

luminare health



Experience. Solutions. Results.

We're more than one of the
nation's largest benefits administrators:
We're a total benefits solution.

What is Self-funding?

In a self-funded health benefits plan, the employer—and not an insurance company—is responsible for the cost of providing health benefits to employees. Stop-loss insurance helps protect the employer from large unexpected claims.

Self-funding means not paying non-refundable premiums to big carriers; employers pay for actual claims rather than anticipated ones.

Here's how the savings break down:

Fully Insured vs Self-funded



Benefits of Self-funding

Financial Benefits

- Increased cost containment
- Pay for actual claims, not anticipated claims
- Greater control over health plan reserves
- No insurance reserve requirement
- Maximize interest income

Flexibility and Transparency

- Flexibility to customize offerings
- Best-in-class solutions
- Adjustable as organizational needs change
- Spend transparency
- Ownership of claims data

Culture of Caring

- Promote healthier employee culture
- Attract and retain top talent
- Benefits responsive to population needs
- Create informed healthcare consumers

The Luminare Health Difference

Luminare Health is a stand-alone subsidiary of Health Care Service Corporation (HCSC). Our half a century of experience, along with the support of HCSC, allows us to be more flexible, nimble, and specialized—all while maintaining long-term stability and scalability.



Resources for Flexibility

HCSC's support and mutual structure allows us to focus on serving our clients and brokers—NOT Wall Street interests—so we have the freedom to offer unmatched flexibility.



National and Local

We have the resources and scale of a large national company but with a nimble regional structure for ultimate responsiveness to our clients' needs.



Providing Options

We provide our clients access to large national carrier, regional, local, and domestic hospital networks. And our numerous reference-based pricing solutions offer our clients even more freedom and flexibility.



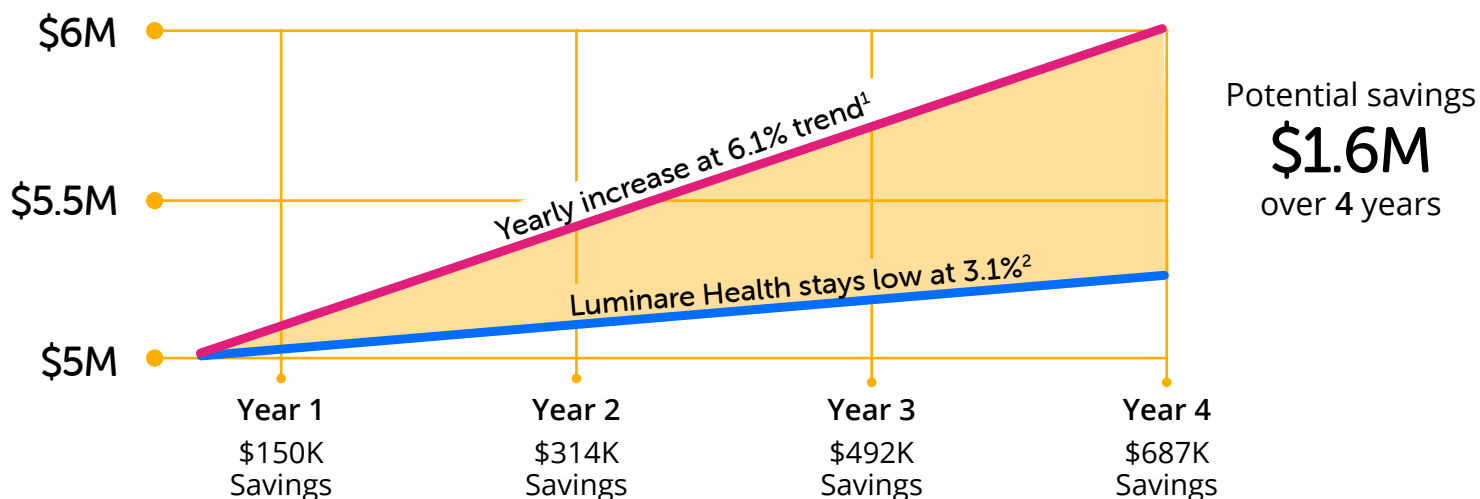
Stability

Because we're not beholden to Wall Street investors, we can plan years ahead and not just a quarter or two. We can be proactive and not just reactive.

Industry-leading Low Trend

Compared to industry benchmarks, Luminare Health's 4-year average trend of just 3.1% means significant savings for our clients.

But just how significant are the savings? When compared to an industry benchmark trend of 6.1%, over a 4-year period, Luminare Health's 3.1% trend brings almost \$1.6M in savings, based on \$5M spend.



¹ 3 year average, PWC medical cost trend

² Allowed medical claims for our standard TPA business, excludes Rx claims, fees, and other costs. Benchmarks and our medical trend are not calculated on the same basis. Potential differences include but are not limited to: COVID impacts, inclusion of Rx benefits, fees, and other costs, some benchmarks are based on average expected trend rather than actual claims

Administrative Solutions

Network Connections

We have relationships with more than 60 carrier, narrow, and regional networks, including:

- | | |
|--------------------|--------------|
| Aetna Signature | First Health |
| Administrators® | MultiPlan |
| (ASA) PPO Network | PHCS |
| Cigna OAP & PPO | And more |

We also offer access to ancillary transplant, dental, lab, oncology, and dialysis networks.

Preferred Pharmacy Benefit Managers

We integrate with more than 30 PBM vendors. And with our following preferred PBMs, we can offer preferred contract pricing:

- CVS Caremark
Liviniti
Prime/Magellan

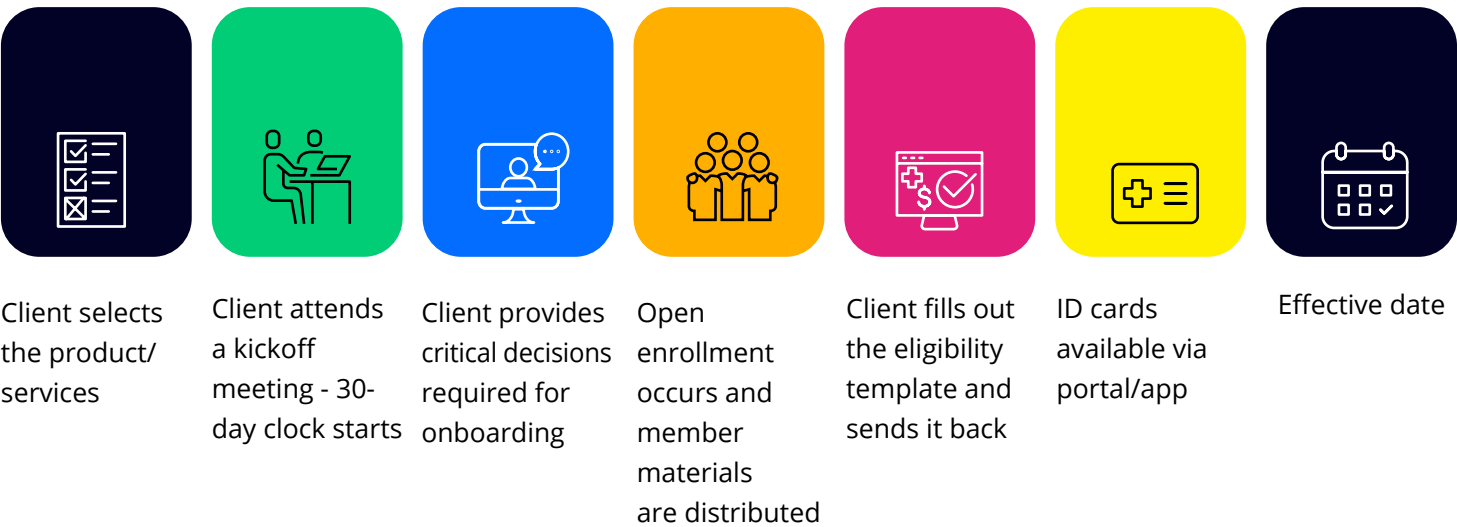
Preferred Stop-loss Providers

Our preferred, integrated providers are:

- | | | |
|---------------------------|-----------------------------|------------------------------|
| Aetna | Granular Insurance | Sun Life Financial |
| BCS Financial | Ryan Specialty Benefits | Swiss Re Corporate Solutions |
| Berkley Accident & Health | Skyward Specialty Insurance | |

Expedited Onboarding

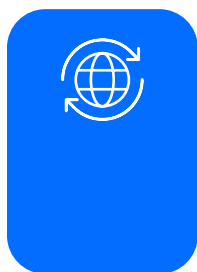
For eligible clients who need to be onboarded in 30 days or less (instead of the standard 45–60 days), our expedited onboarding model offers innovative automated solutions to streamline timeframes.



Reference and Value-based Pricing Solutions

Four Models

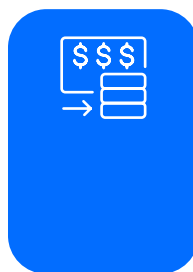
Our dynamic reference-based pricing models can grow with employer needs and industry demands.



Full Replacement

Most aggressive

- No primary network
- No out-of-network programs
- Balance bill protection



Hybrid

First-year strategy

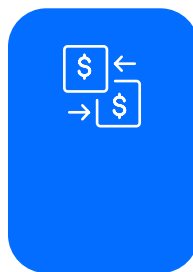
- PPO for professional claims
- RBP for facility claims with balance bill protection



Out-of-network

Keep primary network

- Wrap Network Alternative
- Wrap PPO network with RBP for out-of-network claims



Dual-option

(Network + RBP)

- Ultimate Flexibility
- Gives members a choice between a national PPO network plan or a full replacement RBP plan

2022 RBP savings data

Full Network Replacement RBP Solutions	66%
Hybrid RBP Solutions.....	64%
Clearhealth Out-of-Network RBP	65%
Total (Full Network Replacement and Hybrid RBP Solutions)	64%

Compared to:

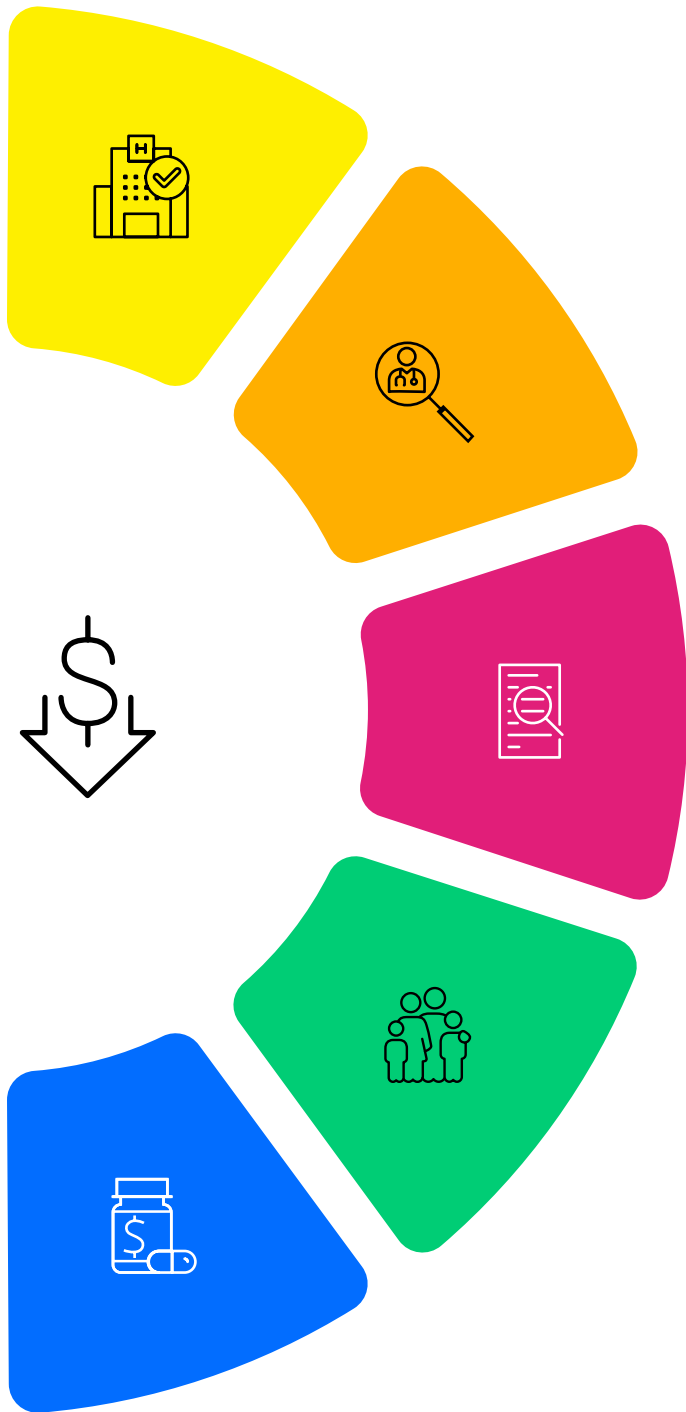
Non-RBP, Network Savings	54%
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We work with:



* "Savings" represents the discount off billed charges, based on Luminare Health's claim experience. This does not include vendor fees (vendor payments through claims have been excluded from the calculation). This includes additional payments due to appeals paid in the experience period. This does NOT include ALL additional payments due to appeals, because not all appeals have been reported and resolved for the claims incurred in this time period.

Cost Containment Solutions



■ Prior Authorization

We work with employers to recommend prior authorization on specific services—such as chemotherapy and dialysis—to ensure members get the appropriate care in the most cost-effective setting.

■ High-cost Services and Diagnoses

When claims come in for high-cost services, we check closely for any:

- Billing errors
- Waste and abuse
- Negotiated savings opportunities

■ Subrogation Review

By scrutinizing paid claims to find other parties that may be liable, we help our clients recover any associated funds.

■ Eligibility Management

We provide real-time eligibility updates to reduce the number of ineligible dependents on an employer's plan, resulting in significant savings.

■ Medical Specialty Drug Management Powered by Archimedes

Our solution is backed by near real-time data that addresses total medical specialty drug spend by utilizing:

- Prior authorization
- Site of Care Management

Virtual Primary Care Health Plan Design

Coordinated, Concierge Care Brings Savings

Partnering with Teladoc Health®, Luminare Health developed **myVirtualCare Access, care by Teladoc Health** — a turn-key, standalone, virtual-first health plan design for whole-person, longitudinal, cost-saving care.

myVirtualCare by the Numbers

- **5%-10%** estimated plan savings¹
- **33%** of members report they would have skipped care if not for virtual PCP option²
- **5%** of registered members enrolled in a chronic condition management program³
- **22%** of members utilized mental health programs³
- **Less than 5 days** wait time for new patient visits³

myVirtualCare isn't just a telemedicine point solution; it's the first virtual health plan design of its kind, combining Teladoc Health's expertise in virtual care with Luminare Health's industry-leading administrative capabilities and network relationships. myVirtualCare is available exclusively with Luminare Health as the claims administrator.



¹ Aon actuarial analysis

² Teladoc Health program data, 2020

³ Results taken from Teladoc's standard client utilization reports, looking at first twelve months engagement following 1/1/24 benefit go-live

myVirtualCare Gives Members Virtual Access to:



Access to board-certified, licensed mental health professionals



PPO plan design supported by national networks for in-person care



Integrated case management



Expert medical opinion



Nutrition and wellness



Cutting-edge member portal



Primary care with concierge-level Care Team support



Mental health coaching and support programs



24/7 on-demand urgent, non-emergency care



1-on-1 chronic condition support for diabetes and hypertension



Back and joint care



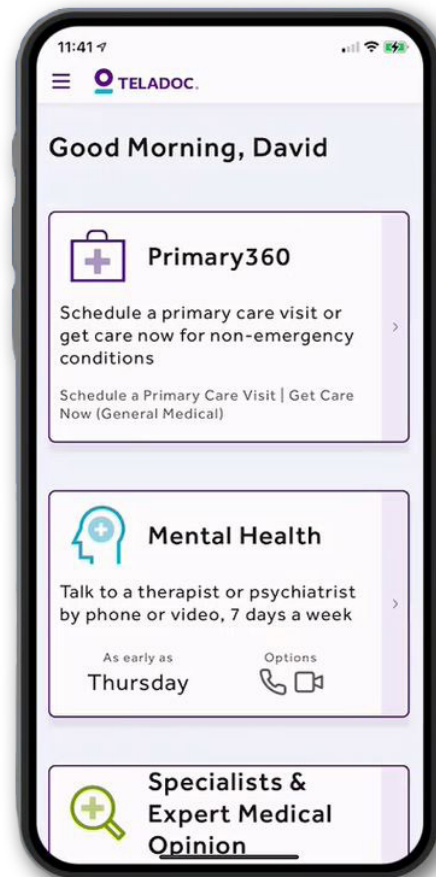
Dermatology care

How myVirtualCare Works

With myVirtualCare, after enrolling in the plan, members select a virtual primary care physician (PCP) as their single-entry point for most healthcare needs—from prevention and wellness to managing chronic conditions and specialist referrals—all from one easy-to-use digital platform.

The Member's Dedicated Care Team Coordinates and Supports all Aspects of Care, Including:

- Developing a care plan with goals to improve member health
- Assisting with necessary in-person care navigation and scheduling
- Answering member questions
- Guiding members through lifestyle changes



Two-Tiered Plan Design

Though members aren't required to see a Teladoc Health virtual provider, myVirtualCare's innovative 2-tiered benefit design structure encourages utilization by offering more affordable PCP and specialist co-pays if they seek coordinated virtual care via Teladoc Health first.

Tier 1:

Virtual Primary Care Coordination

- Copays with no deductible
- Low member cost share
- Concierge care plan
- Personalized referrals and network steerage
- Integrated care oversight

Tier 2:

No Virtual Primary Care Coordination

- Deductible and coinsurance
- Higher member cost share

Care Navigation and Advocacy Solutions



Healthcare Management

Our in-house healthcare management team delivers substantial savings for our clients while providing expert help, advocacy, and support for members.



Imaging Concierge

When paired with reference based pricing*, this program delivers a concierge scheduling service, focusing on cost containment for high-end radiology services.



Utilization Management

Our URAC-accredited utilization management solution reviews medical necessity and appropriate use to determine whether benefits are payable under the health benefit plan.



Consumer Advocacy with Connect

Available 24/7, benefit specialists and registered nurse advocates help members navigate complicated benefit and clinical issues.



Individual Case Management

We help members get medically necessary care in an appropriate, cost-effective setting.



Integrated Behavioral Management

This all-in-one program helps members address common work/life issues and resolve personal problems with short-term counseling.

Condition-specific Solutions

Cancer Management and Support

Oncology nurses provide patients with an individual care management plan, helping to control costs by reducing costly gaps in care.

Maternal and Neonatal Health

Our solution helps promote the health of eligible soon-to-be moms while controlling healthcare costs.

Remote Diabetes Management and Support

Armed with a cellular meter for real time feedback, members receive 24/7/365 remote monitoring with emergency outreach and one-on-one live coaching.

Custom, Flexible Back-office Administration

Our ability to combine administrative excellence, time-tested operational expertise, and unmatched funding-arrangement flexibility makes Luminare Health the ideal choice for clients looking for more than just a back-office third party administrator. We're your specialized integration partner.

Who's a Good Fit?

Our Specialized Integration Partner (SIP) line of solutions serves a wide range of clients, with unique capabilities tailored to their specific back office needs and goals. We work with:



The Luminare Health Difference



Our flexibility is powered by our time-tested core platforms—including reporting, data and analytics, claims, enrollment, and billing. These powerful platforms, paired with our consultative approach and our ability to private label solutions, makes us the ideal choice for clients looking to move the needle.

Our Back Office Fast Facts

50+
years of
administration
experience

15
years supporting
health systems
with direct to employer
and community health plan
arrangements

275
client partner
integrations

Building Direct-to-employer Solutions for Hospitals and Health Systems

We can help hospitals and health systems build a robust and competitive direct-to-employer solution for their local community. Whether they start with their employee plan foundation or want to create a blueprint for something completely new, we have the tools and experience to build their vision.

“Our previous experience was like selecting a contractor to build your house only to have them show up on the first day and say, ‘Where is the wood? We told you we could build the house, not that we have all the materials.’ Working with Luminare Health is like picking the contractor that has everything together, and when you need something that was unexpected, they have the resources and solutions.”

1



We start by understanding our client's mission and vision. Together we determine what already exists domestically and what needs to be built.

2



Our crew of leaders builds on the hospital or health system's foundation of trusted clinical expertise in the community.

3



Your Luminare Health crew includes experts in:

Claims	Network Integration
Customer Tools	Reporting
Healthcare	Finance
Management	Onboarding
Marketing	

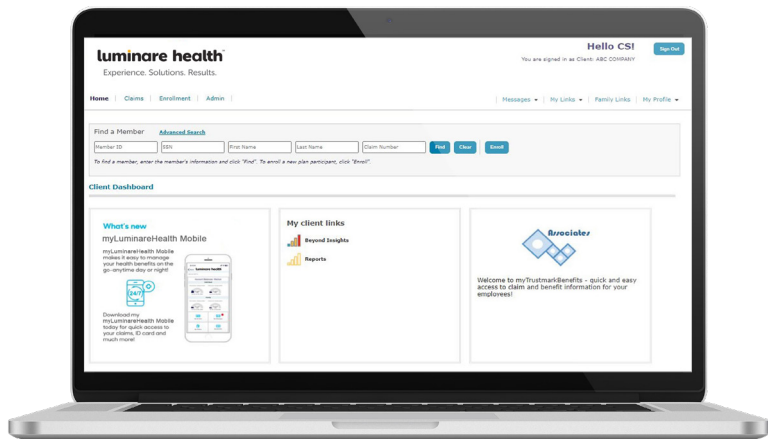
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When the project is complete, our direct-to-employer clients can:

- Diversify revenue streams
- Increase steerage
- Improve community health
- Drive unique network partnerships
- Promote health system brand

Reporting, Analytics, and Insights



myLuminareHealth Portal

Our employer and broker portal features a secure and personalized one-stop online experience for employers to immediately access reports, claim viewing, real-time eligibility maintenance, and more.



BEYOND Insights

Beyond Insights, our advanced, interactive reporting and analytics tool for self-funded employers and their brokers helps identify key trends, cost savings, and uncover objective-driven opportunities.

Beyond Insights Delivers:

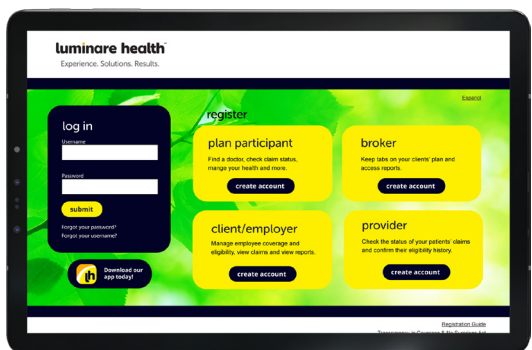
- 9+ Interactive dashboards, including financial, utilization, COVID-19, and pandemic trend

- Report library with 122+ standard and custom reports

- Industry-specific reporting, including hospital utilization, provider network performance, onsite clinics

- Reinsurance reporting

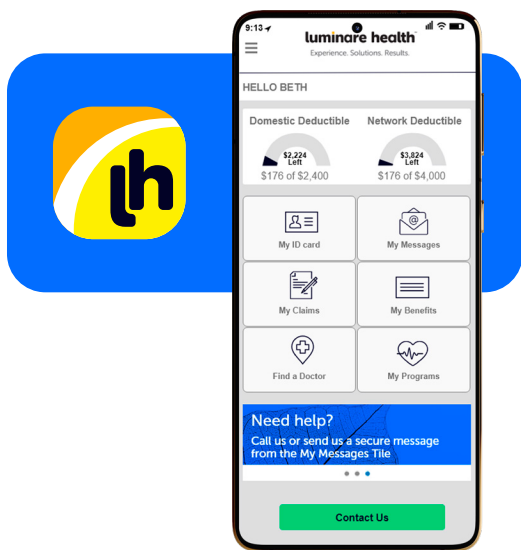
Member Digital Tools



myLuminareHealth Member Portal

By logging on to myLuminareHealth.com, members can:

- Quickly view, filter, and sort claims for easy reference
- View secure electronic explanations of benefits (EOBs)
- Create separate logins for family members
- View tailored employer messages
- Quickly view each family member's coverage
- Contact customer service
- Check account balances



myLuminareHealth Mobile App

By downloading the myLuminareHealth Mobile app, members can:

- See the status of their deductible and out-of-pocket maximum
- Show their ID card to providers
- Easily access member-specific services in their benefit plan
- View family information and benefits
- Access important benefits information
- Find a doctor
- Connect with customer service
- Filter claims by dependent and type



Text Messaging

Luminare Health text connects with members via mobile messaging so they're always in touch with their benefits.

We can send messages to help members understand their plan, actively engage with their health, and become more savvy healthcare consumers.

What Our Clients are Saying

"Everything we've asked, Luminare Health has done. Or if they couldn't, they found another solution."

"I have so much confidence working with Luminare Health. I can't remember a time when they couldn't find a solution or a way to meet my needs."

"I value Luminare Health's responsiveness and diligence in working with the member to get what they need."

"Luminare Health is very large, but they help us continue our family-oriented relationship with our employees."

"Luminare Health is really strong in helping analyze data and making sure we're maximizing and managing the plan. You don't have that with other administrative partners—they don't have the expertise or the data to help you on the analysis side."





Let's Talk About how Luminare Health can Help You.

To learn more about our capabilities, visit LuminareHealth.com.