



In It for the Long Haul

Planning a Long-term Strategy



**What Else In Life And Business
Do You Buy For 12 Months?**

Roundstone Medical Captive Program: 5 Year Proforma

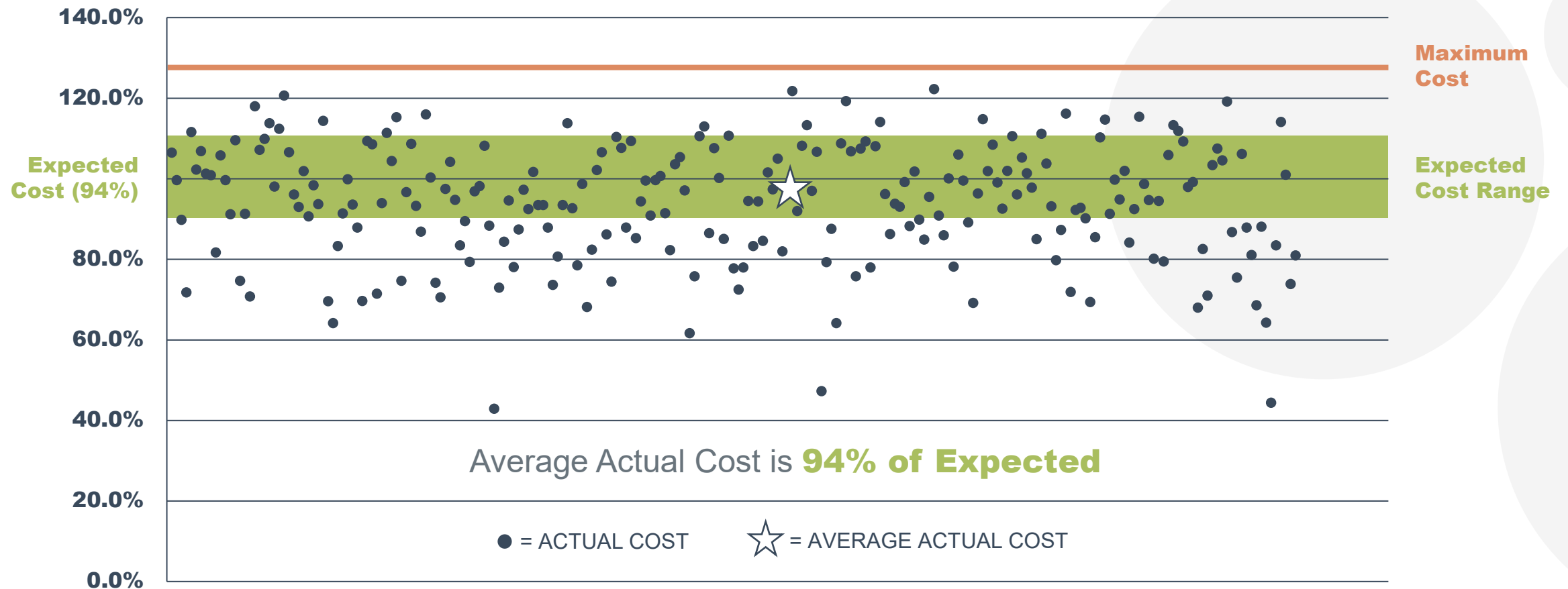
	Year 1	Year 2	Year 3	Year 4	Year 5
Captive Expected Results (30 EEs)	\$332,500	\$312,200	\$385,000	\$369,600	\$388,500
Fully Insured Cost (30 EEs)	\$451,150	\$495,950	\$545,650	\$572,950	\$630,350
Captive Solution Savings					
Annual Savings vs Fully Insured	\$156,100	\$171,500	\$282,450	\$235,550	\$287,350
Cumulative Savings vs Fully Insured	\$156,100	\$327,600	\$610,050	\$845,600	\$1,132,950

Roundstone Medical Captive Program: 5 Year Proforma

	Year 1	Year 2	Year 3	Year 4	Year 5
Captive Expected Results (30 EEs)	\$332,500	\$312,200	\$385,000	\$369,600	\$388,500
Captive Actual Results (30 EEs)	\$295,050	\$324,450	\$263,200	\$337,400	\$343,000
% of Expected Results	89%	104%	75%	91%	88%
Annual Surplus (deficit) vs Expected Cost	\$37,450	(\$12,250)	\$121,800	\$32,200	\$45,500
Cumulative Surplus (deficit) vs Expected Cost	\$37,450	\$25,200	\$147,000	\$179,200	\$224,700

Roundstone's 2020 Heterogeneous Pool Results

Average Employer **saved 20.5%** compared to their fully insured option.



Captive estimated cost increase of 4% **IS NOT** the same as a 4% fully insured increase.

Captive Solution

$$\begin{array}{r} \$1,800,000^* \\ \times 4\% \end{array}$$

\$72,000

**this number represents fixed costs*

Fully Insured

$$\begin{array}{r} \$1,800,000^* \\ \times 4\% \end{array}$$

\$204,000

**this number represents fixed costs*

Impact to Employees

Year	Lives	%Δ	Employee Cash/Claims Account	%Δ	Employee Cost/Pay	%Δ
2015	23		\$65,216		\$68.55	
2016	23	0%	\$97,205	49%	\$69.81	2%
2017	29	26%	\$138,585	43%	\$70.68	1%
2018	31	7%	\$197,322	42%	\$70.68	0%
2019	39	26%	\$251,504	27%	\$70.68	0%
2020	43	10%	\$303,834	21%	\$70.68	0%
2021	58	35%	\$343,580	13%	\$70.68	0%
2022	83	43%	\$394,062	15%	\$70.68	0%

High Performance Health Plan



5 Year Savings Guarantee | Group A

		Year 1	Year 2	Year 3	Year 4	Year 5
Captive Actual Results	Fixed Costs	\$180,692	\$214,626	\$250,790	\$339,109	\$389,425
	Claim Costs*	\$143,923	\$142,699	\$120,564	\$264,313	\$251,516
	Total	\$324,615	\$357,325	\$371,354	\$603,422	\$640,941
Fully Insured Costs		\$450,989	\$600,978	\$770,210	\$1,024,818	\$1,177,723
Captive Solution Savings						
Annual Savings (deficit) vs Fully Insured Program		\$126,374	\$243,653	\$398,856	\$421,396	\$536,782
Cumulative Savings (deficit) vs Fully Insured Program		\$126,374	\$370,027	\$768,883	\$1,190,279	\$1,727,061

*Claims costs are net of PBM rebates, subrogation recoveries & SL reimbursements

5 Year Savings Guarantee | Group B

		Year 1	Year 2	Year 3	Year 4	Year 5
Captive Actual Results	Fixed Costs	\$178,893	\$185,465	\$193,168	\$207,295	\$218,725
	Claim Costs*	\$221,946	\$275,336	\$290,079	\$580,105	\$374,275
	Total	\$400,839	\$460,801	\$483,247	\$787,400	\$593,000
Fully Insured Costs		\$451,150	\$495,950	\$545,650	\$572,950	\$630,350
Captive Solution Savings						
Annual Savings (deficit) vs Fully Insured Program		\$50,311	\$35,149	\$62,403	(\$214,450)	\$37,350
Cumulative Savings (deficit) vs Fully Insured Program		\$50,311	\$85,460	\$147,862	(\$66,588)	(\$29,238)
Roundstone Captive Solution Guarantee Payment to Group = \$29,239						



THE 20/20 REPORT

2021 Performance Review

When compared to fully insured,
realized:

**\$30,000
Saved**

UNDERWRITER
Calli Gasparro

SALES REP
Jack Schroeder

RELATIONSHIP MANAGER
Susan Beech

EFFECTIVE DATE
5/1/2021

Roundstone's 20/20 Report

The background is a solid dark blue color. It features several circular elements: a large solid blue circle on the left, a smaller solid blue circle in the top right, a medium solid blue circle in the bottom right, and two smaller circles with a fibrous, paper-like texture. One textured circle is in the bottom left, and the other is in the bottom right, partially overlapping the medium solid blue circle.

Thank you.



Contact us.

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