

EMPLOYERS ARE FACING A BRUTAL REALITY

**Healthcare costs are increasing  
at an unsustainable rate.**



**What If  
We Could  
Change That?**



# THE BRUTAL REALITY

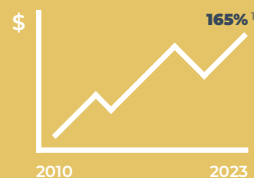
## Employers are facing unsustainable cost increases

Healthcare has become a top expense...

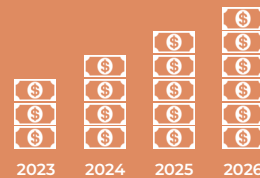
### TOP 3 BUSINESS EXPENSES

- 1) Payroll
- 2) Healthcare Benefits
- 3) Overhead and Operations

...has been steadily increasing...



...and is projected to DOUBLE in 4 years!<sup>2</sup>



What most employers get for paying more:

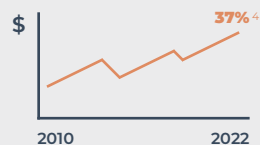
**LESS  
SATISFACTION**

Employers aren't just paying more. Their employees are, too.

## Most employees are unhappy with healthcare benefits

### Employees are paying more.

#### PREMIUMS



#### DEDUCTIBLES

- 1 Average: **\$3,800<sup>3</sup>**
- 2 37% **can't afford** a \$400 **unexpected** expense<sup>4</sup>

### Employees are not happy.

- 1 Employee contributions for family coverage **increased 44% over the past decade<sup>5</sup>**
- 2 **Disconnect** between cost and quality
- 3 **No simple way** to find best doctors and hospitals
- 4 System **impossible** to navigate

## "My benefits make me more likely to stay."



HIGHLY SATISFIED EMPLOYEES  
**81% say they'll stay<sup>6</sup>**



ALL EMPLOYEES  
**43% say they'll stay<sup>6</sup>**

**2x**

Approximate retention rate when employees are highly satisfied with their healthcare benefits<sup>6</sup>

## What's stopping us from changing this?



### Employers feel they CAN'T change

- Seems too complex
- No data to compare options
- Forced into a short-term focus
- Mid-sized firms lack the scale or power to negotiate



### System doesn't want to change

- Misaligned incentives—only way to increase profit is to increase healthcare spend
- Deliberate lack of transparency
- No one representing employer's best interest

# THE SOLUTION

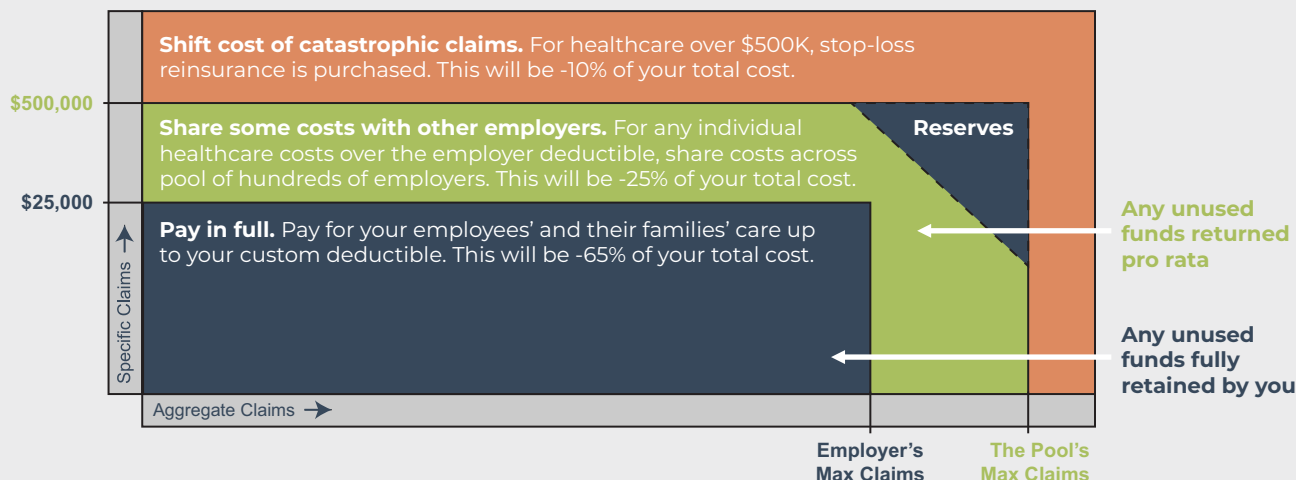
## Employers can control healthcare costs by sharing risk

### How it Works...



### Understanding the Economics

Your new plan will have 3 cost buckets: healthcare costs paid by you, healthcare costs shared with other employers, and healthcare costs shifted to a stop-loss carrier.

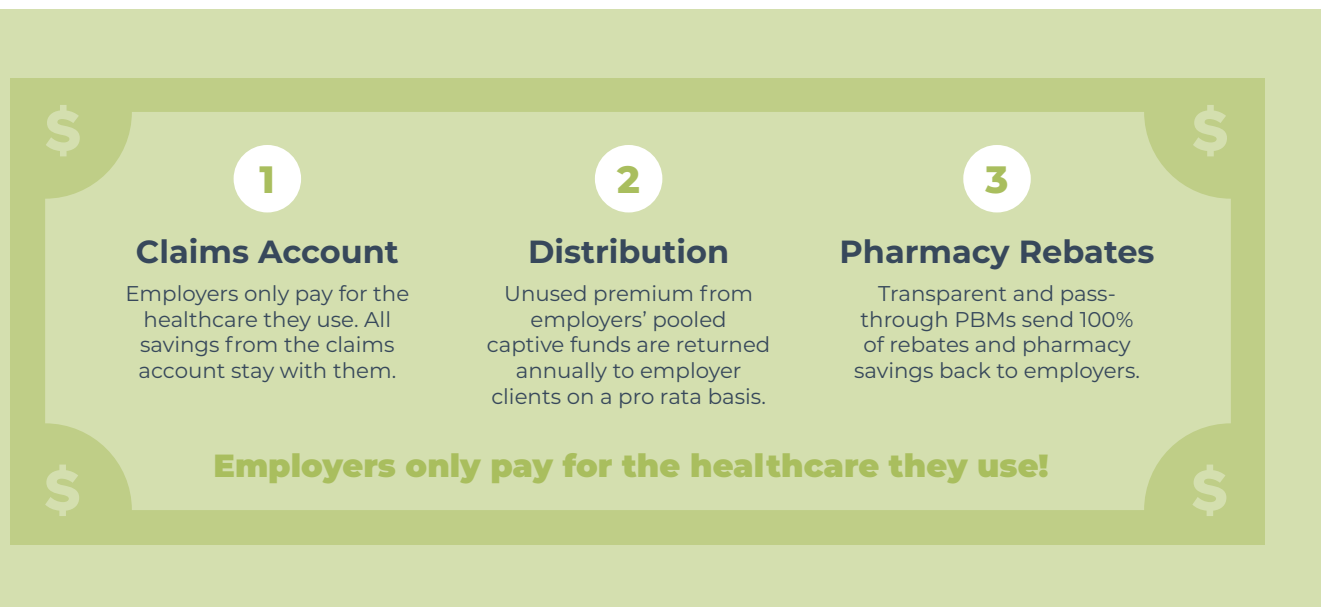


“Does this mean I have to use the same plan as the hundreds of other companies?” **NO.**

Roundstone gives you **FLEXIBILITY**—the ability to customize your plan to your needs.



## You save money in 3 ways...



## You get complete transparency.



### Data & Analytics

Info and insights to make better decisions and optimize plan utilization.



### Cost-Savings Investigators

Experts who work with you to provide personalized recommendations.



### Cost Containment Solutions

The most effective and fully vetted cost containment solutions on the market.

## Making the change is easy.

### FOR YOU

- ✓ Onboarding
- ✓ Claims Management
- ✓ Customer Service
- ✓ Plan design strategy

**No hassle.**

**No disruption.**

**No noise.**

### FOR YOUR EMPLOYEES

- ✓ Same ID cards
- ✓ Same doctors
- ✓ Same pharmacy
- ✓ Same hospitals

**Great experience.**

**Appreciation of great benefits.**



### OUR GUARANTEE TO YOU

We guarantee that you will save money in the first 5 years or we'll make up the difference.

**Next Step?** A collaborative – no obligation – health plan assessment, allowing us to craft a custom proposal.

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