

Spending Too Much on Healthcare Insurance?

Overpaying is just part of your problem...

Every year, your Company makes critical renewal decisions without adequate information from your Carrier. Overpaying for insurance is bad enough, but not improving benefits weakens morale, productivity, retention, and company culture.

There may be a better way: **EmCap Group Captive.**

Our Members **reduce** spending, **improve** employee health, and **strengthen** culture & retention. We can help you, too. But first, let's learn about your program.

Does Your Current Plan:

- » Offer \$0 Out of Pocket for surgeries?
- » Offer \$0 Out of Pocket for branded drugs?
- » Strengthen retention and attraction of new talent?
- » Help you reduce annual costs by 20% or more?

EmCap Group Captive Provides:

- » Significant Savings and Cost Controls
- » Top Tier Providers: Locally and Nationally
- » Transparent Data in real time for HR and CFO
- » Best Practices from smart Mid Market companies

Who Qualifies for EmCap?

- » 50+ Employees on your Plan
- » Desire to improve Employee Health
- » Desire to increase Owner's Profits
- » Well Managed and Proactive Firm



What are Group Captives?

Group Captives are formed by well-managed businesses that share some of their Risk and many of their best practices. Large companies have used Captives for hundreds of years. Over 90% of the Fortune 1000 utilize Captives. Today, many Middle Market firms are exploring this option to reduce cost and gain control over their insurance program.

Captive Members keep the profits that their Carrier currently takes. They also receive data on the health of their Employees, and proven programs to reduce spending and improve their health.

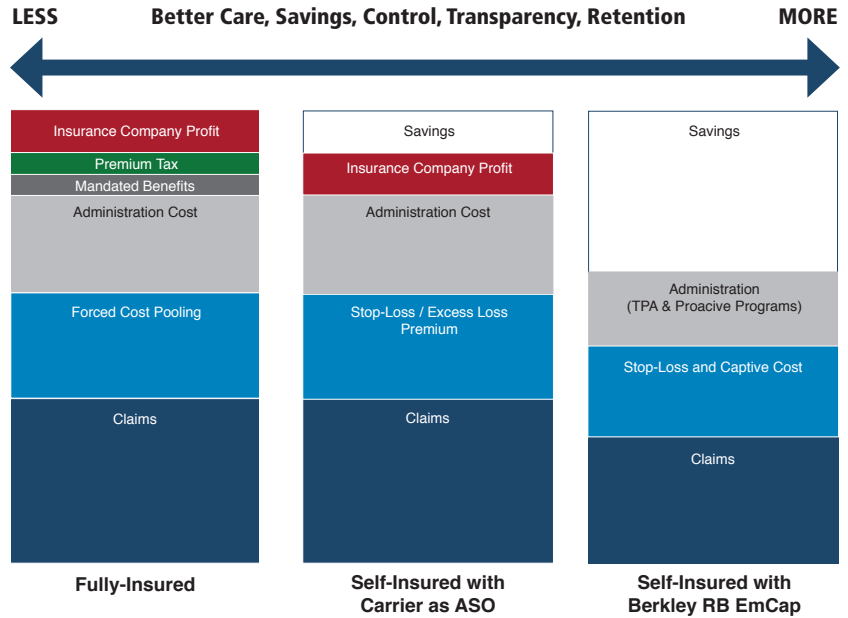
Our Group Captive, EmCap, has nearly 10 years of excellent results for over 45 Members. We are underwritten by WR Berkley, a Fortune 500 firm. With EmCap, you keep your Plan and your Profits.

WANT TO LEARN MORE? Please visit LuminaBenefits.com

Learn Your Options

Your PPO is a costly problem. However, changing to self-insured with Blue Cross, United, Cigna or Aetna as your ASO is not the solution. If you really want more CONTROL of your Plan, better CARE for your Employees, and lower COSTS- you must learn if you qualify for true self-insurance with WR Berkley.

When you are ready to learn more, call Lumina. We look forward to meeting you!



Reduce Your Costs

There are 5 primary drivers behind the high cost of healthcare. Lumina replaces your carrier's passive plan with an aggressive approach. We attack costs at their core. Here's how:

- | | Savings |
|---------------------------------------|---------|
| 1. Introduce Primary Care Solutions | \$\$\$ |
| 2. Reimburse Hospitals at Cost Plus | \$\$\$ |
| 3. Incentivize Import Drugs at \$0 | \$\$ |
| 4. Incentivize Surgery Centers at \$0 | \$\$ |
| 5. Audit Every Medical Bill - twice! | \$ |

Members spend an average of 20% to 40% less than you by combining these programs to fit their company.

