



THE ROUNDSTONE GUARANTEE

A Win-Win All Around

At Roundstone, we know that self-funding your health insurance plan in a group captive saves money compared to fully insured and traditional stop loss rates, especially when healthcare expense is managed strategically with a long-term view.

By participating in our group medical captive, with its focus on cost containment and control, we guarantee that you will save money in the first five years or we'll make up the difference.

Sound too good to be true? We have the data to back it up.



On average, a Roundstone client saves 20% annually compared to fully-insured costs over a 5-year period.



100% of employers in our group medical captive save money, full-stop.



Two-thirds of our clients will even save enough money over their initial four years to fully fund their fifth year of claims.

How Does It Work?

After 5 consecutive renewals, Roundstone will generate a comprehensive report comparing your costs since joining the group captive to your fully-insured option. If you have not saved money, Roundstone will pay the difference between what you paid with a Roundstone plan compared to other fully-insured options. This payment will be a cash deposit to your claims account, not a credit.

It's a Win-Win: Sample Scenarios

Company A

Total Costs over 5 Years: **\$2,297,657**

Total Estimated Fully Insured Cost over 5 Years: **\$4,024,718**

Total Savings Compared to Fully Insured: **42.9%**

Company A saved \$1.72M over 5 Years

Company B

Total Costs over 5 Years: **\$2,457,295**

Total Estimated Fully Insured Cost over 5 Years: **\$2,409,113**

Total Deposited to Claims Account to Fulfill Guarantee: **\$48,182**

Company B Broke Even

Self-funding is based on sound underwriting principles like traditional insurance. Invest in the understanding of how it works, so you are equipped to make the best decision, and get started saving today.

Ask your Regional Practice Leader to see if your company is a good fit.