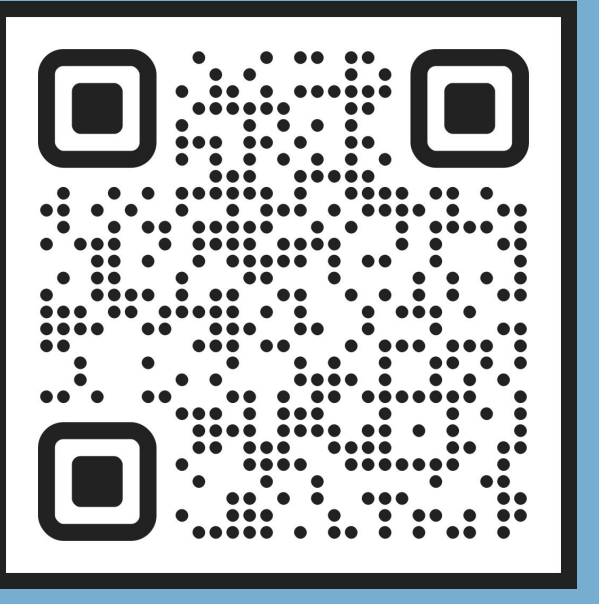


Lumaria's Leap: Revolutionizing Health Incentives for Lifespan Extension



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BACKGROUND

- We developed several health incentive programs aimed at the objective of enhancing policyholder life expectancy for the fictitious Lumarian population.
- Our exploratory data analysis (EDA) revealed a significant association between smoking habits and increased mortality due to circulatory diseases.
- Our second finding was high rates of coronary events; encouraging healthier lifestyles can contribute to a decrease in health-related risks and improve overall life expectancy.
- Finally, our research extended to examining the high mortality rates attributed to neoplasms, specifically related to the exploration of preventative measures.

RESULTS

- The average price of a sunscreen dispenser is \$148.55 per dispenser and we plan to install 1000 sunscreen dispensers in the most populated farms, construction sites, and cities. On Super Luminova, we would make sure to have at least 100 additional sunscreen dispensers.
- We will also offer a 15 percent discount on screenings. Additionally, the average cost of a free genetic counseling session is about \$348.60 per session. However, when considering this cost, it is still less than the benefit that Superlife will receive if people are aware and take preventative measures.
- \$600 million is the predicted maximum cost of an app over 10 years, which includes design, development, and monetary rewards for completion of daily goals
- This amount would still be miniscule in comparison to the modeled and predicted future claims

METHODS

- Lumaria has an employment distribution consisting of 12 percent of the employed population working in agriculture and 15 percent in construction, two groups that face increased risks of skin cancer from exposure to solar ultraviolet radiation. As an incentive to apply sunscreen more frequently, we wanted to provide free sunscreen dispensers to employees of the agriculture and construction sectors that spend more time outside and to the general public on Super Luminova, a festival celebrated on the summer solstice with many outdoor activities.
- Due to the correlation between increased screenings and decreased mortality rates, we wanted to incentivize people to get screenings by offering them at a discounted price. Additionally, we plan to implement a discount on genetic testing so people are aware if they have a gene that increases their risk of many cancers. If anything concerning is found while testing, a free genetic counseling session with a preliminary analysis is offered.
- In an era where digital engagement is at its peak, the intersection of technology and health promotion presents unprecedented opportunities for fostering healthier lifestyles. Among the many digital innovations, gamification has emerged as a huge mechanism for encouraging active behaviors, leveraging the intrinsic human affinity for play and competition.
- The adverse health implications of physical inactivity are well-documented, ranging from increased risks of obesity and type 2 diabetes to heart disease and various forms of cancer

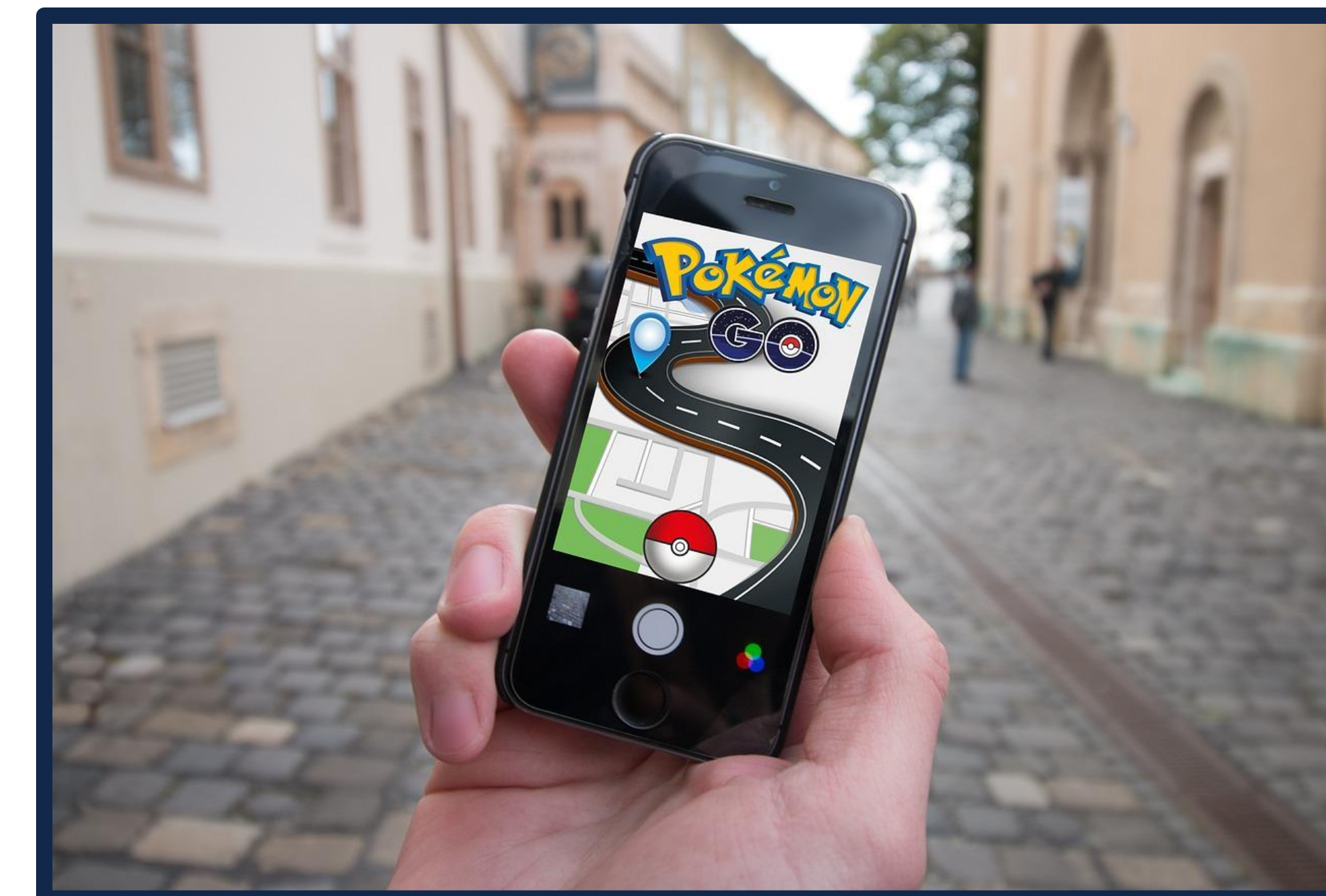


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CONCLUSIONS

Our investigations have laid bare the stark realities confronting Lumaria—high mortality rates stemming predominantly from smoking, neoplasms, and sedentary lifestyles. In response, our multifaceted strategy encompasses smoking cessation programs, cancer prevention efforts, the gamification of health-promoting activities, and leveraging celebrity endorsements to foster a culture of health consciousness.

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