



Sunny Network Navigator

ROI Analysis and Implementation

\$17M–\$19M

Estimated annual savings
per 1M members

21x–24x

ROI based on
\$1 per utilization

✓ Straightforward 4-step implementation

SUMMARY

We estimate that Sunny Health AI's Network Navigator unlocks **\$17M to \$19M annual savings per 1M members** from incremental medical steerage, equating to **21x–24x ROI** based on \$1 per utilization pricing and 10% member engagement. Implementation of Network Navigator is a straightforward 4-step process.

\$17M–\$19M

Estimated total annual savings per 1M members at 10% engagement

21x–24x

Effective ROI at \$1 per utilization

OUT OF SCOPE FOR THIS ROI ANALYSIS

- Dental steerage
- Productivity gains (e.g., work time and mental workload saved during provider search and scheduling)
- Downstream avoided sick care due to earlier access

Network Navigator Estimated Annual Savings

The table below reflects estimated annual savings per 1M members at **10% member engagement**, with each engaged member utilizing the Sunny platform an average 8 times annually (for self and dependents). Each steerage path captures a distinct category of cost reduction driven by directing members toward higher-value care settings and providers.

STEERAGE PATH	HEALTHCARE SERVICE	NAVIGATOR INCIDENCE (N)	CONTROL INCIDENCE (N)	INCREMENTAL (N)	SAVINGS / INCIDENCE	TOTAL ANNUAL SAVINGS PER 1M MEMBERS
Out-of-network → In-network providers	In-person physician visits	158,720	138,880	19,840 ↑	\$170	\$3.37M
Lower cost providers (same specialty)	Specialist + primary care visits	46,592	29,120	17,472 ↑	\$95	\$1.66M
Specialist → primary care	All specialist visits	14,080	9,600	4,480 ↑	\$190	\$0.85M
In-person visit → virtual care	All ambulatory visits (office + virtual)	46,080	13,824	32,256 ↑	\$135	\$4.35M
PBM → discount card / self-pay prescriptions	Prescription fills (retail + mail order)	37,440	14,400	23,040 ↑	\$40	\$0.92M
Hospital → free-standing radiology	Outpatient radiology services	6,640	4,800	1,840 ↑	\$325	\$0.60M
Hospital → ASC surgeries	Outpatient surgeries (all settings)	4,080	2,944	1,136 ↑	\$1,650	\$1.87M
In-network pharmacies	Pharmacy transactions (retail network)	87,040	71,680	15,360 ↑	\$55	\$0.85M
ER → urgent care	Acute lower-acuity episodes (ER + urgent care)	4,224	2,560	1,664 ↑	\$600	\$1.00M
In-network labs	Outpatient / office-based lab tests	44,928	34,560	10,368 ↑	\$240	\$2.49M
Total Estimated Annual Savings — 10% Engagement, per 1M members						\$17.96M

Implementation — High Level

Network Navigator is designed for rapid deployment. The following four steps outline everything required to go live.

1

Allow Sunny Health to access your provider directory API

Grant Sunny Health AI access to your provider directory API so the concierge can query real-time, accurate in-network provider data on behalf of your members.

2

Setup authentication using OAuth 2.0 and get your API keys from Sunny Central

Configure secure OAuth 2.0 authentication and retrieve your partner API keys directly from the Sunny Central dashboard.

3

Download our npm package and add the Sunny agent code snippet to your website frontend

No backend work necessary. Simply install the npm package and drop the snippet into your existing frontend.

```
import { createSunnyChat } from '@sunnyhealthai/agents-sdk';

const chat = await createSunnyChat({
  container: document.getElementById('chat'),
  partnerIdentifier: 'example-carrier',
  publicKey: 'YOUR_PUBLIC_KEY', // from API Keys section
  below
  authType: 'tokenExchange',
  idTokenProvider: async () => {
    // Return your user's current ID token
    return localStorage.getItem('id_token');
  },
});

// Clean up when unmounting
// chat.destroy();
```

4

Try it out!

Once deployed, the Sunny concierge is embedded directly in your member-facing experience. Members can search for in-network providers, get instant recommendations, and schedule appointments — all within your existing site. The concierge supports multiple configurations including branded prompt chips, layout, palette, and tone.

SDK SHOWCASE — LIGHT MODE (MERIDIAN CONCIERGE)

Find a network doctor near you

From primary to specialty care, you'll save an average of 43%* when you see a provider in Meridian Health's network.¹

SDK SHOWCASE

Embedded concierge states

Each tab below is the same SDK with a different concierge configuration.

Meridian Concierge

Warm Welcome

Night Mode

SOFT BRAND MATCH

A clean embedded concierge panel for provider discovery with branded prompt chips and a calm support tone.

I'm your Care Concierge. I can help you book visits with any Meridian Health network doctor. **Give it a try.**

Ask me anything about finding doctors...



I need a
primary care
visit

I need to see a
specialist

View or change my
appointment

Powered by
Sunny Health AI

Find a network doctor near you

From primary to specialty care, you'll save an average of 43%* when you see a provider in Meridian Health's network.

What doctors are nearby for a knee evaluation?

For a knee evaluation, the right specialist is usually an **orthopedic surgeon**. I found these nearby **in-network** options on your Meridian Health **PPO CareSelect Preferred** plan:

1. **Dr. Kelly Leong** — Orthopedic Surgeon
Gough Street Orthopedic Associates
90 Gough St, San Francisco, CA 94102
(415) 706-7687
2. **Dr. Dustin Wirig** — Orthopedic Surgeon
Bay Area Orthopedic Group
2001 Union St Ste 420, San Francisco, CA 94123
(415) 921-4090
3. **Dr. William On** — Orthopedic Surgeon
Union Square Bone & Joint Center
2001 Union St Ste 420, San Francisco, CA 94123
(415) 921-4090
4. **Dr. Kelly Leong** — Orthopedic Surgeon
Van Ness Sports Medicine & Orthopedics
1810 Van Ness Ave, San Francisco, CA 94109
(415) 706-7687
5. **Dr. Karishma Shah** — Orthopedic Surgeon
Valencia Orthopedic Center
3532 20th St, San Francisco, CA 94110
(415) 643-6424

If you'd like, I can also show more options.

Please select a provider or ask me to schedule with the earliest available one.

Ask me anything about finding doctors...

