



Service Excellence in Everything We Do

**luminare health**



# TEAM 5 TEAMS

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

## PRODUCT



# Product Strategy and Roadmap

Luminare Health's product strategy is evolving to align closely with our corporate vision. Our purpose-built team will focus on network partnerships, product design, and performance. In 2026, we will emphasize operational fluency, strong business acumen, and a bias for comprehensive execution to drive meaningful impact.



06

## New Products

Navigation, Learn 2 Live, Access Hope, Headway, Hinge, Ovia



03

## New Networks

Blue Cross of CA  
Centrus Health Direct  
Fair Cost OON



04

## Pharmacy

Medical Rebates, Price improvements with CVS Caremark, Liviniti, Carelon

# | 2025 Accomplishments





# 2026 Roadmap

## Plan and Drive

In 2026, we will introduce innovative solutions and networks to reduce the cost of care while strengthening our ability to analyze performance and direct improvements with precision



# Network Solution Updates



Implement a new organizational design with defined scope, dedicated expertise, documented metrics, and clear roles for Network Partners, Special Projects, and Network Insights, shifting focus to strategic partnerships and analytics.



**Set clear expectations  
and introduce new  
networks**

# Network Solutions – Team of Teams



## Network Partners

**Focus:** Relationship Management, Network Performance, compliance to contract terms, and seamless client delivery.

- Relationship Management
- Contract Adherence
- Client & Operational Delivery
- Communication & Market Enablement



## Compliance & Special Projects

**Focus:** Ensuring regulatory integrity, corporate contractual compliance, and risk-controlled expansion.

- Regulatory & Contractual Compliance
- Support Corporate Compliance Program (TIC/NSA)
- New Network Initiatives



## Network Insights

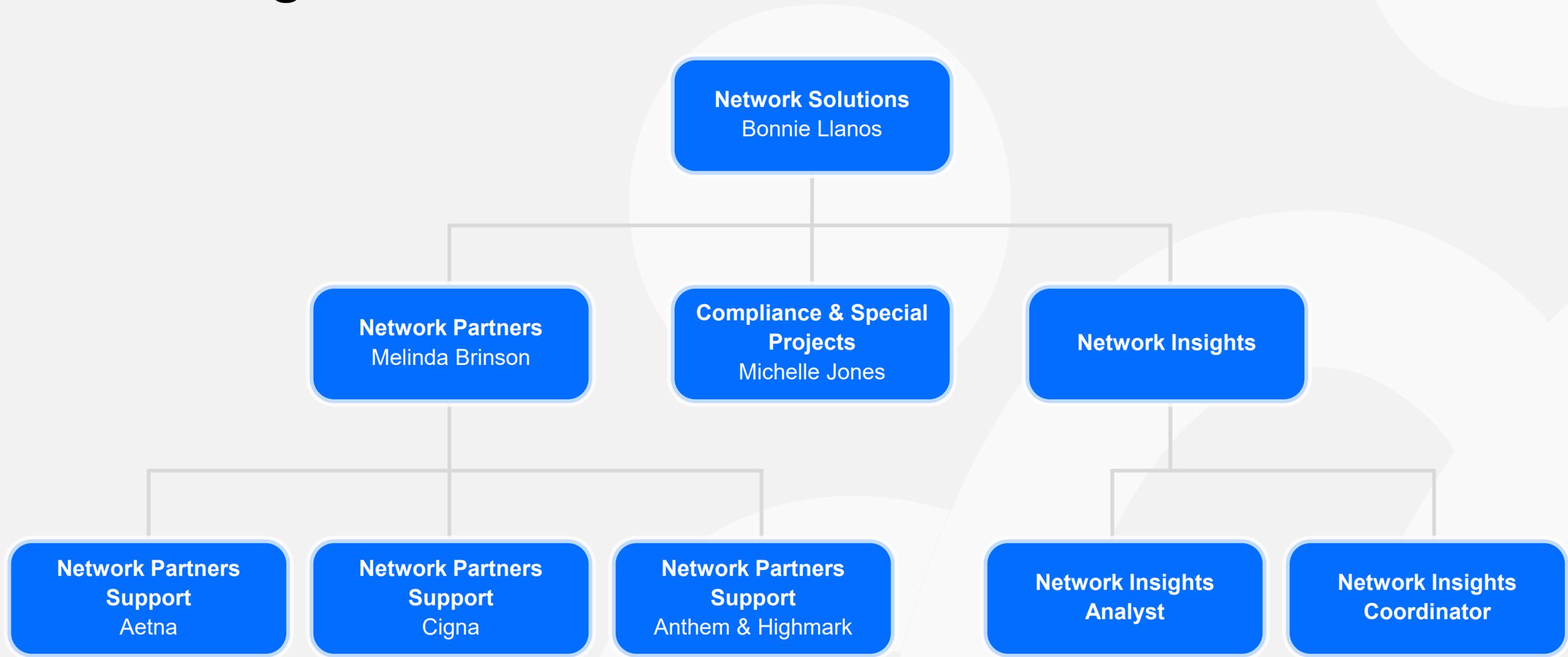
**Focus:** Data-driven insights, tool reliability, and strategic analytics to support growth.

- Market & Data Intelligence
- Client & Sales Analytic Support



# Network Solutions

## Re-Organization - Q2



# Our Current Pharmacy Strategy



## Access To Four PBMs

- Carelon
- CVS Caremark
- Liviniti
- Prime Therapeutics



## Integrations with over 40 other PBMs



## Multiple Pricing Options

- Traditional
- Transparent



## Optional Utilization Management Programs



Luminare Health PBM Contract

Claims Processed

Per Script Commission Received





# Rx Strategy Enhancements

Offer a pharmacy solution without a PBM Partner with third-party vendors that deliver pharmacy savings

Aligned to three pillars: cost control, clinical quality, and member satisfaction/operational efficiency, available as bundled packages or à la carte.



**Non-PBM sponsored pharmacy benefit**



# Three Pillars of Focus



01

## Cost Control

- GLP1 Management
- Copay Assistance (Rx & Medical)
- Discounted Drug Subscriptions



02

## Clinical Quality

- Infusion Services



03

## Operational Efficiency

- Rx Cost Auditing
- PBM Quote Compare

**Shared Savings | Agnostic of any PBM | Transparency to client | Option to Build or Borrow**





# Enhancing Product Development & Management



# Solera



## Curated Digital Delivery Network

- 9+ Condition Networks, 30+ PSV partners with meaningful engagement milestones
- Pay-for-performance billing model, able to bill on benefit
- Up to 3.1% medical spend reduction compared to brick in mortar



# Enhancing our delivery experience



## The Right Member

- Pairing individuals with the right PSV
- Solera algorithms guide member based on acuity, preference, engagement patterns
- Reduces wasteful spending, increasing engagement and adherence at the proper intensity level



## Halo Platform

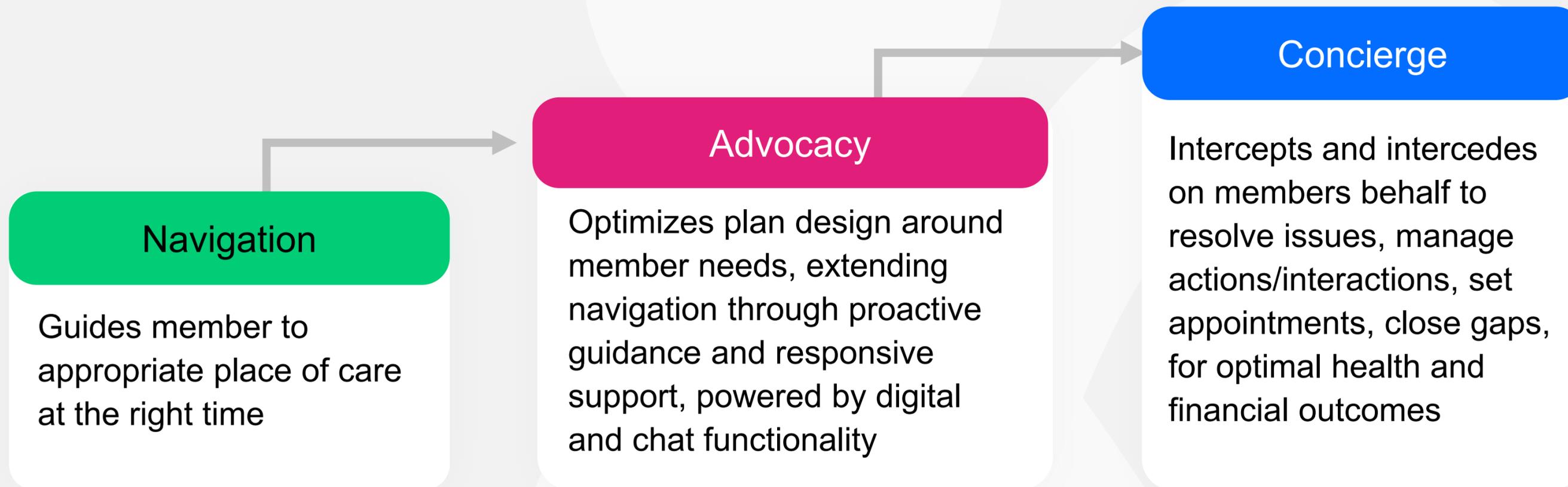
- Infrastructure Technology
  - Administrative Tool
  - PSV Network Management
  - Simplified integration
- Hybrid Halo network configurations for LH relationships or lines of business
  - Health Assessment Customization
  - Self-service management of condition networks and acuity levels



# Navigation, Advocacy, and Concierge



Product Suite organized into three-tiered packages, each offering distinct service levels and value



# Solution Roadmap



**2025**

## Navigation

- Market- – ER TPA, DTE and Out of Market
- Capabilities include
  - Connect + Healthcare Management
  - Network Redirection
  - Point Solutions
  - Performance guarantees

**2026**

## Navigation

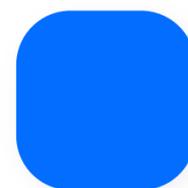
- Revised Value Proposition
- Refresher Sales and Client Management Training
- Target Market - In-Market Launch proposed effective 1/1/27

## Advocacy

- Oncology precision support through Access Hope
- Cardio-metabolic health solutions via Teladoc
- New performance guarantees
- Live chat redirection



# Product Performance



## Understanding how we perform and why

- Maintain and evolve knowledge assets
- Enable data driven decisions
- Optimize lifecycle processes



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TEAMS**

# Thank You.