

## WHAT TO EXPECT

# YOUR FIRST YEAR IN A ROUNDSTONE CAPTIVE

We strive to make your transition to the Roundstone Captive an easy and seamless experience. Here's what to expect in your first year, before and after the effective date. This timeline calls out "who does what" so you can visualize the journey and anticipate requirements. We're here to help you every step of the way.

### WHAT TO EXPECT

In the First 30 Days Before Effective Date:



1

In the first 3 days after receipt of the bind request: Roundstone sends out **binding packet**.

2

In the first week: TPA, PBM will schedule calls for **Implementation**, Advisor and Employer attend.

3

The group's HR and Advisor should gain access to the **TPA's portal** by the effective date to manage members, update eligibility, and view claims info.

4

Within the first 2 weeks: Advisor holds **open enrollment** with employees.

5

By the third week: TPA submits **full eligibility census** to Roundstone.

6

Before policy's effective date: Employer pays **first month's premium and collateral** directly to Roundstone.

7

**All subsequent payments:** Employer will pay to TPA.

8

Within 60 days of policy's effective date: TPA will submit finalized signed **Summary Plan Doc (SPD)** to Roundstone.

9

Once SPD and all other requested binding items are received: Roundstone can issue a **policy of insurance** and **begin paying Stop Loss claims**.

## WHAT TO EXPECT

After the Effective Date:



Roundstone issues a **Quarterly Captive Performance Statement** to Employer 45 days after each quarter's end.

**Claims reporting** should be available routinely from your TPA or via their portal. In Month 4: Roundstone's CSI (Cost Savings Investigators) dashboard will be accessible to Employer, if your TPA and PBM are integrated.

Periodically throughout months 4 to 12: Roundstone's CSI Team will review Group's claim activity for **cost savings opportunities**.

After 8 to 9 months: Roundstone will hold a **pre-renewal meeting** with Advisor. Employer will then have the option to renew its stop loss coverage before the next effective date.

*Please note: This timeline should serve as a guide. The exact timing of events may vary, depending on circumstances, the requirements of the TPA, or the employer's needs.*

**Thanks for choosing to be part of the Roundstone Captive.**

We look forward to building a strong and lasting partnership.



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