



Introducing an innovative approach to genomics-based health management with our transformative cancer insurance product.

Carrier Brochure

**cancer**Öme®  
*A healthÖme Pathway to Personalized Care*

In Partnership With  
**hannover re**®

# cancerŌme®

*A healthŌme Pathway to Personalized Care*

Welcome to a new category of insurance for a **new generation of cancer management**. cancerŌme® is a complete, turnkey solution that features everything needed in one policy. It is the most **comprehensive cancer insurance product** on the market.

**01.**

**Proactive  
Health  
Management**

**02.**

**Precision  
Cancer  
Management**

**03.**

**Cancer  
Survivorship  
and Recovery**

**04.**

**Financial  
Protection**

# The time for change is now



*Introducing a genomics-based cancer management rider that addresses the growing demand for enhanced living benefits and day-one value.*



The promise of precision medicine is now a reality, and the urgency for insurance carriers to adopt these life-saving technologies has never been more critical. Your insurance clients urgently need ways to access these life-saving technologies, yet access to and navigation of the complex genomics landscape eludes most people.

Integrating genomics solutions into an insurance portfolio has traditionally been a huge undertaking. healthŌme built cancerŌme to help insurance companies launch genomics-based products. We alleviate the burdens of technology assessment, evolving care standards, partnership governance, workflow management, and user experience design, simplifying the implementation process for insurers.

*Innovation doesn't have to be costly or risky when you partner with healthŌme.*





# Carrier value

*Reinforce your brand's commitment to innovative products with a cost-effective go-to-market strategy*

Precision medicine and genomics-based health management provide an unprecedented opportunity to **improve policyholder engagement, increase persistency, and decrease mortality rates**. We can reduce your pipeline development costs and dramatically increase your ability to launch new and innovative products.



## Product Differentiation

First-of-its-kind, precision health management life insurance rider (new incremental revenue stream)



## Policyholder Engagement

PGx services, genetic testing, and precision health management provide innovative and meaningful post-purchase engagement



## Mortality

Access to precision health management services benefits long-term health outcomes

# Agent value

## *Provide high-value practical benefits for your customers*

cancerÖme provides an unparalleled opportunity to engage with your customers on a new level. You'll experience a new sense of connection and purpose when they tell you the insurance policy you sold them saved their life.

## *Five reasons to offer cancerÖme*

cancerÖme is a new type of insurance providing unprecedented value in the fight against cancer.



Help your **clients access** potentially life-saving treatment



Differentiate your offering with this unique, **first-of-its-kind** life assurance product



**Long-term client engagement** with day-one benefits and continually updated resources



**Competitive** compensation



Best-in-class **training and support**





# An evolving cancer landscape

*Cash alone is insufficient in today's cancer environment.*

The **financially debilitating** and **extremely complex** cancer landscape demands higher patient health literacy and self-advocacy. **Low health literacy** is associated with a **22% increase** in all-cause mortality.<sup>(1)</sup>



# A new era in cancer management

Clinical-grade genetic screening to help individuals understand and manage their cancer risk is becoming more accessible. However, the molecular diagnostic tests that drive therapy selection and access to clinical trials tend to be dramatically underutilized.

For the most part, the US health system is reactive and not designed to provide the compassionate, one-on-one support required to navigate a complex illness like cancer successfully.

This dynamic leaves patients feeling anxious, overwhelmed, and confused — not a good starting point when trying to organize an avalanche of appointments and information or manage finances and make difficult treatment decisions.

## *A pathway to personalized care*

To help overcome these access challenges, healthŌme developed cancerŌme to be a holistic, end-to-end solution that brings together all of what's important in an insurance product for cancer.



# Personalized medicine paves new pathways for cancer management



**#1**

*New Therapies*

**37%**

Reduction in the risk of cancer progression or mortality for patients who receive molecular tumor board-recommended treatments.<sup>(2)</sup>



**#2**

*Reduced Mortality*

**33%**

Lower risk of mortality when treatment plans are highly matched with a patient's genomic profile.<sup>(2)</sup>



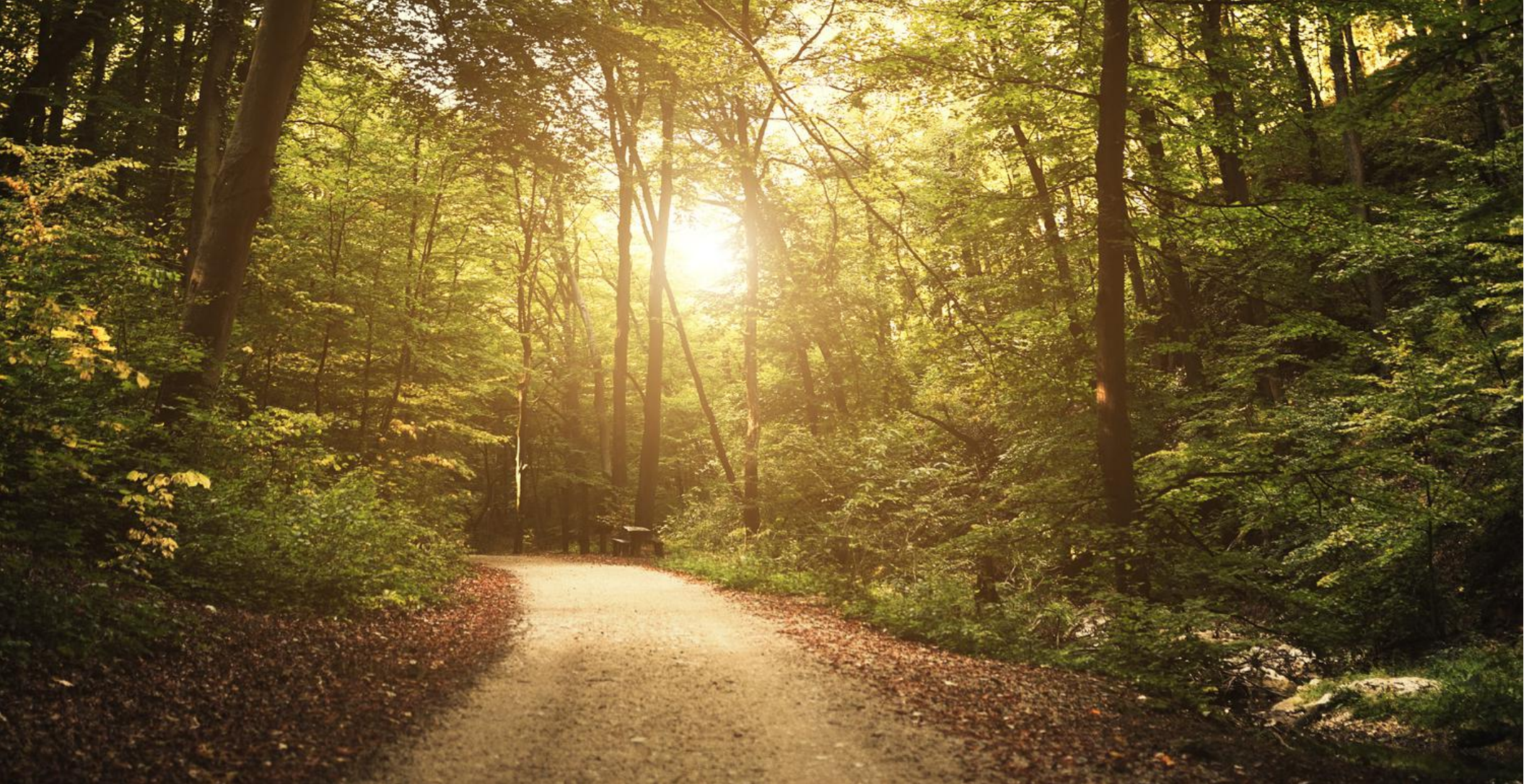
**#3**

*Optimized Drug Plan*

**#4**

Adverse drug events are the fourth leading cause of death with about half being preventable.<sup>(3)</sup>





*It's time to reimagine critical illness and life insurance to manage health and longevity.*



# cancerŌme benefits

Accessing cutting-edge precision medicine requires significant financial resources and connections with genomics experts. Navigating the complex healthcare system adds further challenges. **cancerŌme integrates precision medicine, health management, and insurance into a single, invaluable product.**

*cancerŌme is the most comprehensive end-to-end cancer insurance product on the market.*



## Proactive Health Management

- healthŌme One™ **Heritable Cancer Risk Screening** Test
- **Genetic counseling** with an actionable plan
- **Pharmacogenomic drug response test** with a personalized medication plan
- Ongoing access to a **clinical pharmacist**
- **Reanalysis** of medication plan (as needed)
- Genetic literacy **resource library**
- **Reanalysis** of genetic data every three years



## Precision Cancer Management

- 24/7 **Oncology Nurse Navigation** support
- Expert **medical and pathology review** to determine appropriate genetic testing
- **Post-diagnostic genomic testing** to provide crucial treatment guidance
- **Peer-to-peer support** for treating physicians
- **Precision Treatment Recommendation Report**
- Virtual **tumor board**
- **Clinical trial** identification and enrollment



## Cancer Survivorship and Recovery

- **DNA-based recurrence monitoring** and support to detect cancer recurrence early
- Continuing **Oncology Nurse Navigation** support
- Continued **wellness support**
- Personalized **resource library**

## Financial Protection

- Optional **carrier-determined financial coverage**
- **Regulated insurance product**



# About us

*Our mission is to extend healthy life by partnering with life insurers worldwide to provide access to affordable genomics technologies.*

Founded in 2021 and based at the HudsonAlpha Institute for Biotechnology in Huntsville, AL, healthŌme is a precision-health management company (or as we like to say “life assurance” company), operating at the intersection of life insurance, life science, and health management.

With a fully integrated, in-house genetics lab, we design and deliver tech-enabled, precision health management programs that are distributed as riders through the life insurance industry.

Our clients are insurance carriers; their policyholders are our members.

healthŌme<sup>®</sup>  
Improving Life with Omics



# Funding and investor partnerships



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## Privacy and security

We take security and privacy extremely seriously. We are SOC2 compliant and have designed one of the most robust privacy and security foundations in the industry.

### Our Commitment

- We will **never sell** personal health information
- We maintain the **highest security and privacy standards**
- We implement a **comprehensive and diligent** vendor selection process
- We are **transparent** in everything we do



**Schedule a meeting** with us today to  
learn more about **cancerŌme!**



*A healthŌme pathway to personalized care.*



# References

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