

milu health



TOKIO MARINE
HCC

Leveraging Real Time Data to
Improve Member Health Outcomes

Milu is the first real-time population health management platform for self-funded employers and their employees

By connecting to electronic health records, we help employees make high quality healthcare decisions during the moments that matter



For over 50 years, HCC Life Insurance Company, operating as Tokio Marine HCC – A&H Group, has been at the forefront of medical stop loss insurance.

In addition to traditional stop loss, TMHCC offers captive and Taft-Hartley stop loss solutions, level funded stop loss, Organ & Tissue Transplant insurance and MedPlus insurance.

Tokio Marine HCC – A&H Group is rated A++ (Superior) by A.M. Best Company and benefits from the financial stability of its parent company, Tokio Marine HCC.



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Milu and TMHCC have a launched a first of its kind partnership, leveraging AI to help employers improve health outcomes

- 1 TMHCC will fund the full cost of Milu for its policyholders
- 2 No changes required to plan design, networks, TPAs, or PBMs

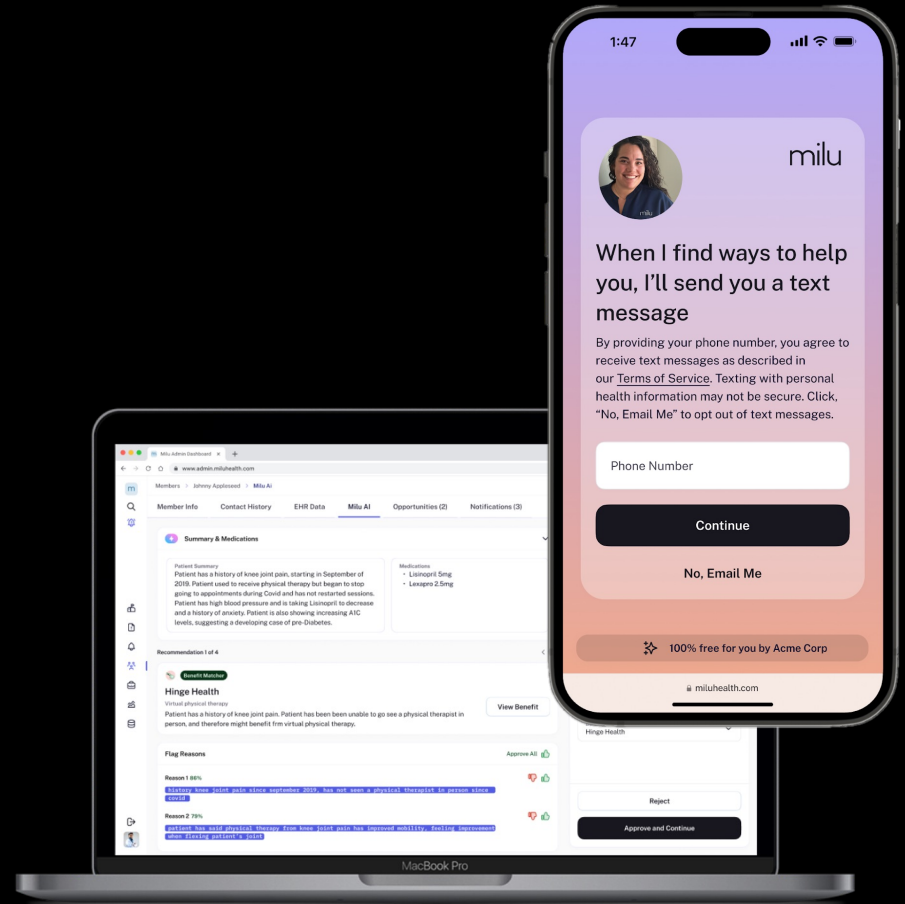


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Milu's AI system uses **real time clinical data** to identify when members have significant health issues occurring

...and Milu's pharmacists and nurses reach out to patients by text message, to help them **at the time it actually matters**

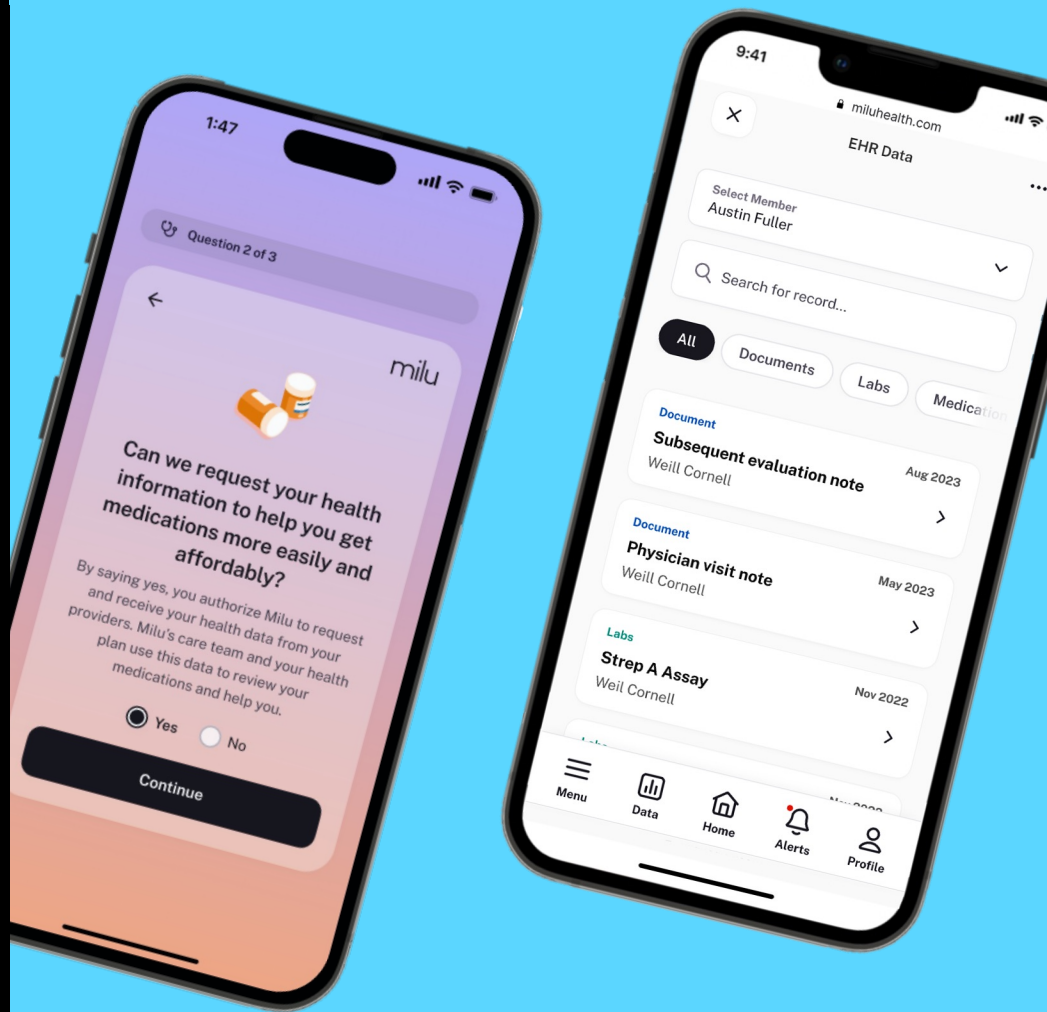


HOW IT WORKS:

Employees sign up for Milu and connect their health records with 1 button click

Milu leverages that data to send real-time alerts and save money. No changes to plan design.

Data is shared with health plan partners, including TMHCC, to manage costs & underwriting



As a result, we can drive impact for self-funded employers in two key ways:

1

Identify + realize cost savings opportunities

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

2

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

A few real life examples:



Surgery Steerage

Milu's AI identified that a member was in the early stages of considering a spinal surgery and routed them to a center of excellence on the plan. *\$100k surgery was avoided.*



Imaging Savings

Patient had an abdominal CT get ordered. Milu's AI saw the order overnight and texted the member about their plan's point solution for free imaging at a local center. *\$4k in plan savings.*



Pharmacy Savings

Self-funded employer had a point solution for low-cost mail order prescriptions. Milu identified, engaged and switched over 2x more members than were previously on it. *\$92k in plan savings.*



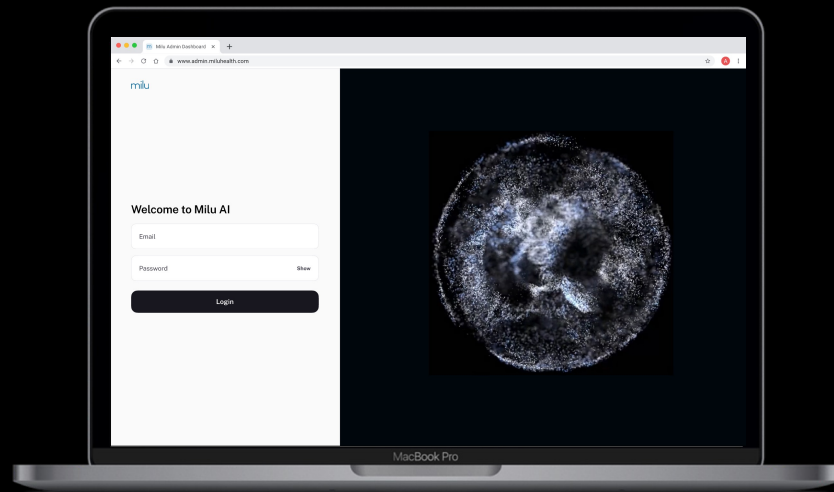
High Cost Claimants

Milu's care gap AI agent flagged a high-cost claimant who had Afib and was non-adherent on blood thinners. Outreach to the member got them their medication + annual cardiologist visit scheduled. *Possible future \$100k stroke claim avoided.*



Financial Aid

Employee received \$14k out-of-pocket bill for multi-day hospitalization across two plan years. Milu's platform identified likely 501(r) financial aid savings and helped the patient apply. Full bill was waived by hospital. *\$14k in member OOP savings.*



With real time data and AI, we can drive member engagement at the time that it actually matters

BEST IN CLASS BEFORE

Care gap (e.g. A1c off baseline)

Patient has symptoms

Patient schedules appt

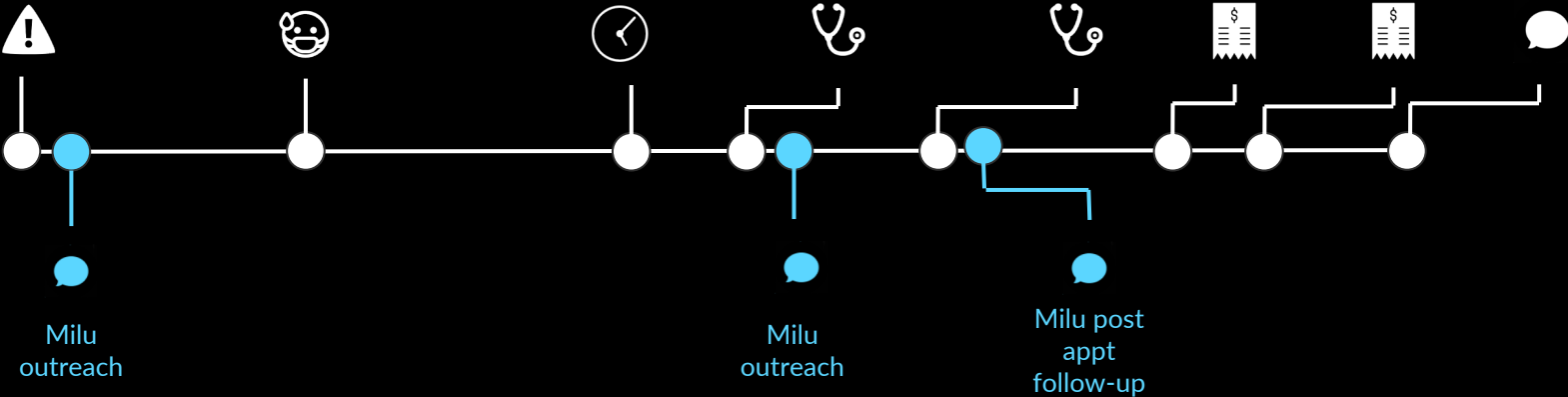
Initial visit

Patient gets procedure

Claim #1

Claim #2

Patient outreach



WITH MILU

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