



• LIVE WEBINAR

End the Premium Pain: Unlock the Power of Self-Funding



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THE BRUTAL REALITY

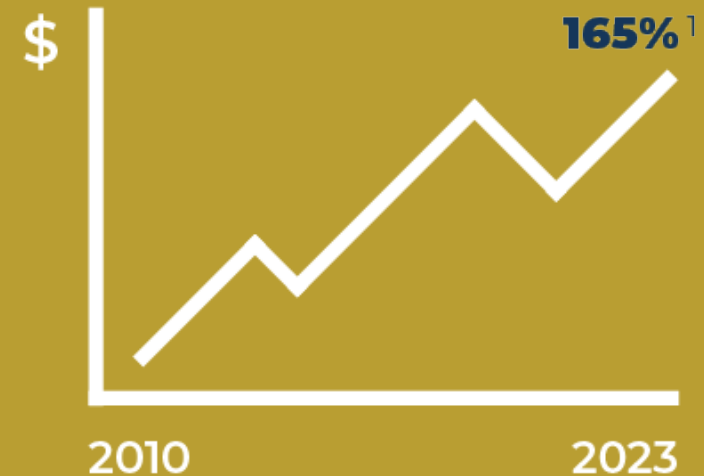
Employers are facing unsustainable cost increases

Healthcare has become a top expense...

TOP 3 BUSINESS EXPENSES

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

...has been steadily increasing...



What CFOs Say about Healthcare

83%



Rising healthcare costs are hurting their bottom line.

63%



Employees are demanding better healthcare benefits.

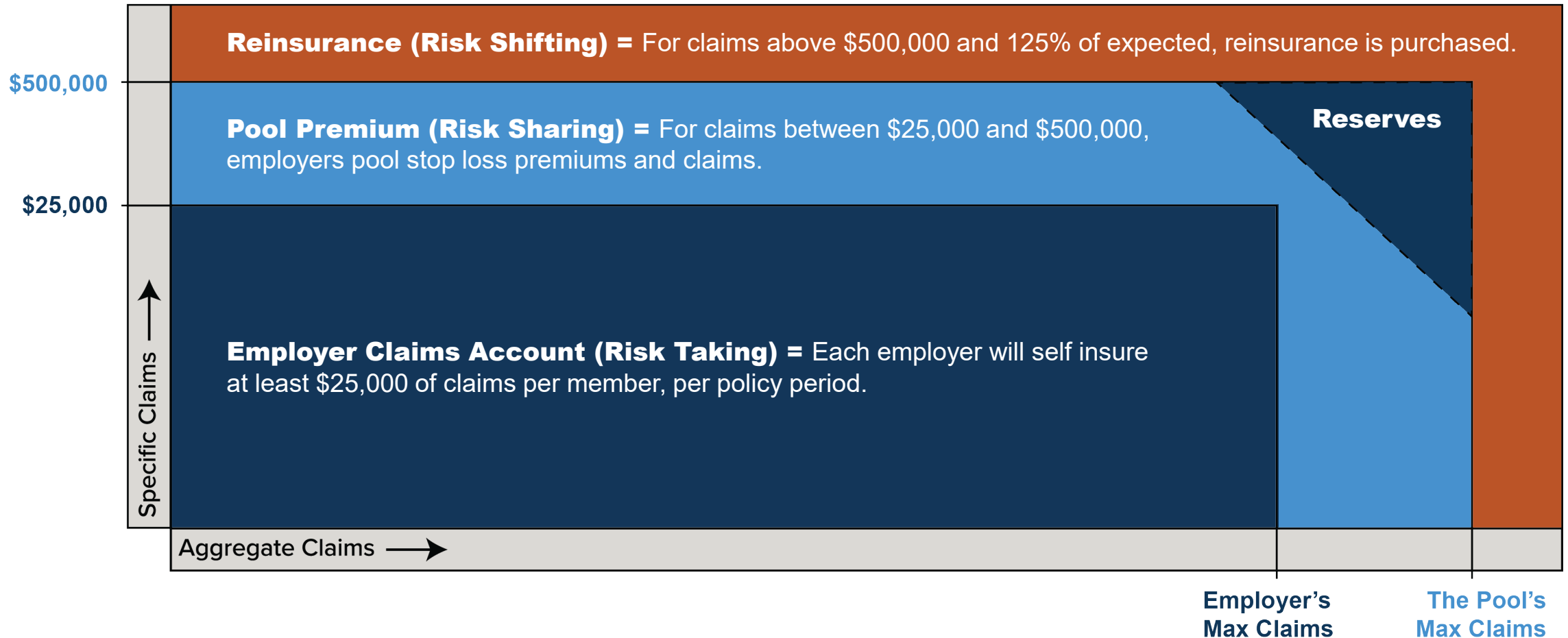
38%



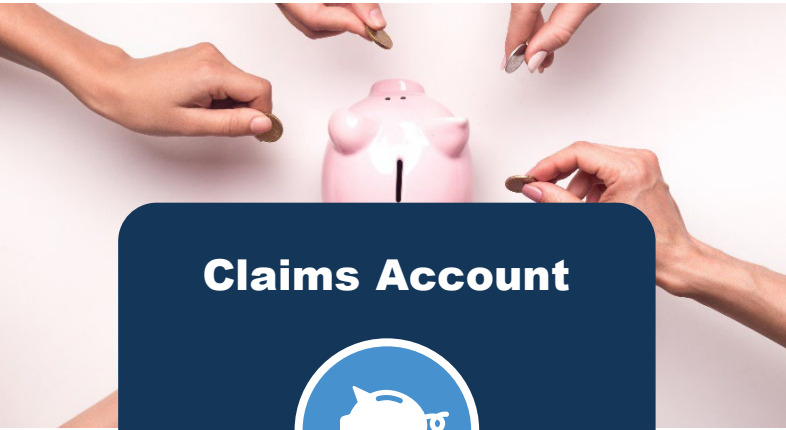
They are feeling direct pressure from their CEOs and boards to do something about it.

Source: 2025 CFO Health Plan Readiness Study conducted by Chief Executive Group in partnership with Roundstone Insurance.

How the Captive Works



Cost Savings: 3 Ways to Save



Claims Account



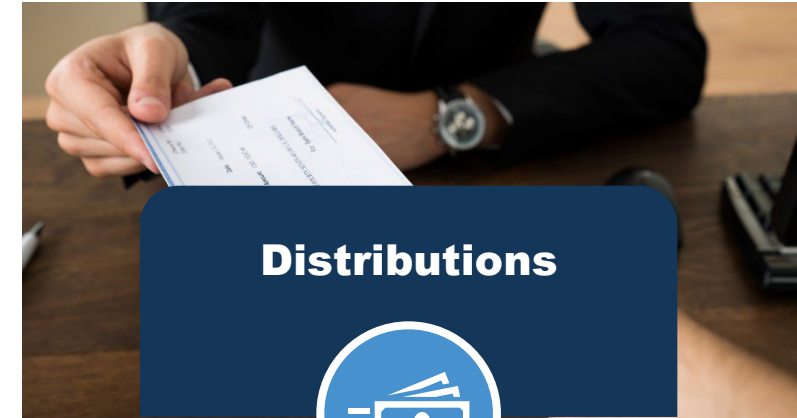
Employers only pay for the healthcare they consume. All savings from the claims account stay with them.



Pharmacy Rebates



Transparent and pass-through PBMs (Pharmacy Benefits Managers) send 100% of rebates and pharmacy savings back to employers.



Distributions



Unused premium from employers' pooled captive funds are returned annually to employer clients on a pro rata basis.

Preferred Partners Matter

Your partners impact your insights

- Quality TPAs and PBMs measure to manage results
- Connect to tools like Roundstone's CSI Dashboard combine your data in one place
- Leverage the data to:
 - Lead with metrics that influence decisions
 - Engage your clients
 - Advise with value



Our CSI dashboard processes data from TPA and PBM partners



You get actionable insights to share with your clients

POLL #1

What is your company's main metric to measure your plan's cost efficiency?

PEPY Calculation

$$\text{\$1,500,000} \div \text{👥} 100 = \text{\$15,000}$$

PEPY = Total Healthcare Costs / Number of Enrolled Employees

National Benchmark

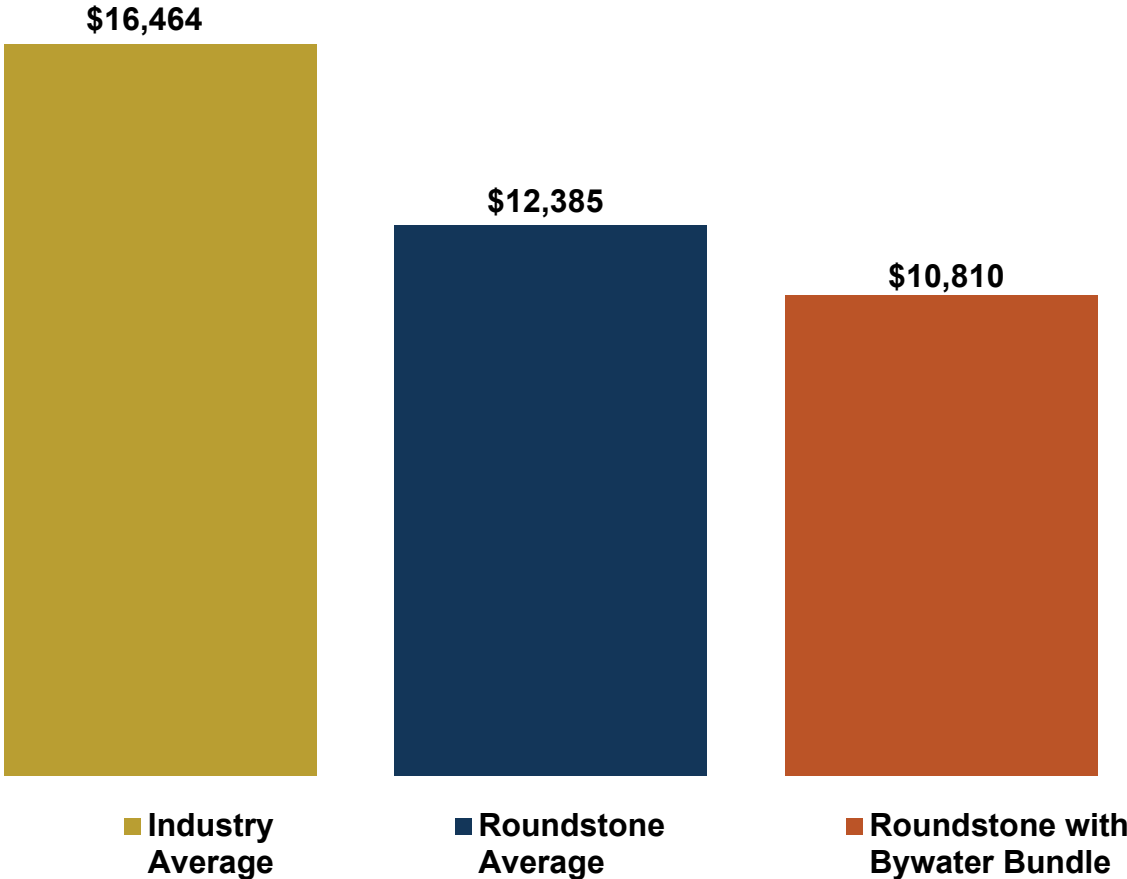
According to a 2023 Mercer study, the average cost of employer-sponsored health coverage is **\$16,464** per employee per year (PEPY).

**Per Employee
Per Year:**

\$16,464

PEPY Comparison

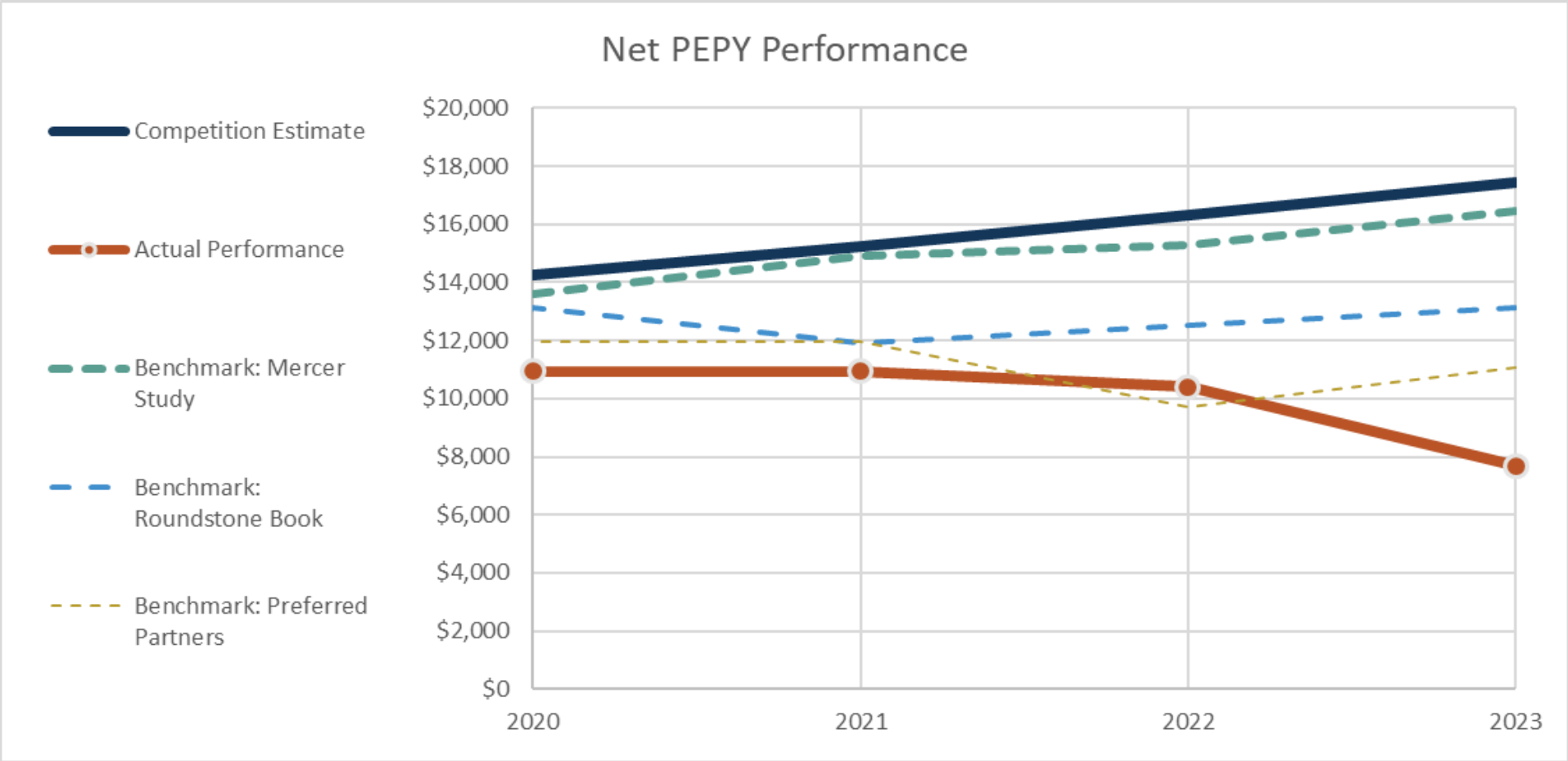
Employer Health Plan Spend: *Per Employee Per Year (PEPY)*



Source: 2024 Roundstone Internal Data Report, "PEPY Performance Analysis", last updated 11/22/2024.

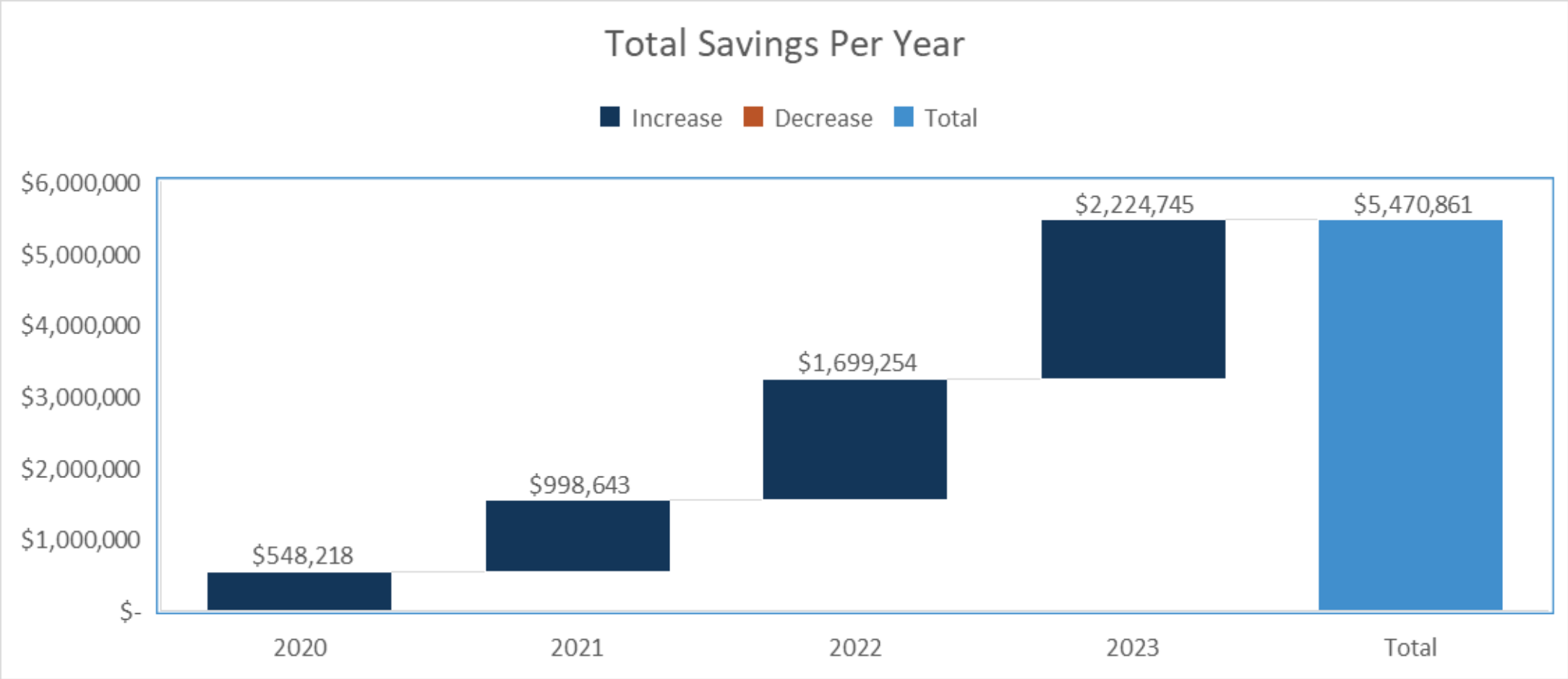
ABC Company Case Study

Roundstone and Peter Freska's Client | 111 to 227 employees (2019-2023) | Staffing Services | California



ABC Company PEPY Savings (2020-2023)

Roundstone and Peter Freska's Client | 111 to 227 employees (2019-2023) | Staffing Services | California



ABC 2023 Captive Returns and Reimbursements

Roundstone and Peter Freska's Client | 111 to 227 employees (2019-2023) | Staffing Services | California

\$248,485

In Stop-loss
Reimbursements
in 2023

\$56,930

In Captive
Distribution Returns
in 2023

POLL #2

Have you explored self-funded or captive insurance models for your company or for your client?

Our Guarantee to You

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.



3 Easy Steps to Get Started!

1

Engage your advisor and request a proposal.

2

Review funding options and customize your plan.

3

Enroll, implement, and start saving money!



Q&A

Medical Captive Forum (MCF) 2025

A Must-Attend Event

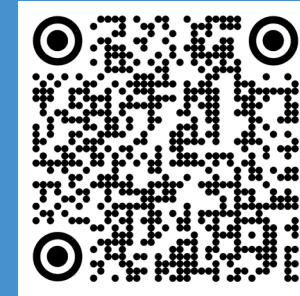
MCF is your chance to stay ahead in healthcare and benefits management.

We Cover Your Attendance

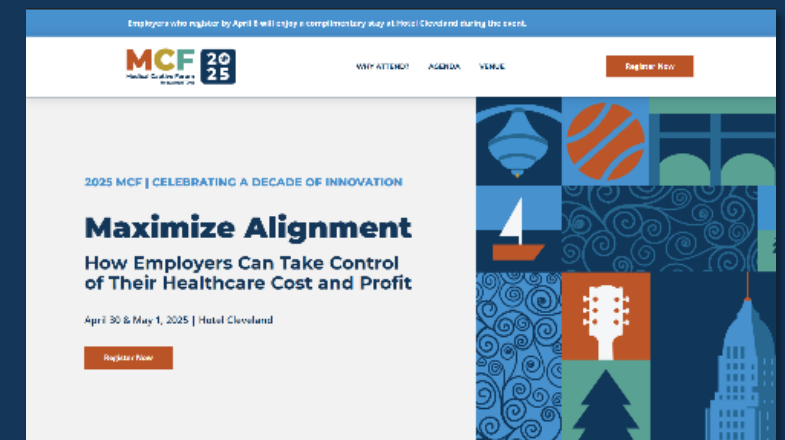
At Roundstone, your growth is our priority. We cover your admission to MCF 2025, along with one night's stay for your employer clients.

Tailored Content for Advisors and Account Managers

For the first time, MCF is offering content specifically designed for you and your colleagues. The content shared is aimed to help you elevate your skills, strengthen client relationships, and improve service. Don't miss this opportunity to grow professionally and set yourself apart from the competition.



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