THE ROUNDSTONE DIFFERENCE

NOT YOUR TRADITIONAL
HEALTH INSURANCE COMPANY

Roundstone provides a better alternative for businesses that feel trapped by the rising cost of health insurance. We help small and midsize organizations (20-1,000 employees) offer competitive benefits at a lower cost by self-funding health insurance through our group medical captive. The Roundstone Captive enables companies to self-insure safely by pooling hundreds of employers together to share risk and save money. The Captive offers control, flexibility, transparency, and returns all unspent premium dollars back to employers where they belong — not in the pockets of the insurance company.

Unlike other captives on the market, Roundstone offers a turn-key and holistic approach that includes in-house underwriting, white-glove support, and educational resources to help employers create a long-term solution for sustainable healthcare costs and great benefits for happier, healthier employees.

ROUNDSTONE GAME-CHANGERS

- The **first Medical Captive** in the market.

- Cost efficiency with **80-85% variable spend**.

- **Highest ROI captive model** available.

- **Flexible** with TPAs, networks, PBMs, and plan designs.

- **Thorough, regular,** and **transparent** reporting.

- **Seamless** member experience.

- **Self-funding best practices** and **center of excellence**.

ACROSS ALL
50 STATES

1,000+ NUMBER OF **EMPLOYERS**

170,000+
NUMBER OF **LIVES COVERED**

AVERAGE DISTRIBUTION
TO CAPTIVE PARTICIPANTS **10.4%***

*Based on last 5 years

90% RETENTION RATE

$1,500,000,000
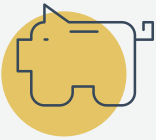TOTAL HEALTHCARE **SPEND COVERED**

OUR SERVICES

Captive Facilities & Management

Claims

Cost Containment

Loss Control

Policy Adminstration

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