

IT'S NOT MAGIC, IT'S MATH

DIVIDEND HEALTH PLANS ARE NOW IN NC!



WARNING: Your Carrier and Broker do not want you to know this information. They have a million reasons to keep you stuck inside your status quo PPO and unaware of your options. However, if you have P&L responsibility for your company, we would like to ask a few important questions:

1. Do you truly have control of your Healthcare Supply Chain?

In other words, do you know where your dollars go? Are you fully informed about your 5 year trend? Do you receive transparent, real-time data? Does your broker implement proactive programs that attack costs? If Health Insurance is in your top 5 expenses, you should have total control of the Plan.



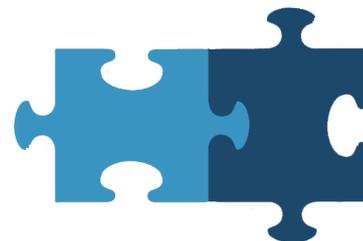
2. Does your Broker really work for you? We all work for the people that pay us, right? You don't pay your Broker - the Carriers that overcharge you compensate them extremely well. Lumina is different. We refuse to accept any money from Carriers. We will only work for you.

3. Does your Plan offer \$0 Out of Pocket Plans? Would this help retain and attract great employees? Lumina's does. We incentivize employees with \$0 Plans that also save the company money. Our \$0 Plans increase productivity while improving your retention, recruiting and reputation.

4. Does your Plan issue annual dividends? Lumina's does. Our Members have not only enjoyed better care and more control, but also far lower costs. Here are some of the results:

Dividend Performance

	2015	2016	2017	2018
Dividend	24%	12%	26%	42%



This Program has outperformed every fully insured, level funded or partially self-insured ASO plan in the country for several years. How? By aggressively attacking costs at their core. The results? Not only have Members spent less each the year, they have also enjoyed significant annual dividend payments. Let's talk about how we can reduce your costs, increase EBITDA and improve the care for your employees!

WANT TO LEARN MORE? Please visit LuminaBenefits.com