Milu is the first real-time, proactive cost savings platform for employees

We ingest and analyze electronic health record data to find ways that employees can save money + best utilize their benefits



Historically, price transparency and doctor-finder tools have failed to engage members or reduce costs

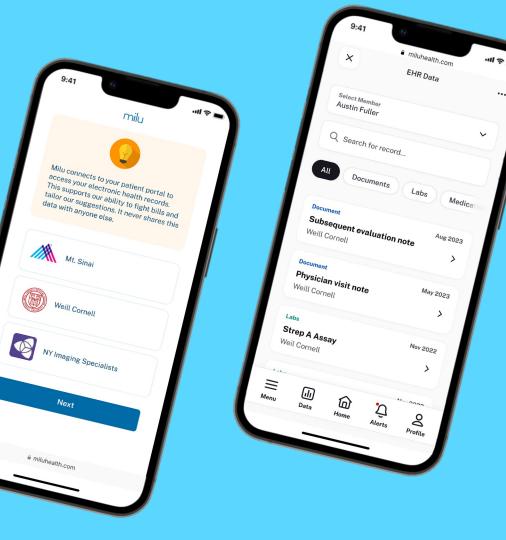
Now, EHR data is available to identify engagement opportunities when the member actually needs it

We connect to over 40,000 hospitals + medical practices and alert members whenever they can save money or get better care



### Employees connect their patient portals to Milu...

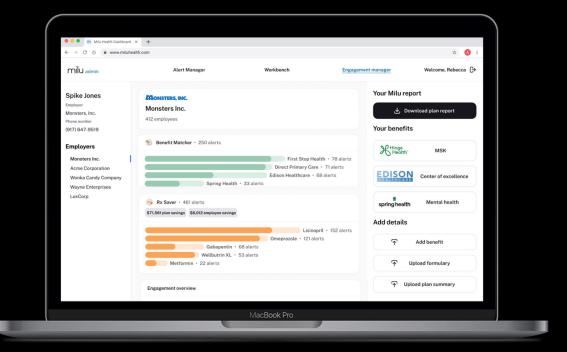
### ...providing real time information to drive savings opportunities



### Milu's system also ingests and synthesizes plan information...

Based on plan design, Milu's platform customizes notifications by uploading and analyzing plan selections, formularies and point solutions

Milu will also ingest medical and pharmacy claims data to supplement EHR records and improve member alerts



## As a result, Milu partners with self-funded employers to alert their members and drive impact in two key ways:

1) Identify + realize cost savings opportunities

- Rx savings
- Imaging/basic procedure savings
- Incorrect Bills
- Hospital financial aid for hourly workers



Drive utilization of relevant benefits in real time

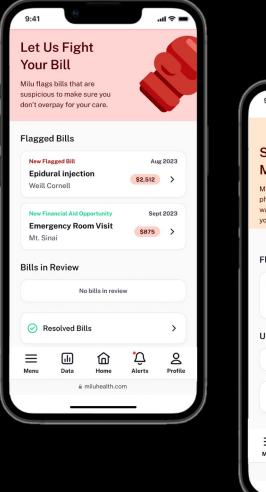
- Centers of excellence
- Physical therapy / MSK tools
- Steerage based on quality + plan design
- Condition-specific point solutions

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Our tools include identifying incorrect hospital bills and finding lower cost Rx options

Milu's platform matches claims data to EHR records to identify incorrect bills and contest them on behalf of employees. We also scan for 501(r) financial aid opportunities for low wage workers.

Our Rx savings rulesets compare formulary and pharmacy claims data to prices at cost plus pharmacies as well as evaluate opportunities for therapeutic equivalents and generic switches

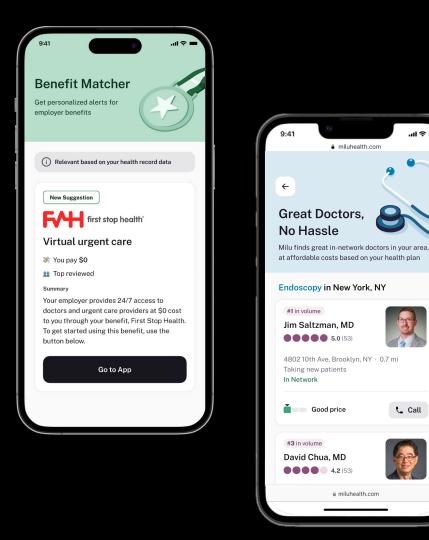


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#### We also drive utilization of existing benefits by alerting members at the most relevant time

For example, we can identify when patients are considering surgery and may be in need of a Center of Excellence or are good candidates for virtual care point solutions

We also leverage nationwide claims databases to identify high-quality doctors and steer towards those providers, based on plan design (direct contracts, DPC, etc.)



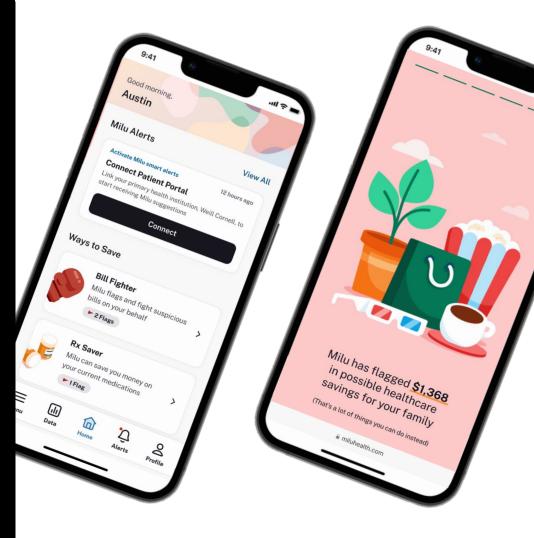
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# Our business model is simple:

Employers can choose between standard PEPM or usage-based pricing

100% ROI guarantee across both pricing models (savings calculated from claims data)

No changes needed to plan design, carriers, or networks



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