

luminare health™



Client Success Story

Education Retirees Group

“We recognize the dedication and tireless efforts of Luminare Health, who provides a superior level of service to our members and continuously looks to identify ways to improve the health plan and provide high quality benefits and services to achieve a high level of member satisfaction.”

-Client Executive Leader

Meet Our Client

- Client since 1996
- Current membership of over 100,000 lives
- Members include retired educators and their families



Having an extensive and ever-growing suite of solutions allows us to bring real cost-saving results to our clients. Compared to an industry benchmark trend of 6.1%, **Luminare Health's 4-year average trend of 3.1% means almost \$1.6M in savings for our clients.*** But we also know that our medical trend doesn't tell our full story.

To understand how we measure our success, just look at how we support one of our largest and oldest clients and read what their members have to say about their dedicated Luminare Health team.

Service Area	Client Challenge
Member Advocacy and Support	<ul style="list-style-type: none">• Provide premium assistance enrollment and eligibility services• Early identification of members at high risk of benefit exhaustion• Provide customer service to annuitants• Access to social and human services advocates for eldercare participants• Wellness and fitness consulting
Administration and Integration	<ul style="list-style-type: none">• Adjudicate claims for the high and standard options of the traditional program and 65 Special program, including provision of Medicare crossover services• Administer Medicare Part D• Created Early Retirement Reinsurance Program (ERRP)• Manage their major medical wrap program• Administer Health Options Program (HOP) enrollment and eligibility services
Digital Tools and Member Messaging	<ul style="list-style-type: none">• Manage member welcome calls, expanded service hours, and online customer service via secure portal• Provide access to online healthcare management CareKits available via our portal and mobile app

Service Excellence: Hear from Members

My Luminare Health representative] spent 90 minutes managing my needs... she was so helpful and professional!

I want to give [my Luminare Health representative] a big hug for the wonderful help she gave me. A huge thanks for being so patient and helpful!

[My Luminare Health representative] was very kind, professional, warm, very thorough, just priceless, she should have a party, crown, cookie, and a raise. A+ from the teacher that taught for 50 years.

[My Luminare Health representative] and I had long conversation. She was very patient, helpful, and informative. I have worked in customer service so when I get great service, I like to acknowledge the person. She was an amazing person to deal with.

[My Luminare Health representative] was so helpful and kind. I give her a thumbs up 10 out of 10.



[My Luminare Health representative] was outstanding, immensely helpful, very polite, and very informative and courteous. He is an asset to this company.

[My Luminare Health representative] provided solutions, and I was incredibly happy when the conversation was over, and everything was taken care of without another call.

*Our Medical Trend is based on PEPY covered allowed medical claims for standard TPA business, excludes Rx claims, fees, and other costs. Benchmarks and Our Medical Trend are not calculated on the same basis. PWC 4-year average from the "Medical Cost Trend: Behind the Numbers 2024" publication. Benchmarks and Our Medical Trend are not calculated on the same basis.

How can Luminare Health serve you? Contact your sales executive to learn more.