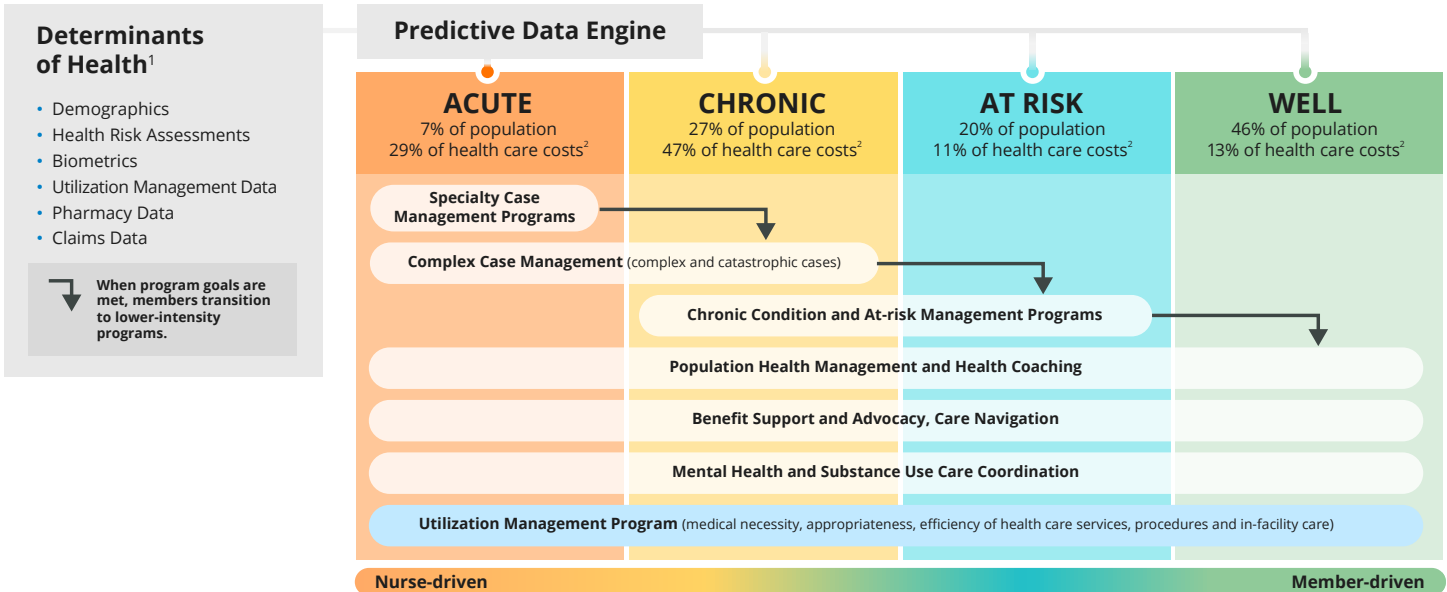




Luminare HealthSM

Our Clinical Health Care Solutions Model Aims to Improve Outcomes For Your Members

Our flexible, plug-and-play care model aligns members with the right care at the right time to help reduce spend on high-touch, high-intensity programs.



1. Not all data points may be available for all clients.
2. Oliver Wyman, 2014. Adjusted to compress health status categories. Acute episodic care costs excluded from analysis.

How is a member's risk category defined?

Based upon a member's determinants of health, a predictive data engine sorts them into one of the following categories:

Well: The member is generally healthy and can utilize solutions that focus on wellness and maintaining their health.

At Risk: Data indicates that without intervention the member is at risk of worsening health and/or developing a chronic condition.

Chronic: The member has recorded diagnosis of a chronic health condition and may utilize condition-specific support programs.

Acute: The member has or develops a serious medical concern and/or is in immediate need of care and support.

Program Highlights

- Integrated ecosystem
- Proven product solutions
- Robust administrative infrastructure
- Flexible and complex plan customization
- Expedited new client implementation in 90 days vs. 120 days

A Good Fit for Employers Seeking:

- Flexibility
- Design control
- Variety of vendor options and integrations
- Ability to bring or substitute their own vendors or solutions
- Quick implementation



**Contact your account representative
for more information.**