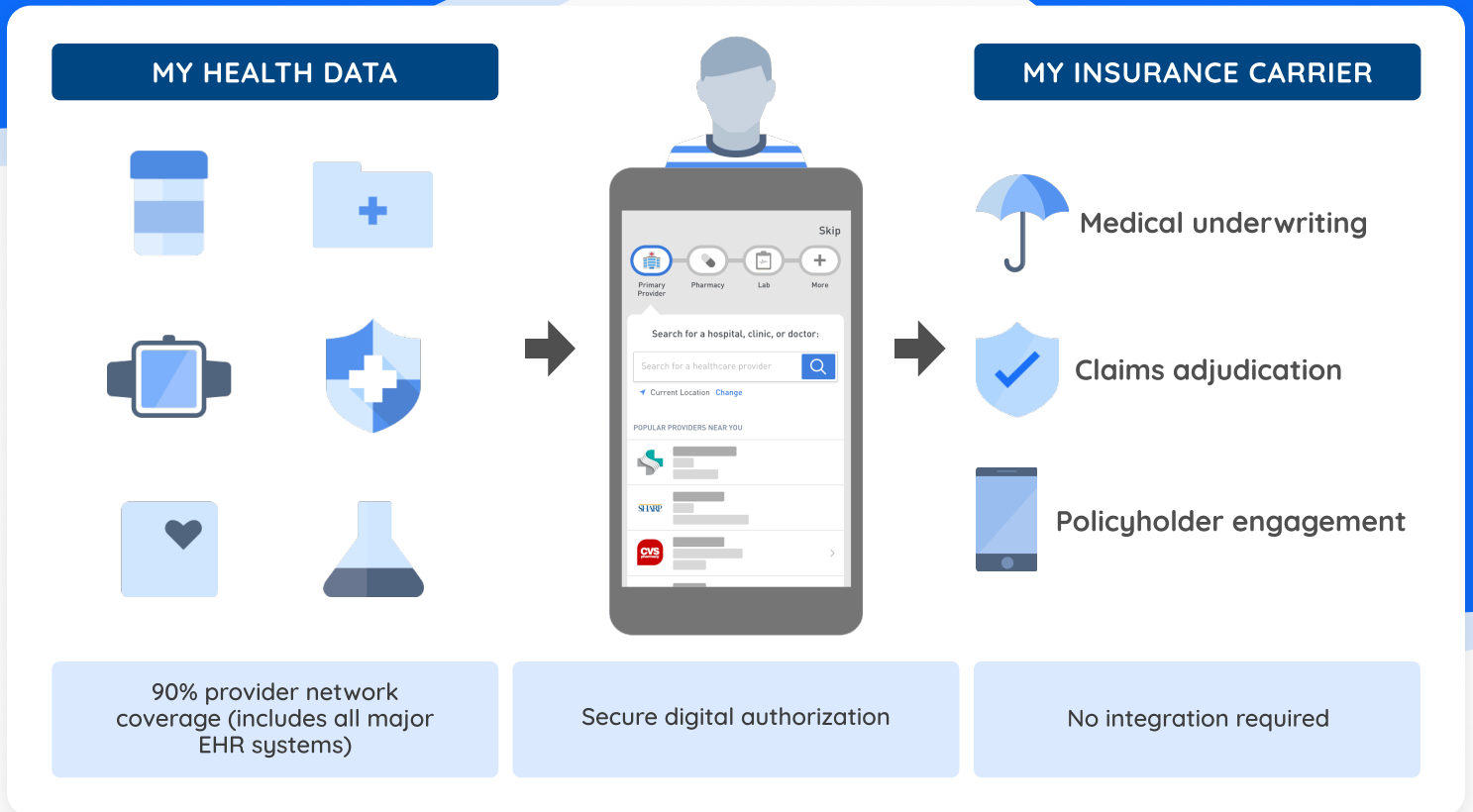


HUMAN API

One solution to accelerate underwriting, streamline claims, and delight your customers



Accelerate underwriting with electronic health records (EHRs)

- Applicants can share their medical records instantly - get the medical data you need in minutes, not weeks
- Replace time-intensive underwriting requirements such as labs, exams, and APS (most digital medical records are sufficient for underwriting)
- Integrate our solution into multiple workflows such as websites, e-apps, email, or text messages
- Increase placement rates and decrease time-to-issue

14
MINS

Median time to retrieve EHR records

3
MINS

Average time for applicants to connect

The interface displays a 'Profiles' table with columns for Unique ID, Created, Last Activity, Status, Synced At, Sources, and Operations. A 'Latest Medications' panel lists drugs like ADVAIR DISKUS and ALBUTEROLIN. A 'Latest Encounters' panel lists conditions like Obstructive sleep apnea syndrome. A 'Keyword Group' overlay for 'Circulatory system' shows keywords like Anemia, Aneurysm, and Arrhythmia, along with search results for 'Secondary cardiomyopathy, unspecified'.

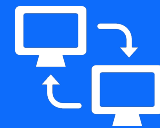
UNIQUE ID	CREATED	LAST ACTIVITY	STATUS	SYNCED AT	SOURCES	OPERATIONS
Human_63478962	03/27/2019	04/29/2019	All Synced	03/27/2019	3	DE
Human_540052915	01/20/2019	04/30/2019	Some Synced	01/20/2019	2	DE
Human_430977071	08/06/2019	06/25/2019	Invited	-	0	DE

Our Numbers at a Glance



90%

Provider network coverage



50%

Overall connection rate



264M+

American lives covered

Streamline claims adjudication with real-time health data

- Make it easy for policy-holders to file claims and get payments quickly
- Unify fragmented workflows in one, simple platform
- Cut “Proof of loss” requirements from weeks to minutes
- One central place to manage all data connections - no clunky integrations or implementations needed

Deliver seamless consumer experiences

- Replace invasive, high-friction paramedical exams, labs and APS orders with a fully digital user experience
- Meet modern consumer expectations and differentiate your brand by giving applicants a simple way to view and share their medical data