



Service Excellence in Everything We Do



Welcome to



# TEAM of TEAMS

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

## Sales Strategy

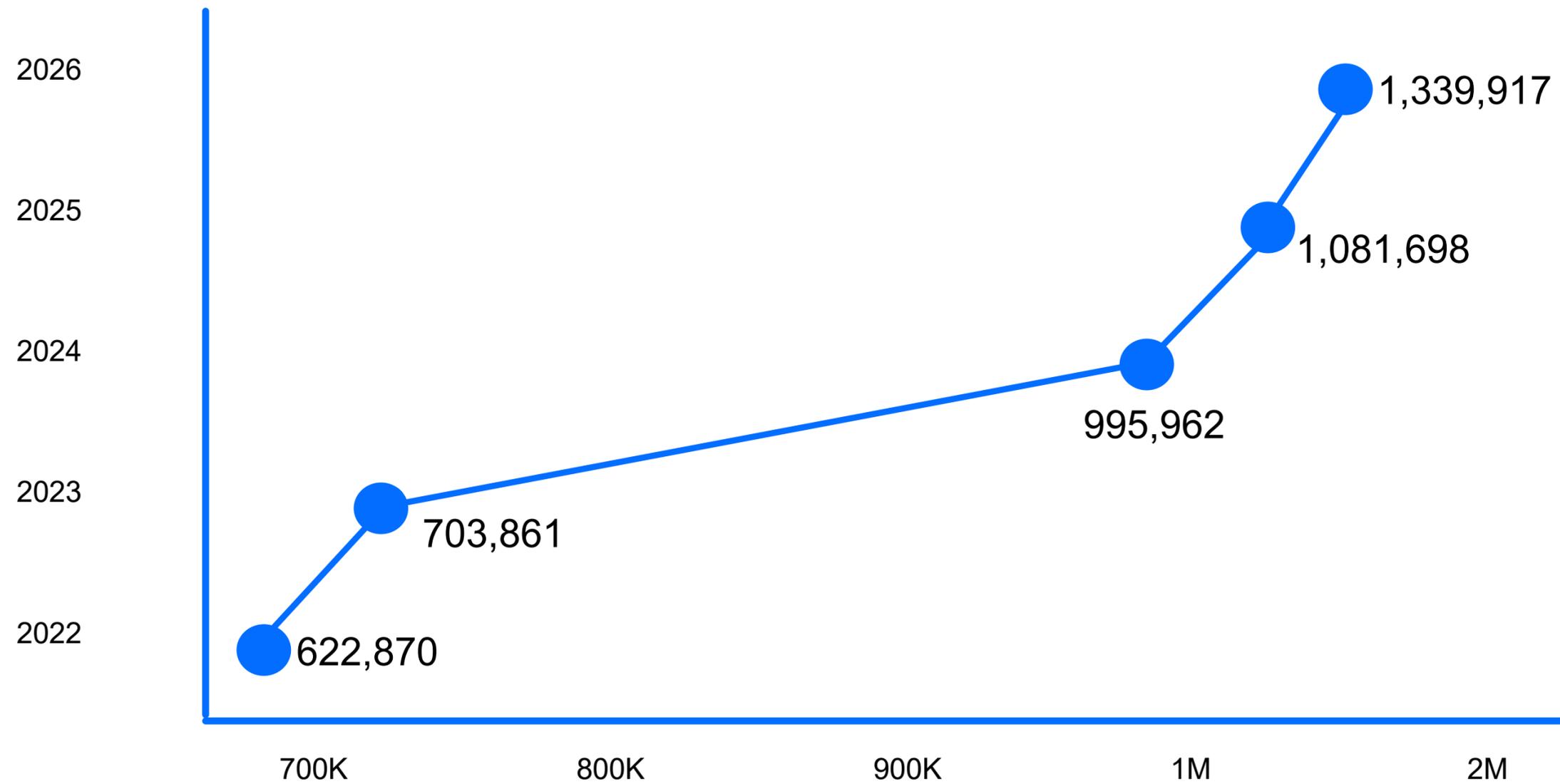


# Overview

- 1 Broker Relationships
- 2 Sales Process
- 3 Competitors
- 4 Why We Win



## Member Lives (Medical)





# | Broker Relationships

Bill Sawin



# Current State of Luminare Health

**600+**

Groups

**260**

Brokers

**2.3**

Cases p/broker





**Increase Broker Relationships**



**Increases RFP Activity**



**Increase Sales Membership and Revenue**



**Increase Brand Awareness and Credibility**

# Goals





# National Broker Firms: Luminare Health Preferred TPA





# | How Do We Get There

01

## Effort

Relationships require focused effort to find the angles and resources to develop a relationship

02

## Tools

SalesForce, LinkedIn, Benefitflow, Current book of business

03

## Social Intangibles

Character, attitude, confidence, creativity, resilience

04

## Tracking information

Whether phone call, video or meeting TAKE NOTES. Where they reside, what college did they attend, did they mention a family, a team they like, what they enjoy doing whether exercise, hobby, travel



# | Results...so far



01

**Sales and ELT  
commitment to  
growth**



02

**Preferred TPA –  
Luminare Health**  
8 of the 14 largest  
brokers



03

**Potential is HUGE**  
Commitment to  
increasing our broker  
channel is primary  
goal of sales and  
client management



04

**Repeat Business  
and Vertical focus**  
Brokers are sending  
other cases to us after  
selling their 1st one.



# Comprehensive Sales Process from RFP to Implementation

Ashley Pond



# End-to-End Sales Process and Timeline

## RFP Initiation and Internal Review

The sales process starts with receiving an RFP, followed by multi-departmental review to ensure compliance and accuracy.

01

## Consultant Review and Q&A

Consultants evaluate proposals and conduct Q&A sessions to clarify details and advance qualified vendors.

02

## Finalist Meetings and Presentations

Finalist vendors prepare and present tailored solutions demonstrating value propositions to stakeholders.

03

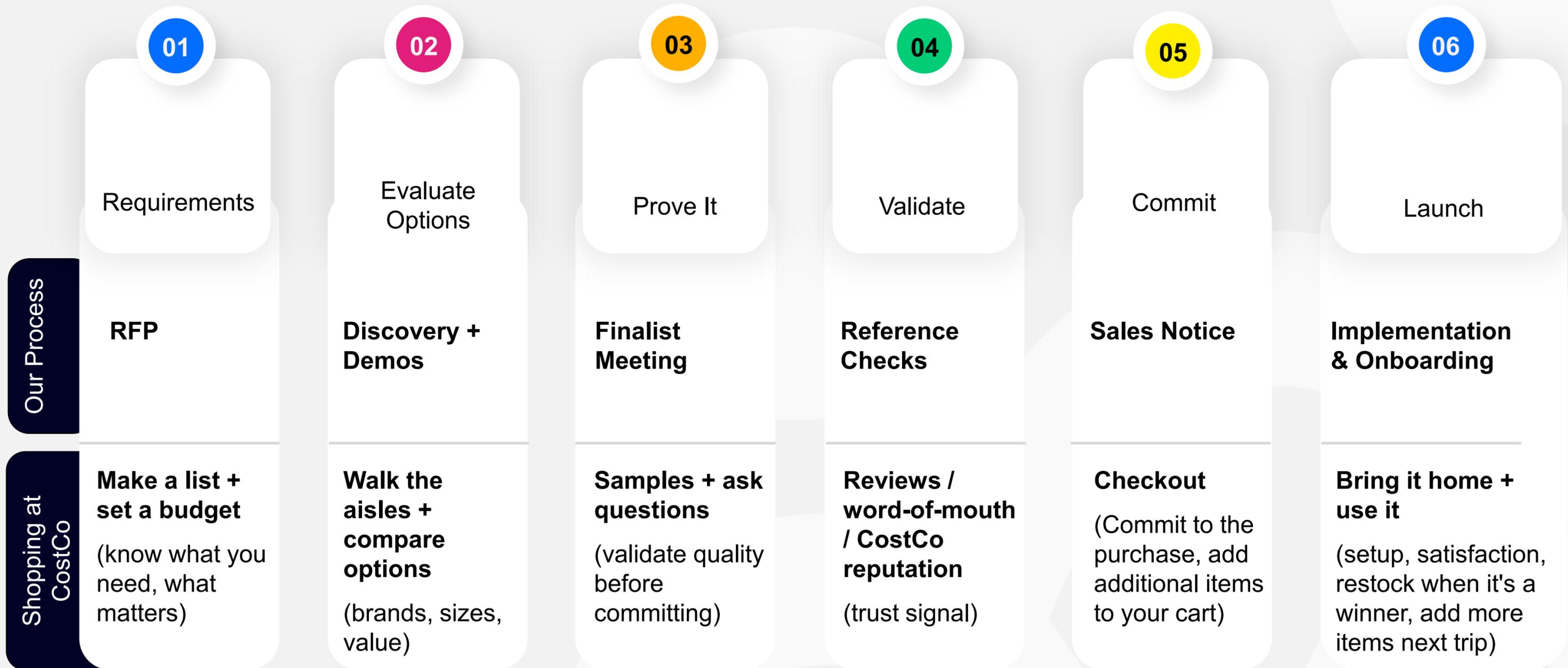
## Decision and Implementation Planning

After selection, the process moves to implementation planning and onboarding to align solutions with client needs.

04



# Our Sales Process vs. Shopping at CostCo





**Competitors: TPA & Carriers**

Tom Mafale



**10%**  
Closing ratio  
against TPA's

**<5%**  
Against BUCA's

# Competitor Evaluation

TPA's don't win business based on brochures or finalist presentations, we win on positioning, timing and credibility. Knowing the opposition and reducing surprises is the key.





01

## Control the Narrative

- Preempt objections
- Shape the comparison
- Frame differences as intentional



02

## Broker Confidence

- We can help navigate tradeoffs
- Move from vendor to Trusted Advisor



03

## Improve our Product and Ops Strategy

- Know what buyers respond to
- Where do operational promises create concerns

We don't study competitors to copy them, we study them to sharpen our positioning, avoid misaligned opportunities, and help brokers and employers make informed decisions.



## Allied

- Independent
- Quasi RBP- Allied Advocate
- Poor - Reporting/portal communication
- Strong - Allied Digital Care Navigation, portal, compliance
- CVS PBM
- Anthem/Aetna/Cigna



## Personify (Virgin Pulse/HealthComp)

- Seamless integration/Largest Independent/60+ years
- Strong-Digital front door Wellbeing/Member Navigation
- 7500 companies/20m lives/800 predictive models for personalization
- DM in house/ Quantum
- Private Equity/Several claim systems
- Strong Marketing/branding



## UMR (UHC)

- Largest TPA position
- Aligned to UHC ecosystem products
- Standardized packages
- Single network
- TPA fee offset via guaranteed Optum Rx rebates
- Enterprise scale implementations
- 3 -year credits of \$100k





## Organizational Discipline

When our team knows:

- Who they are up against
- Where they win
- Where we can't compete

**Sales, Ops, leadership focus!**

**Knowing your competitors makes you prepared and prepared TPA's win!**





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**luminare health**



# Why We Win

Mary Ellen

# 5 Reasons Why we Win



**Exceed Customer  
Expectations**



**Deliver Superior  
Member Experience**



**Proven Superior  
Overall Value**



**Demonstrated Service  
Excellence**



**Connection with a  
Team they Trust.**



# What Our Clients Are Saying

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

Luminare Health helps us continue our family-oriented relationship with our employees.

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

Luminare Health is 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.

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.

You all have a heart to serve, and I am truly grateful!!! The passion in which you work is not just words, it is put into action – full display!!!





# Why we **Win**



**Because of YOU!**





Questions?



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TEAMS**

# Thank You.