



Q: Can we keep our Plan?

A: Yes! Although you may want to improve it with better Benefits.

Q: Can we really offer \$0 Out of Pocket to Employees?

A: Yes! Your PPO is so bloated with waste and carrier profits, we enable you to offer better benefits.

Q: What is the average savings?

A: Members average 20% to 40% savings.

Q: How do you lower our spending so much?

A: By aggressively addressing the reasons for your high costs: over utilization, branded drugs and billing mistakes.

Q: What is the Captive?

A: It is a group of forward-thinking firms that have joined together to leverage group buying power, share best practices, improve benefits for Employees and reduce spending for Owners.

Q: Who is the underwriter?

A: Berkley Insurance, a Fortune 500 with over 50 years of focus on the Middle Market.

Q: Where is the Captive?

A: It is based in North Carolina and regulated by the Department of Insurance.

Q: How old is the Captive and how many companies have joined?

A: The Captive is 5 years old and has over 40 companies as of Spring 2019.

Q: We like the idea of a dividend. How much has your Captive given back to Members?

A: Members received dividends ranging from 12% to 42% each year.

Q: How is Lumina different from our broker?

A: First and foremost, we refuse to be paid by Carriers. Your broker works for them. We only work for you. Secondly, Lumina puts together the best solutions for each client. We will not sell commodities like Blue Cross, United, Cigna and Aetna.

Q: How can we learn more?

A: Lumina would like to meet you- over the phone or over lunch. Just email or call us!