



THE ROUNDSTONE DIFFERENCE

NOT YOUR TRADITIONAL INSURANCE COMPANY

Roundstone provides a better alternative for businesses that feel trapped by the rising cost of health insurance benefits. Through our group medical captive, we are transforming insurance from a cost center to a rewards program. Our unique self-funding solution mitigates risks, reduces claims volatility, and controls costs, and returns savings right back to the employers – a win-win.

Roundstone is not simply a distributor of products, but is the underwriter and captive manager in one. Our holistic approach includes personalized services for plan design, cost containment, data analytics and turnkey claim management. This end-to-end support provides the flexibility and information you need to make fact-based decisions for happier, healthier employees.

ROUNDSTONE GAME CHANGERS

- The **first Medical Captive manager** in the market.
- Cost Efficiency offering **80-85% variable spend**.
- **Best ROI Captive model** available.
- **Flexible** with your choice of TPAs, networks, PBMs, and plan designs.
- **Thorough, regular, and transparent** reporting results.
- Over **90% retention** of customers.

40
STATES

310
CITIES

500+ NUMBER OF
EMPLOYERS

100,000+
NUMBER OF LIVES COVERED

AVERAGE DISTRIBUTION
TO CAPTIVE PARTICIPANTS **10%**

ROUNDSTONE

MANAGES **PUBLIC** AND **PRIVATE** CAPTIVES,
HETEROGENEOUS AND **HOMOGENEOUS**,
SINGLE PARENT AND **GROUP**.

\$1,000,000,000+
TOTAL HEALTHCARE
SPEND COVERED

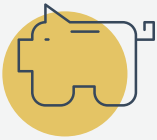
OUR SERVICES



**Captive
Facilities &
Management**



Claims



**Cost
Containment**



Loss Control



**Policy
Administration**



**Program
Development &
Management**



**Reinsurance
Management**



Underwriting

OUR GUARANTEE TO YOU

You will save money in the first five years or we'll make up the difference. That's our guarantee to you.

Two-thirds of our customers save enough in their first four years with us to pay the claims for their entire fifth year. And 100% save money, full stop.

OUR VISION

We believe in quality, affordable healthcare for all.

OUR MISSION

We help small and midsize companies deliver high-quality, affordable health benefits that attract and retain the best employees. We do this through our self-funded health insurance solution that leverages a group medical captive, the first of its kind. The captive bands together employers in a pool so they can have the same scale and resources of a large company.

OUR CORE VALUES

Live Well • Work Smarter • Own It
• Be Intellectually Curious