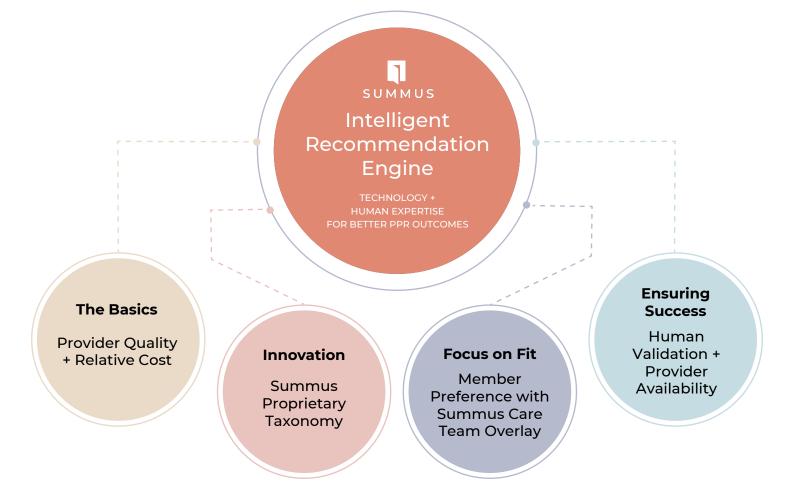


Personalized Provider Referrals (PPR)

Summus's proprietary Intelligent Recommendation Engine combines industry-leading data intelligence and human medical expertise to refer employees to the right doctor for every health concern.



JSUMMUS

The Basics

Provider Quality and Relative Cost

Summus' industry-leading, data-driven methodology utilizes a 2.5M provider database to identify the best match based on the member's individual needs, extensive analysis of the provider's experience and expertise, as well as the provider's relative cost vs. their peer set. We input claims data into our proprietary taxonomy to more accurately measure how many patients has the doctor seen with the same issue, what portion of the doctor's practice is dedicated to the issue at hand. We then combine the experience and expertise metrics to provide a unique quality score for the patient's area of concern. We also analyze training, research, bedside manner, and trusted referrals from our physician network to assess provider quality. To assess relative cost, we compare charged amounts by provider, as well as clinical analyses of the necessity of charged services.

Our approach to provider cost and quality analysis leads the industry, but at Summus, we consider it the starting point for a successful referral.

A Better Way to Search

An Innovative New Taxonomy What sets Summus apart is our taxonomy. We have reclassified the ICD-10 and CPT codes healthcare professionals use so they align better with real-life clinical scenarios. Summus' proprietary taxonomy has a number of benefits that drive better provider matches for our members:

- Accurate and consistent provider matches: Our taxonomy restructures claims data in a more clinically appropriate manner, giving a more accurate representation of a physician's true expertise.
- Support for procedural and non-procedure-based issues: Most platforms rely on searching by CPT data, which tends to connect patients with physicians who are procedure-driven. This can be costly. Instead, our taxonomy makes it easier to connect patients with the right provider, whether or not a procedure is warranted.
- Every level of specificity: We can zoom in and out, searching from the most general parameters like specialty (orthopedic surgeon) to sub-specialities (sports medicine, expert in articular cartilage repair, etc.). Our proprietary taxonomy accounts for variations in how cases are coded by different providers and institutions to provide a consolidated view of physician quality.
- Built-in member preference parameters: Search by gender, DE&I attributes, distance to provider and more.

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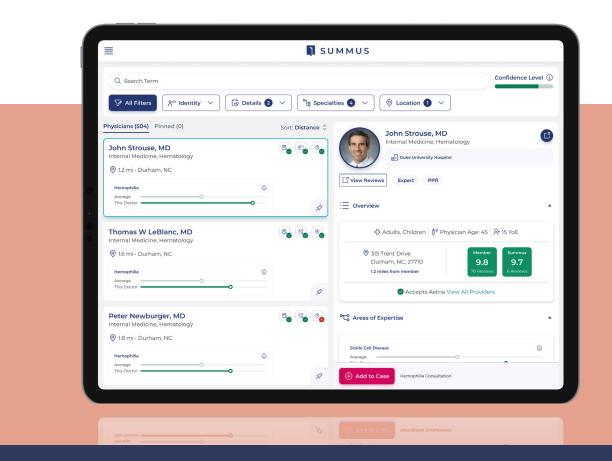
Member Preferences

A Human Touch is the Key to Successful Outcomes In addition to our built-in member preference search parameters, Summus' compassionate involvement in the PPR process delivers outcomes technology alone cannot provide. We focus on finding the right provider based not just on quality, cost, and geography, but also based on cultural and personality fit. This is the "art" that complements our science, but has meaningful business outcomes: Our approach drives down costs because the right match leads to better treatment adherence, clinical outcomes, and a longitudinal journey with a trusted partner.

Ensuring Success

Care Team Validation of Provider Availability

Identifying a potential provider is not enough. Summus validates the provider is available for new appointments and is covered by the patient's insurance. We know when a specialist is on vacation or has an opening due to timely cancellation, ensuring our members get seen by the right doctor quickly and get the care they need, mitigating cost risk. With a more than 50% drop-off in appointment booking as wait times increase, we know fast access drivers better outcomes.¹



1. Maheshwari, P., - May 31, 2017, <u>Patient access and</u> engagement insights from two million appointments, Becker's Hospital Review