



• **LIVE WEBINAR**

No Tricks, Just Treats: Bywater is the Spellbinding TPA You Need



Rob Hamilton
EVP of Sales at Roundstone

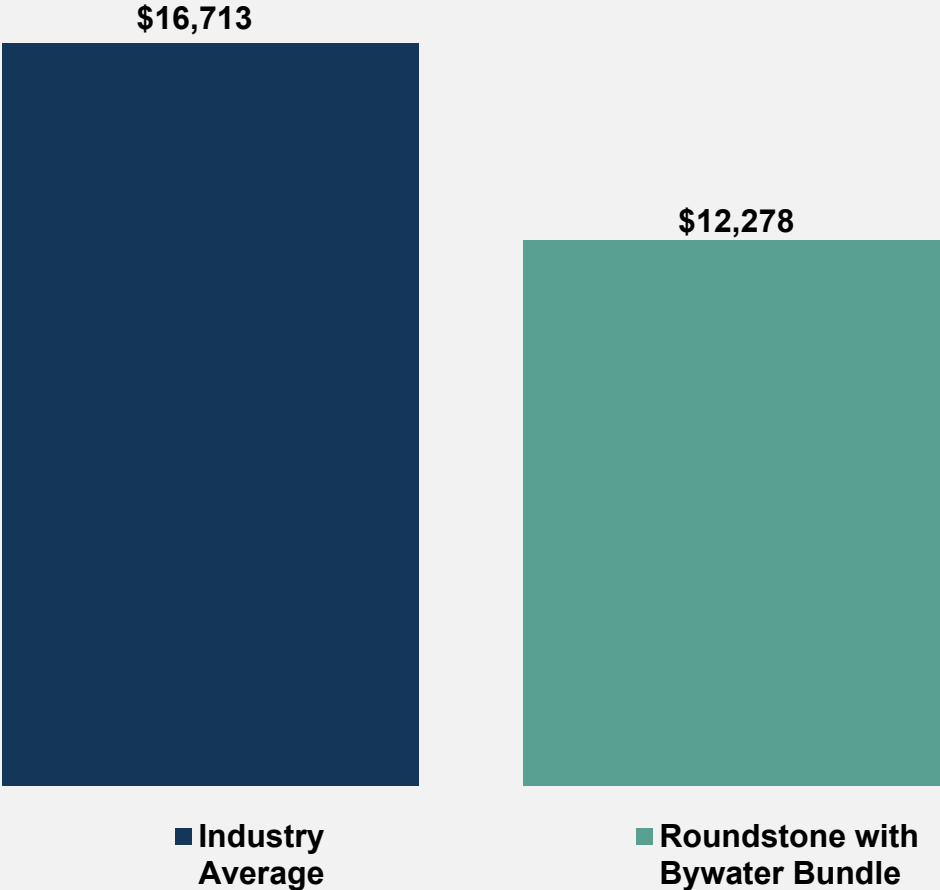


Jasmine Bibb
VP of Customer Success at Roundstone

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. Analysis is based on 2023 data.

The Role of A TPA in PEPY



Claims



Provider Relationships



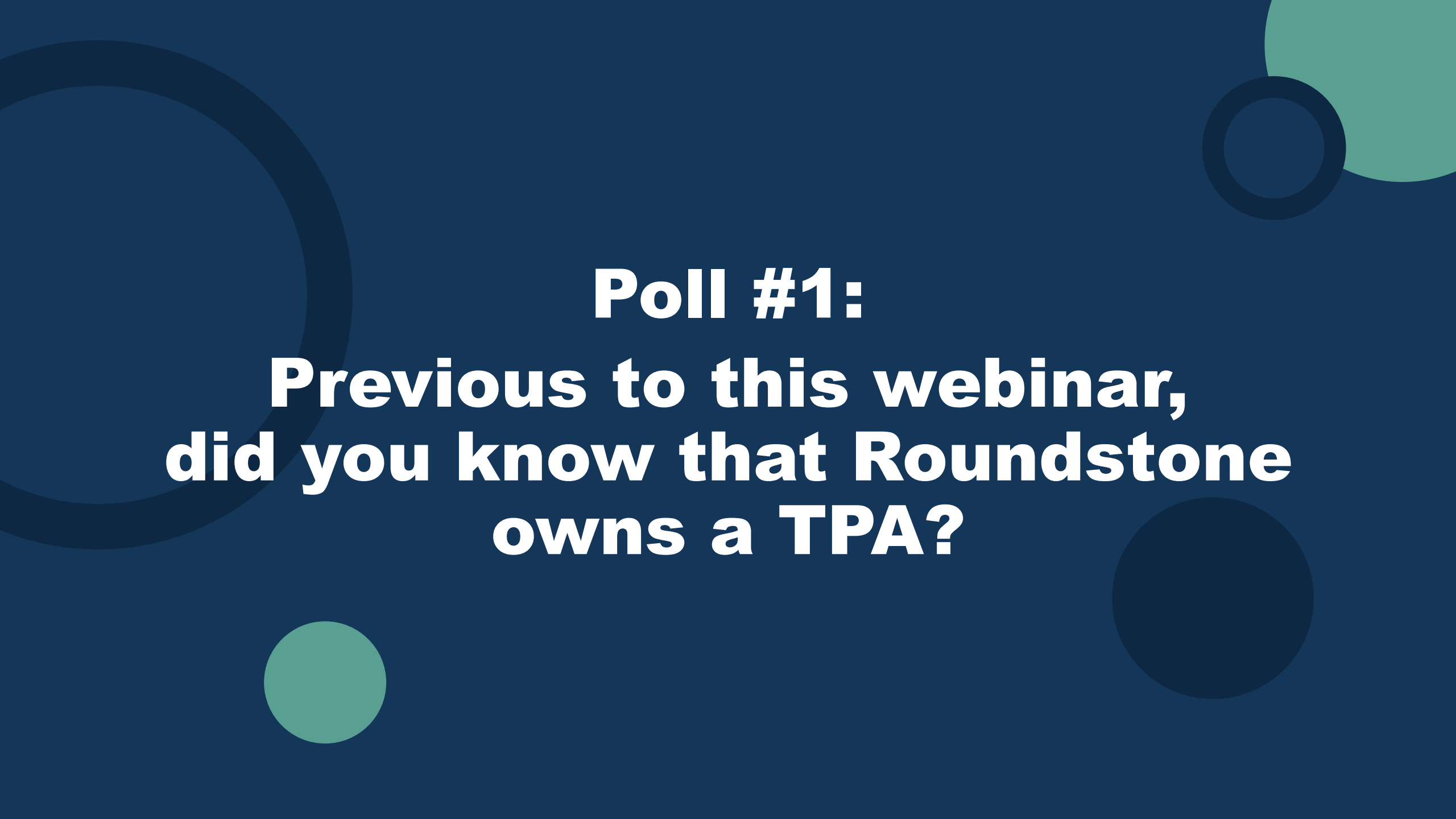
Member Experience



Data



Vendor Integration



Poll #1:
Previous to this webinar,
did you know that Roundstone
owns a TPA?

Roundstone's Captive + Bywater: A Strategic Pairing



Our captive model already gave employers cost stability and transparency, creating our own TPA ensured the same alignment on the administration side.



We founded Bywater to be independent and free from conflicts of interest.



Because we own the TPA we were able to integrate it seamlessly with Roundstone's captive structure but also other solutions as needed.

Poll #2:

How confident are you or your clients in understanding the distinct roles between the network and TPA?

Bywater's Value Pillars



STRONGER ALIGNMENT

An end-to-end solution that integrates all parts of your health plan for better quality, affordable health care.



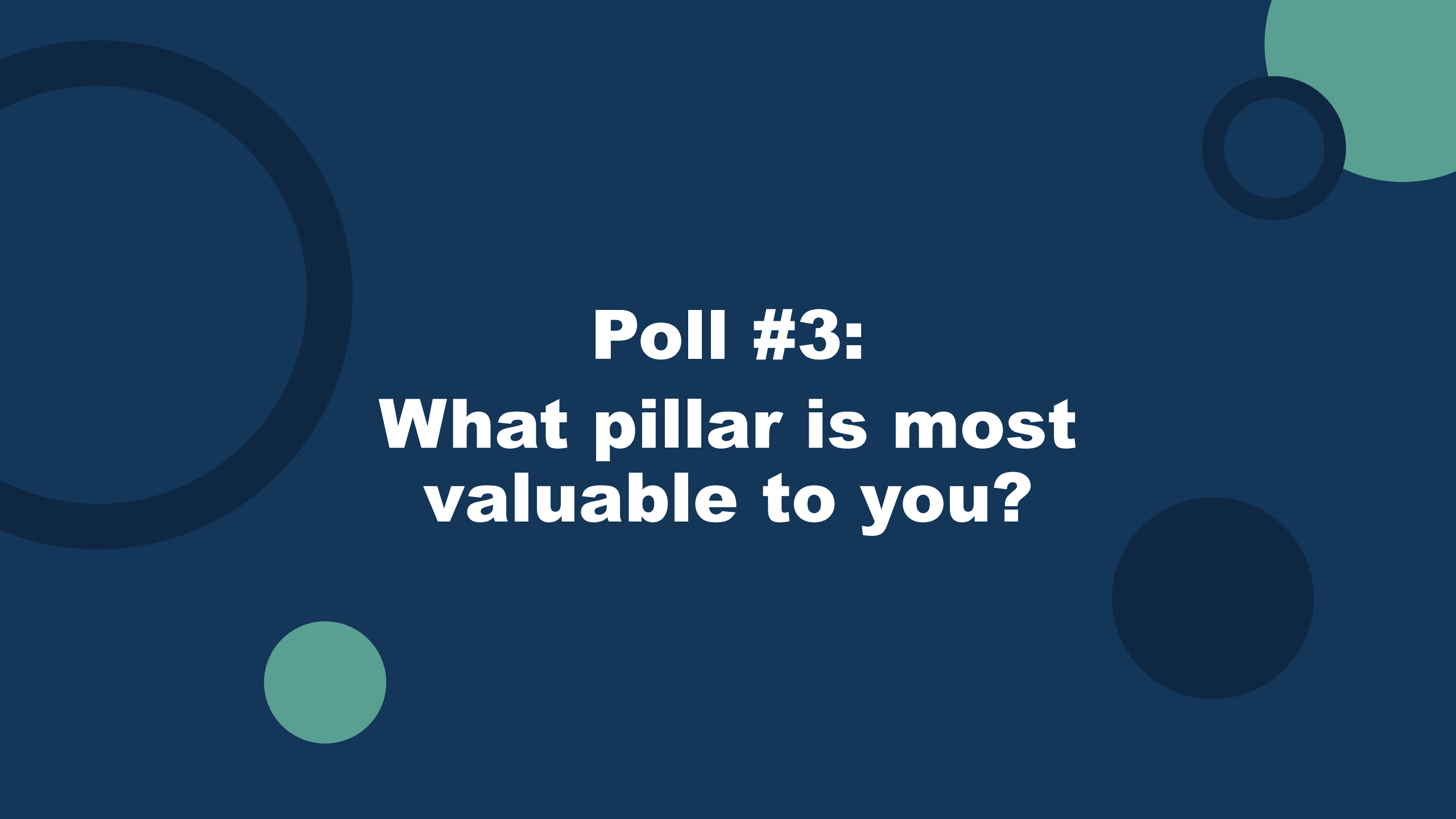
BETTER SERVICE

Industry-leading response time, personalized implementation and easily accessible customer support.



PROVEN OUTCOMES

The lowest Per Employee Per Year (PEPY) with a \$12,000 cost — about \$4,000 less than the national average.



Poll #3:
**What pillar is most
valuable to you?**

In-House Integration

**Roundstone
+ Bywater
= One Team**

Nothing is siloed

Allows for better identification of high costs claims and intervention opportunities

In-house nursing staff to review every claim

Data as a Strategy

NEW

Roundstone Reporting Dashboard

- Agg Report
- Spec Report
- 20/20 Report



Monthly,
Detailed and
Actionable

Controlling the PEPY



Data drives intervention – identifying trends before they become critical helps drive lower costs



Strategic use of reporting to guide plan adjustments



Poll #4:
**Are you satisfied with your
TPA's monthly reporting?**

Case Study: Bywater's Impact

OVERVIEW

A family-owned group of automotive dealerships, was looking for a better health plan solution. The business had no insight into what drove their healthcare costs. Seeking greater control over their plan and wanting to rein in costs for their employees, the group turned to alternative funding models.

THE SOLUTION

The business partnered with Roundstone to create a self-funded plan for 114 enrolled members. They chose a preferred bundle with Bywater as their third-party administrator (TPA) to optimize their Per Employee Per Year (PEPY) cost.

THE RESULTS

\$7,694

Per Employee Per Year (PEPY) with Bywater preferred bundle

\$16,000

Annual pharmacy savings

\$31,274

Additional savings with concierge service add-on

Closing the Loop



Independent and conflict-free



Integrated services



Data-driven decision making



Proven to deliver the lowest PEPY for small- and mid-sized businesses



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