



Service Excellence in Everything We Do

luminare health



Welcome to



TEAM of TEAMS

FEB 24-26, 2026 | MARRIOTT, CHICAGO O'HARE

2026 Business Plan and Strategy



Thank You



- For being you
- For all you do
- Being part of something special
- Choosing to be part of Luminare Health



| Why are we here?

- Celebrate
- Meet new Luminarians and reconnect
- Learn and sharpen our skills
- Assess and plan for the future



LEADERSHIP SUMMIT

What is a leader and what do they do?

4 Es and a P

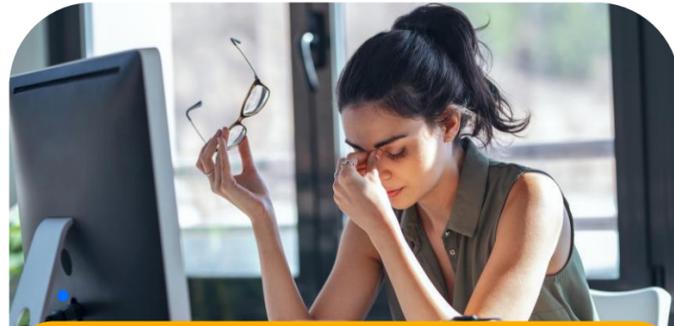
- Energy
- Energize
- Edge
- Execute
- Passion



TEAM OF TEAMS



Moving at the speed of change



Uncomfortable truths



We are an organization of actions and results



Do your best work and help others



Actions, behaviors, and decisions



Why I do what I do

Level Setting





EVERY  **EVERY**
action counts. person matters.



- Members added
- Clients added
- Renewals processed
- Calls answered
- HCM cases handled
- HCM prior authorizations processed

- Claims processed and dollars managed or paid
- EDI files received and sent
- External communications
- LH employee hires and promotions
- Hours of training completed
- Project hours completed



2025 Accomplishments by ELT Member



DOUG SONDGEROTH
Vice President,
Legal Sales & Subsidiary
Organizations



PAUL SCAGLIONE
Chief Growth
Officer



CHRIS BASKEN
Chief Financial
Officer



JOANNE MCGOWAN
Vice President,
Customer Experience



JAMES OCAMPO
Chief Operating Officer



UDAY DESHMUKH
Vice President, Chief
Medical Officer



BROOKE TERRY
Chief Information Officer



LISA FENSKE
Executive Director Marketing
& Communications

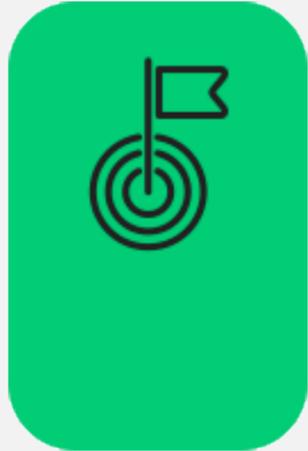


**TEAM OF
TEAMS**

| 2026 Business Plan

Code	Product	Price	Total			5000
			2017	2018	2019	
T0001	RICE	120	1200	1320	1440	2500
T0002	PORK	100	650	750	850	2000
T0003	CORN	85	850	900	700	1500
T0004	PEANUT	150	300	600	900	1000
T0005	CHECKEN	100	2000	2500	2800	
T0006	COCONUT	150	600	750		
T0007	MANGO	70	700	840		





Mission

By providing service excellence in everything we do, we are dedicated to making the healthcare experience simpler, better, and more affordable for clients and their members.



Vision

Be the best and largest third-party administrator.

Values



Integrity

We do the right thing.



Respect

We value our team and others.



Commitment

We deliver on our promises.



Excellence

We drive extraordinary results.



Caring

We are here to serve.





Guiding Principles

1

We serve our customers and one another with **empathy, respect, and responsiveness.**

2

We deliver on our commitments, as an organization and as individuals.

3

We strive to create the **best outcomes for our customers and organization,** and we thrive when we fulfill our promise of service excellence.

4

We communicate with our customers in mind, ensuring our interactions are timely and effective.

5

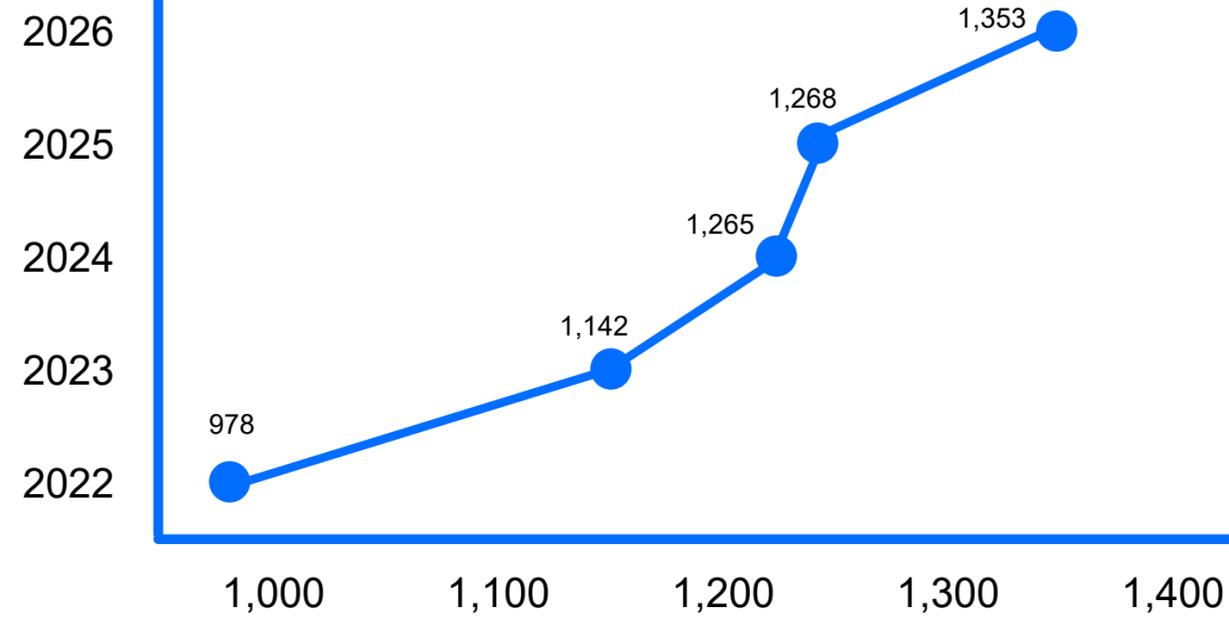
We learn and evolve from our experience, treating failures and mistakes as an opportunity to improve.



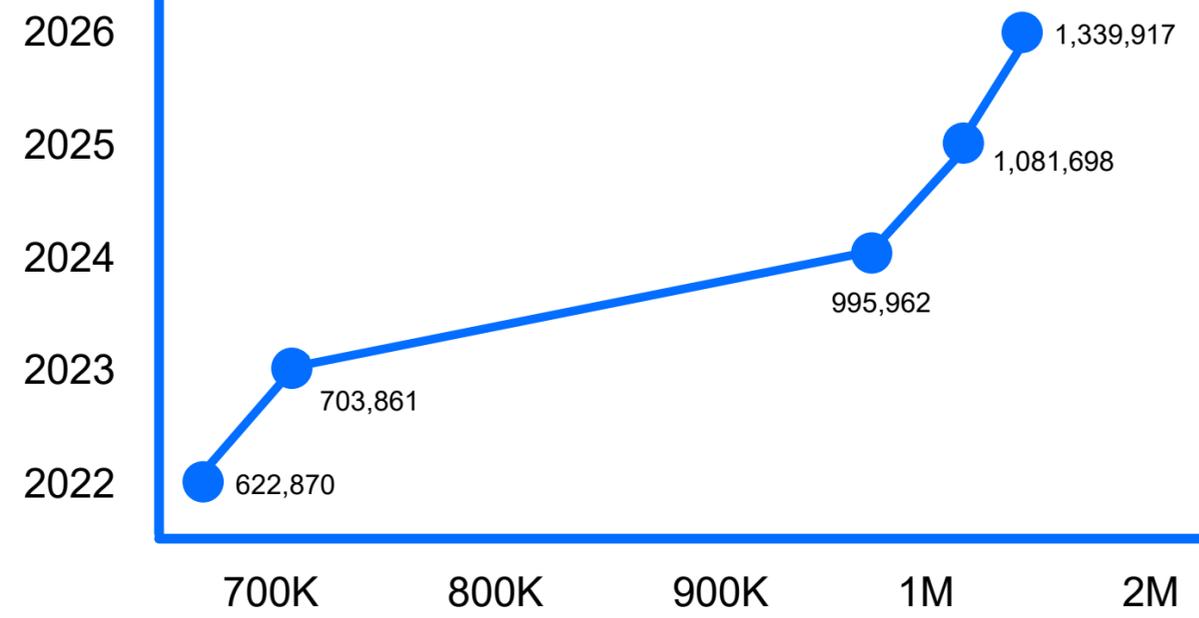


Luminare Health is the **best** and 3rd largest TPA in the industry

Number of Employees



Member Lives (Medical)



\$1 Billion Revenue

\$204M

2025

2035



Market Realities Influencing Our Customers



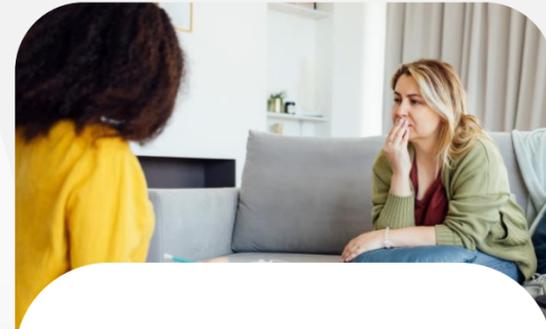
Inflation is hitting home



Healthcare costs keep climbing



TPAs are gaining traction



Mental health demand is surging



AI is changing the game





Our Role with Managed Care



Managed care is a health care delivery and financing model designed to control costs, improve quality, and coordinate patient care.



What is our role with Managed Care?



Define Strategy and Goals



Strategy

- Defines success or how we will win and why or our theory on the market
- 5 to 10-year time horizon
- Year-to-year performance: financial performance, execution success

Goals

- Outcomes we hope to achieve
- Goals are set to motivate teams, measure progress, and improve performance
- Goals should be SMART
 - **S**pecific
 - **M**easurable
 - **A**chievable
 - **R**elevant
 - **T**ime-Bound



Strategic Priorities

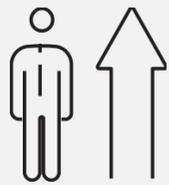
These priorities reinforce our mission to make the healthcare experience simpler, better, and more affordable for clients and their members.

- 1 Retain and grow our presence and profitability in select market segments
- 2 Diversify revenue through new products and solutions that leverage our capabilities and expertise and those of HCSC
- 3 Modernize and scale our operations and platforms to enable greater flexibility and cost-efficiency





2026 Goals



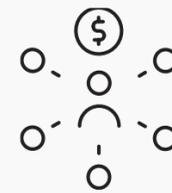
Growth

Drive sustainable expansion by increasing market share, diversifying offerings, and fostering innovation to meet evolving client needs.



Service Excellence

Consistently meet or exceed our customer's expectations across every aspect of our business.



Financial Stewardship

Optimize resources and control costs to ensure financial stability.



Develop our People

Cultivate talent and build a high-performing workforce through training, engagement, and leadership development, while guarding our brand and culture.



2026 Investments



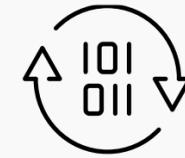
Modernize the portal and make it mobile responsive to improve client, member, and provider experiences.



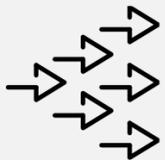
Security Enhancements – Upgrading identity and access management for stronger security and simpler user experience.



Invoice Automation Intake – Automating invoice processing in Workday.



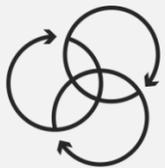
Claims Operations Inventory and Workforce Management – Optimizing resources to support growth without unnecessary expense.



Implement **Medecision** for greater integration, providing near real-time updates and robust reporting that enable differentiated healthcare management and program-level performance management.



Integrated Wellness Solutions – Give small employers easier access to wellness networks and self-funded product packages



Process documentation and training – consistent, repeatable workflows are captured and shared so teams can perform efficiently



Data Management and Governance – Improves client and business reporting and is foundational for AI



What the Council Does:

- Listens and Represents
- Drives Initiatives
- Promotes Collaboration
- Champions Culture



Why It Adds Value to Luminare Health:

- Improves Engagement
- Strengthens Communication
- Supports Innovation
- Builds Trust





 **Employee Experience Council**



Franklin Bush



Gabe Dale



Sam Watson-Eisberg



Justine Mazurek



Amanda Mitchell



Kylene Nordloh



Ronnie Peter



Nate Ryan



Frank Sanchez



Michelle Shewmake



Amber Singley



Stephanie Springfield



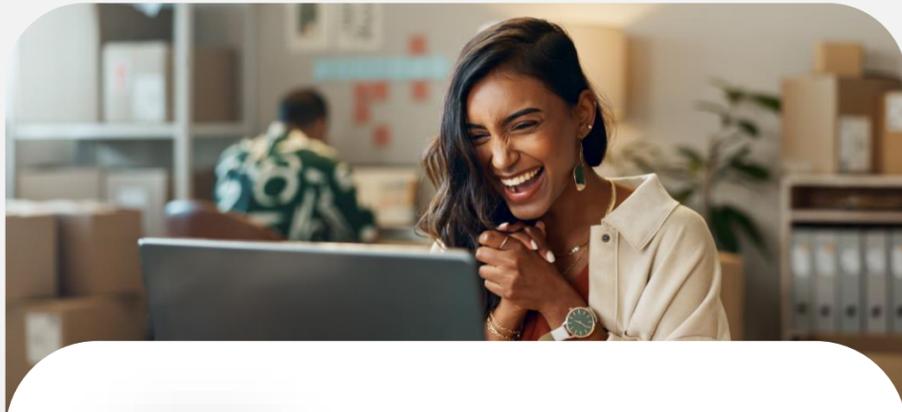
Janis Tillman



Leah Winston



Our Commitment to YOU and YOUR Teams in 2026



Expanded Career Paths

Clearer opportunities
for advancement and
skill development



More Face-to-Face Engagement

Meaningful conversations
and connections across
all levels.



Enhanced Training

Practical, hands-on
learning to strengthen
everyday processes.

These efforts build skills that not only empower individuals but also make us stronger as a “team of teams.”



01

**Sales Strategy Panel
Discussion Mock**



02

**Product Strategy
and Roadmap**



03

**Welcome Reception
and Dinner**

Looking ahead – Leadership Summit





01

Fireside Chat
Mike Frank,
COO HCSC



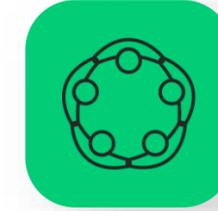
02

Keynote
Lisa Walden:
Creating
Engaging,
People-First
Workplaces



03

Delegated
Ops 101



04

EEC Updates

Looking ahead – Leadership Summit





01

**Community
Event**



02

Leading with AI:
Productivity,
Responsibility,
and Real-World
Use of M365
Copilot



03

**Critical
Thinking**



04

**Continuous
Improvement**

Looking ahead – Leadership Summit



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| Looking ahead – Day / Evening





Service Excellence in Everything We Do

luminare health



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Thank You.