



The Business Case for *Maven Clinic*

How Maven can help reduce healthcare costs while closing gaps in care for employees.

The largest, most evidence-backed women's and family health platform

28M

COVERED LIVES

175+

COUNTRIES

2K+

CLIENTS

40+

PEER-REVIEWED
PAPERS/ABSTRACTS

\$9.6k

SAVED PER BIRTH

4.9/5

MEMBER SATISFACTION



L'ORÉAL





Women's & family health is a *high cost, unmanaged* benefits category today



NICU & maternity area top cost driver

NICU and high-risk maternity care are among the most expensive claims in any benefits plan. **Combined with growing fertility utilization**, and family building has become one of the fastest-rising cost categories employers aren't actively managing.



Fragmented vendors drive hidden costs

Point solutions for fertility, maternity, and parenting create **duplicate overhead, administrative complexity, and gaps** that escalate into expensive claims without proper management.



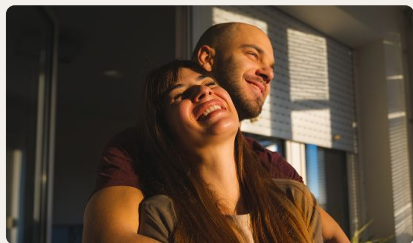
State mandates add new financial exposure

More states **mandate fertility coverage** - a policy trend that is expected to continue.

Non-compliance and unmanaged uptake both drive cost spikes.



How connected care translates into *real savings*



FERTILITY & FAMILY BUILDING

30% achieve pregnancy without treatment

66% IVF pregnancy rate**

\$4,600 savings per birth**

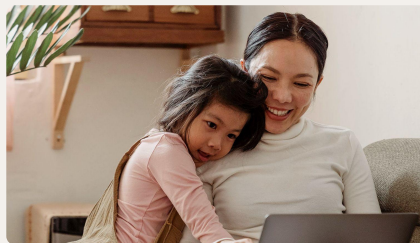


MATERNITY & NEWBORN CARE

Up to 27% lower NICU admission rate

Up to 15% lower C-section rate

\$5,000 savings per birth



PARENTING & PEDIATRICS

60% report being more productive at work

25% avoided an appointment in the work day

Up to \$1K savings per year



MENOPAUSE & MIDLIFE HEALTH

93% saw a reduction in severity of at least one symptom in 3 months

45% report reduced hot flashes

\$1,600 saved per member*

\$9,600 savings per birth**

*Inclusive of clinical and business savings
**When using Maven's Managed Benefit



Why Maven is the *CFO-approved* women's & family health benefit



\$9,600 saved per birth and up to 2:1 clinical ROI

Milliman-validated savings across fertility and maternity — the clearest ROI in the category and outcomes that hold up under scrutiny.



0% markup on claims

Maven doesn't own clinics or inflate treatment costs. Our incentives are aligned with yours.



One platform, one contract

Fertility, maternity, parenting, and menopause — consolidated under a single vendor relationship. Contracting via payers available.



Flexible pricing

Flexible pricing (PEPM or case-rate), performance guarantees, and payer contracting available.



“Maven is such a comprehensive benefit that not only allows us to control claims costs, but it also enhances the benefits available to members by providing them with access to specialists that they wouldn't otherwise have coverage for through the plan.”

HEAD OF PARTNERSHIPS, SANA
Agata Kowalski

The *highest clinical ROI* across the largest population in women's & family health

20 peer-reviewed studies — 23 peer-reviewed abstracts — 8 claims-based analyses — 25,000 pregnancies measured

\$9.6k

SAVINGS PER
BIRTH

27%

LOWER
NICU RATE

15%

LOWER
C-SECTION

30%

NATURAL
CONCEPTION RATE

93%

RELIEF WITH
MENOPAUSE SYMPTOMS



Journal of
Midwifery
& Women's Health

OBSTETRICS &
GYNECOLOGY



JMIR Publications
Advancing Digital Health & Open Science

AJOG

American
Journal of
Obstetrics &
Gynecology

frontiers

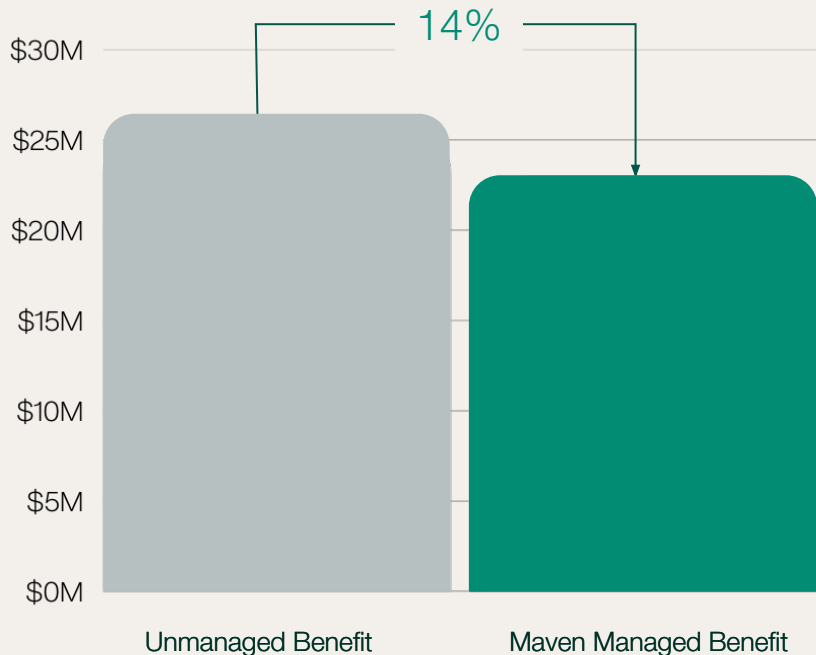
Digital Health

Maven Managed Benefit *reduced fertility costs by 14%* for a Fortune 50 client after switching to Maven in 2024

KEY TAKEAWAYS

Overall claims costs were reduced by **14%** compared to modeled claims based on client data across 24 months of data.

Savings were driven by **fewer members progressing to treatment** following diagnostic consultations (**77% vs. 80%**), **higher natural conception rates (24% vs. 20%)**, and an ongoing **shift toward lower-cost care pathways**.



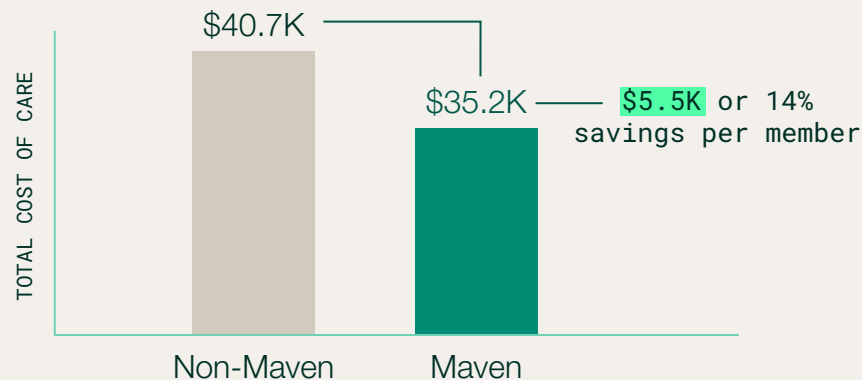
Fortune 25 client sees *14% per-member healthcare savings* with Maven

FORTUNE 25 CLIENT CLAIMS STUDY

Improved clinical outcomes

8%	Lower NICU admissions rate
37%	Reduced NICU length of stay
49%	Lower rate of preterm delivery in NICU births
126%	Reduced pre-delivery costs for preterm births

\$5.5K in savings per-member



Built to *reduce* *compliance* *complexity* across family health benefits

Women's and family health benefits carry real regulatory complexity. Maven is designed to reduce that burden — with the right structure, documentation, and support built in from day one.

ERISA & PLAN DOCUMENTATION

*Plan documentation
prepared for legal review*

SPD, SBC, and plan language templates are provided to help streamline benefits setup and counsel review.

BENEFIT CLASSIFICATION

*Benefits structured to align
with regulatory requirements*

Programs are mapped to the appropriate reimbursement and care management structures from the start.

COBRA & TAX

*Tax reporting & COBRA
workflows supported*

Maven supports taxable and non-taxable benefits configurations with reporting inputs designed for payroll administration.

LEGISLATIVE LANDSCAPE

*Support for evolving family
health legislative landscape*

Maven helps employers navigate changing fertility, leave, and family health mandates with operational support designed to scale.

Maven *ensures proactive security* and privacy for a safer digital health experience

CERTIFIED SECURITY STANDARDS

Maven is fully compliant with **GDPR**, **HIPAA**, and **CCPA/CPRA**, and holds both **SOC 2 Type II** and **HITRUST** certifications, demonstrating our commitment to data privacy and security.

Our controls have been **independently audited** to meet rigorous industry standards, and our security team includes certified experts with credentials such as **CISSP** and **SANS**, ensuring best-in-class protection across our platform.



TRUSTED CYBERSECURITY & PRIVACY

Maven's security and privacy program follows the **NIST Framework**, with protections built into product design and **annual training required for all employees** to maintain strong data safeguards.

DATA PROTECTION

Maven enforces strict **minimum access and use policies**, with **layered access controls, data loss prevention (DLP)**, and **encryption** applied across all systems to ensure comprehensive data protection.