



MSK Integrated Care Solution

Musculoskeletal (MSK) issues are often the biggest cost driver and affect the largest number of people for employers. MSK has historically had a large amount of inappropriate care and variation in costs and quality. The pandemic and working from home have also amplified MSK issues among employees.

The market currently has a broad array of point solutions across the healthcare spectrum and very little integration across them. To address this unmet client need, U.S. Health Solutions collaborated with 98point6, Hinge Health and SurgeryPlus® on behalf of employers to create its [MSK Integrated Care Solution](#) that will help achieve the best clinical outcomes, avoid unnecessary surgeries and address high costs with the most affordable rates.

We're here to empower results

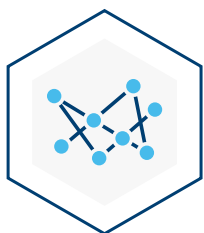
Michael Murphy

Senior Vice President, Innovation
+1.781.906.2290
michael.sean.murphy@aon.com

Meredith Warton

Vice President, Innovation
+1.773.844.0497
meredith.warton@aon.com

A Comprehensive Solution



Vetted Point Solutions

Bundles multiple, deeply vetted point solutions to improve health across the spectrum of prevention, risk reduction and treatment, and lower costs for plan sponsors



Consulting

Adds a consultative wrapper including assessment, executive-ready business case, ongoing vendor management and integrated, aggregated reporting



Integration

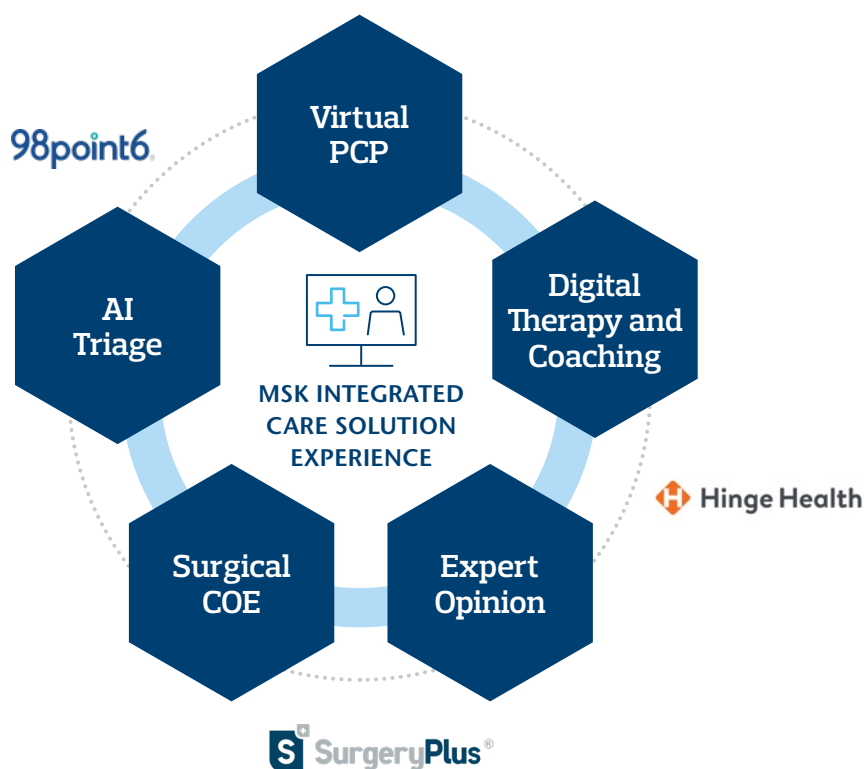
Provides seamless clinical integration between solutions, resulting in a better employee experience



Contracting

Aon holds vendor contracts, with preferred terms and conditions and pre-negotiated performance guarantees including trend guarantees holding all suppliers mutually accountable

Using collaborator strengths to create an end-to-end comprehensive solution that is both high touch and high tech across the continuum of musculoskeletal solutions.



Employees have access to:

- SurgeryPlus' concierge services and surgical network
- Hinge Health's wearable technology and clinical care team that includes doctors, physical therapists, expert specialists and health coaches
- 98point6 virtual 24-hour primary care delivered by U.S. board-certified physicians who can diagnose, treat, prescribe medications, order labs and follow-up with patients via an artificial intelligence (AI)-powered, text-based mobile application.
- Best-in-class treatment with no or low out-of-pocket costs.

Employer Value

- Fills market need of holistic, integrated musculoskeletal solution without needing to build, contract or manage multiple solutions independently
- Addresses access challenges by providing range of modalities and support
- Directs members to best-in-class care with no/low out of pocket cost and better outcomes
- Achieve better engagement, savings, clinical outcomes and return on investment than through the individual point solutions

Our Partners

98point6 on-demand visits—including medical consults for over 400 conditions treated, diagnosis, prescriptions, labs, follow-ups and reminders—all available through a mobile-based app. While the primary modality of communication of 98point6 is text-based, both audio and video capabilities are supported as needed.

The Automated Assistant leverages artificial intelligence and machine learning to automate and facilitate the medical visit. This highly leverages and streamlines physician time so each doctor can treat a much larger population than any other

provider model. Rather than have doctors ask questions, gather patient history or chart information, the technology or the AI-driven Automated Assistant does it for them.

This allows physicians to practice at the top of their license—focused more on treating and diagnosing patients, not doing paperwork. Patient profiles are automatically built and the system learns from each visit, avoiding redundancy. 98point6 is more than episodic care, 98point6 cares for patients when well, sick or worried.



Hinge Health is pioneering the world's most patient-centered Digital Musculoskeletal (MSK) Clinic. To address each member's unique physical and behavioral health needs, we go beyond physical therapy (PT) by pairing advanced wearable technology with a full care team that includes doctors, PTs, expert specialists (such as nutritionists), and health coaches. We have invested millions to design a Digital MSK Clinic with First Dollar Coverage in mind—a critical difference compared to PT-only options in the market.

Hinge Health's end-to-end digital MSK Clinic has an MSK program for everybody and every body part with dedicated programs to meet the unique needs of every individual—from preventative care to surgery care, expert medical opinion, PT video visits, specialists, and health coaches. Validated by researchers from the most rigorous US academic institutions, Hinge Health is proven to reduce MSK pain, opioid use and surgeries.



Employer Direct provides **SurgeryPlus**, a leading edge surgical benefit, providing large national employers and their plan members with access to superior quality surgical care at fair prices.

With SurgeryPlus, plan members have access to an elite, national network of rigorously screened providers and facilities. 100% of participating surgeons are board-certified and have undergone a significantly more intensive screening process than other networks, including specialized training, fellowships, medical protocols and background reviews. Our Surgeons of Excellence network is distributed across the United States in major metropolitan areas, ensuring members have easy access to the nation's top quality providers.

Employer Direct believes in affordable healthcare. We offer pre-negotiated, bundled case rates for hundreds of the most common, highest volume planned medical procedures. Bundled rates for an episode of care include:

- Physician fees
- Anesthesia fees
- Facility fees, including certain diagnostic and pharmacy fees

Through the SurgeryPlus network, employers will experience average savings of 50% compared to typical commercial reimbursement rates, driving a material impact to overall health spend. Further, members will realize significant savings through financial rewards or incentives.

