

WHAT'S THE DIFFERENCE?

Self-Funding in a Captive

VS

Traditional Health Insurance



STABLE PRICING

Healthcare costs are managed with cost savings strategies that prioritize employer and employee interests.



AFFORDABILITY

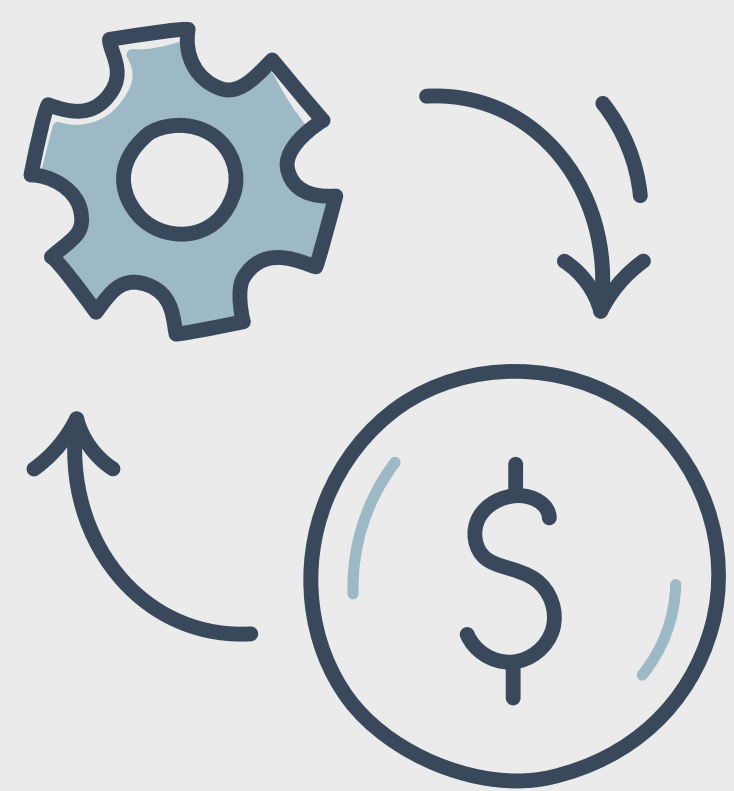


Pay only for the healthcare used.



SOARING PREMIUMS

Healthcare costs have increased 152% in the last decade and are projected to DOUBLE over the next 4 years.

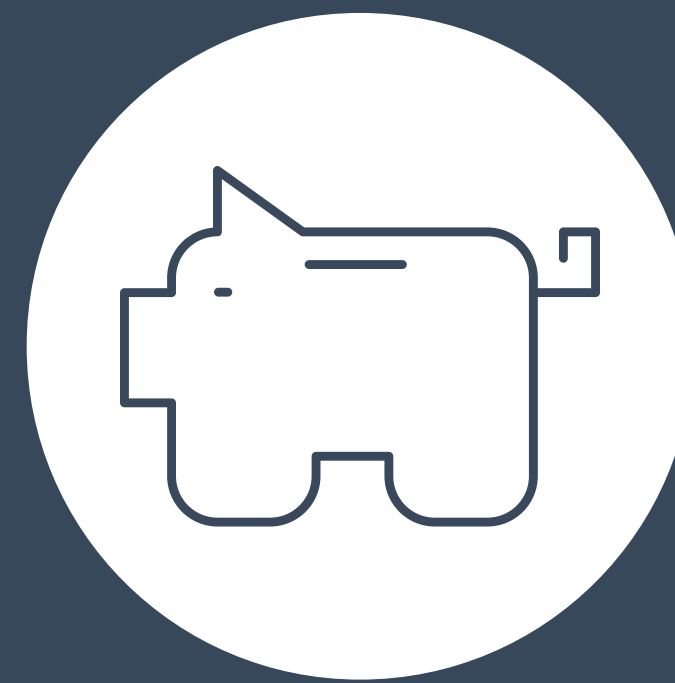


SAVINGS RETURN

Your unspent healthcare dollars are returned back to you.



COST-SAVINGS

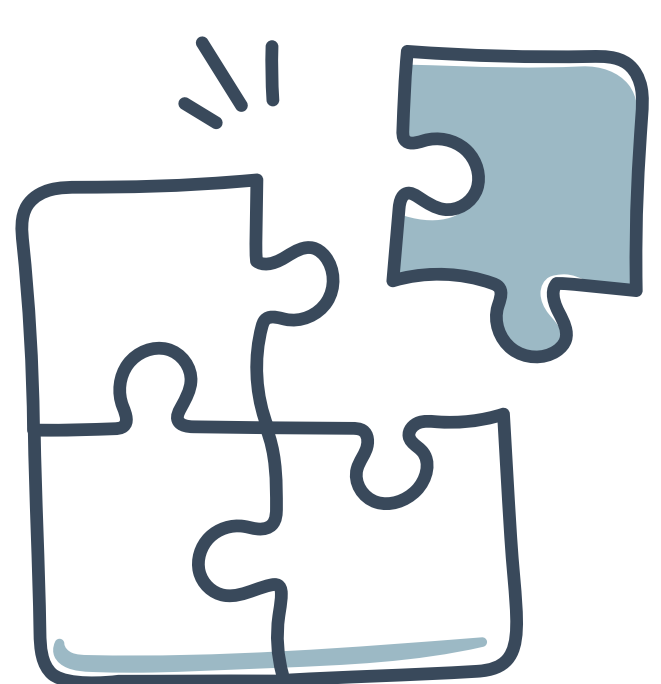


Keep what you do not spend.



NO SAVINGS RETURN

Your unspent healthcare dollars are pocketed by the insurance company.



CUSTOM DESIGN

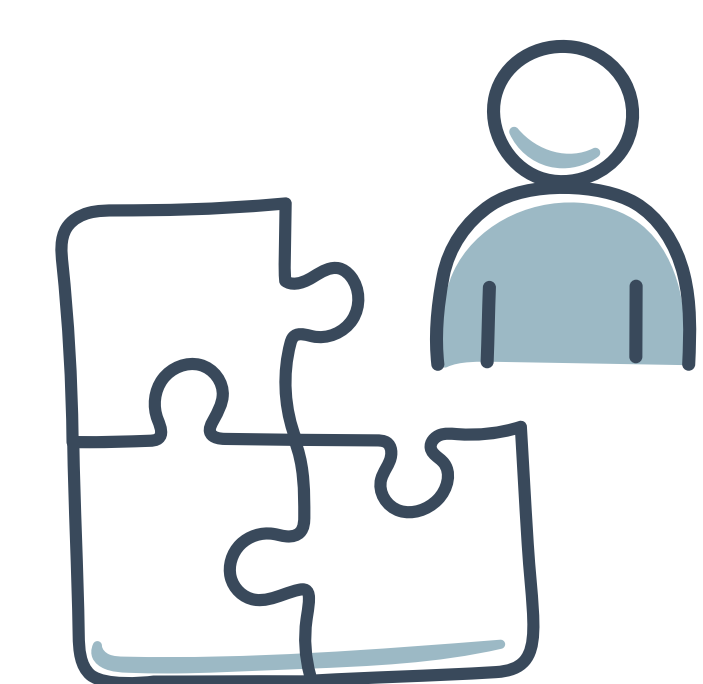
Design your plan to meet the unique needs of your employees with the ability to adjust the plan at anytime.



PLAN DESIGN



Enjoy flexibility and control.



NO CUSTOM DESIGN

A one-size-fits-all plan with little to no options for customization that remains fixed throughout the policy term.



TOTAL ACCESS TO DATA

Complete access to your claims data, enabling you to understand cost drivers and apply data-informed strategies.



ACCESS TO DATA



Full transparency from dollar one.



NO ACCESS TO DATA

Without insight into rate spikes, you are forced to accept higher premiums or seek other healthcare options.