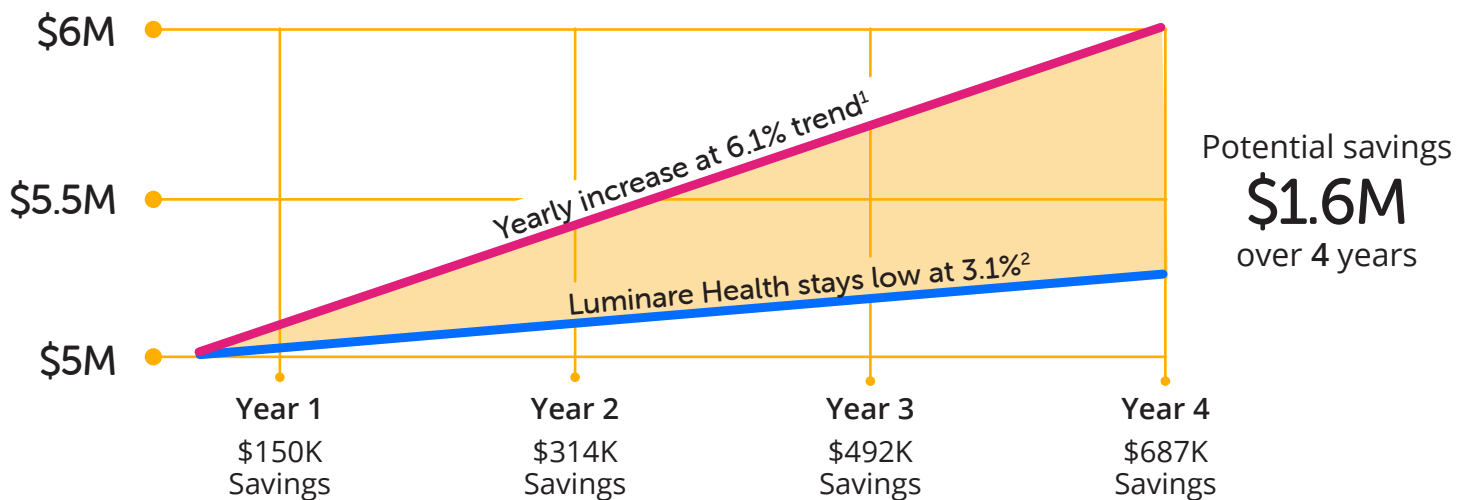


Low Trend = Big Savings

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 4 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

For more information about Luminare Health's solutions, contact your sales executive or client manager.