



Medical Captives

A BETTER ALTERNATIVE

I am...

- (1)** An employer with 20-1,000 employee lives eligible for health benefits.
- (2)** Ready to understand what drives my company's health insurance premiums.
- (3)** Ready to take control of my health care program and my benefits spend.
- (4)** Ready to make a change that can positively impact my bottom line.

How does it work?

- (1)** Roundstone sets up insurance companies called **stop loss group captives**. These companies allow mid-size employers to unlock the benefits of self-funding, traditionally only available to large companies.
- (2)** Employers' premiums are shared within these captives, thus minimizing the risk of self-funding with many other mid-market employers.
- (3)** Employers collectively participate in the stop loss group captive and unused premium is returned to the employer at the end of the year.

What do you gain?



Transparency

Detailed reporting of claims data, fixed and variable cost information.



Cost Savings

Benefit from controlling costs through a variable cost funding strategy.



Control

With choice of network, claim service, plan language and cost containment solutions.



Turnkey

A complete benefit solution available with all necessary detail included in one proposal.