



• LIVE WEBINAR

Self Funding 101: A Path to Lower Healthcare Costs



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Benefits

The brutal reality for small-to mid-sized businesses:

Health benefits are a Top 2 Expense

Zero data reporting to analyze claims and increases

Healthcare costs are expected to **increase 2-3x more** compared to the past four years.



McKinsey
& Company

CFOs Are Feeling the Pressure – you can help



43%

Of CFOs Expect to see a double-digit increases in their second biggest expense, healthcare costs

Cost Sharing as a Cost Savings Approach

42%

Of financial leaders shared they would resort to cost sharing with employees to approach this year's health plan renewal in the current economic landscape

How You, The Advisor Can Help

95%

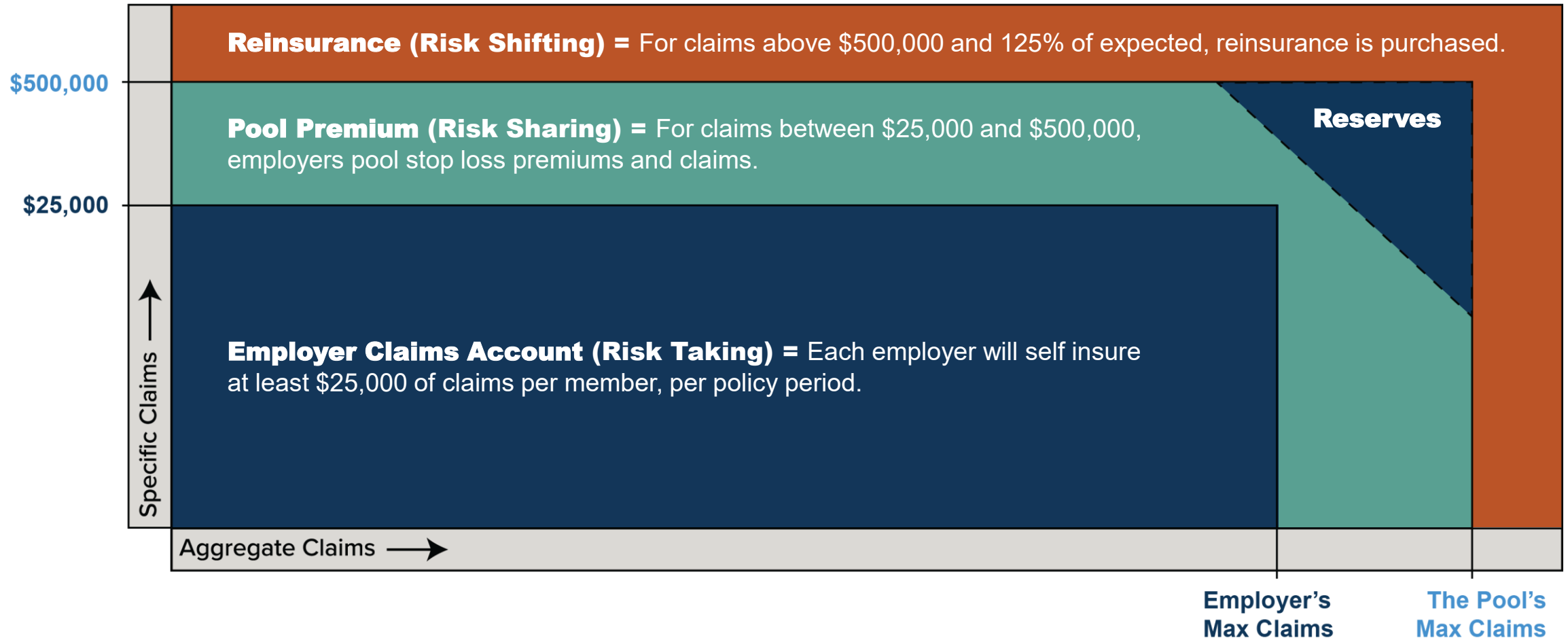
Of CFOs reported they trust their advisor's guidance when exploring other healthcare options

90%

Trust that you communicate all healthcare models and strategies available to their organizations

Source: 2026 CFO Health Plan Readiness Study conducted by Chief Executive Group in partnership with Roundstone Insurance.

How Our Captive Works



Your Funding Options

Fully-Insured

100% Fixed Costs

The insurance carrier keeps all the profits with zero reporting back to employers

Traditional model

Level-Funding

~60% Fixed Costs

The employer assumes claims volatility and the insurance company keeps some of the profits.

In other words...dipping your toe in

Self-Funding

~40% Fixed Costs

The employer pays medical claims and buys stop loss insurance to protect against high-cost claims.

Preferred Partners Matter

Your partners impact your insights

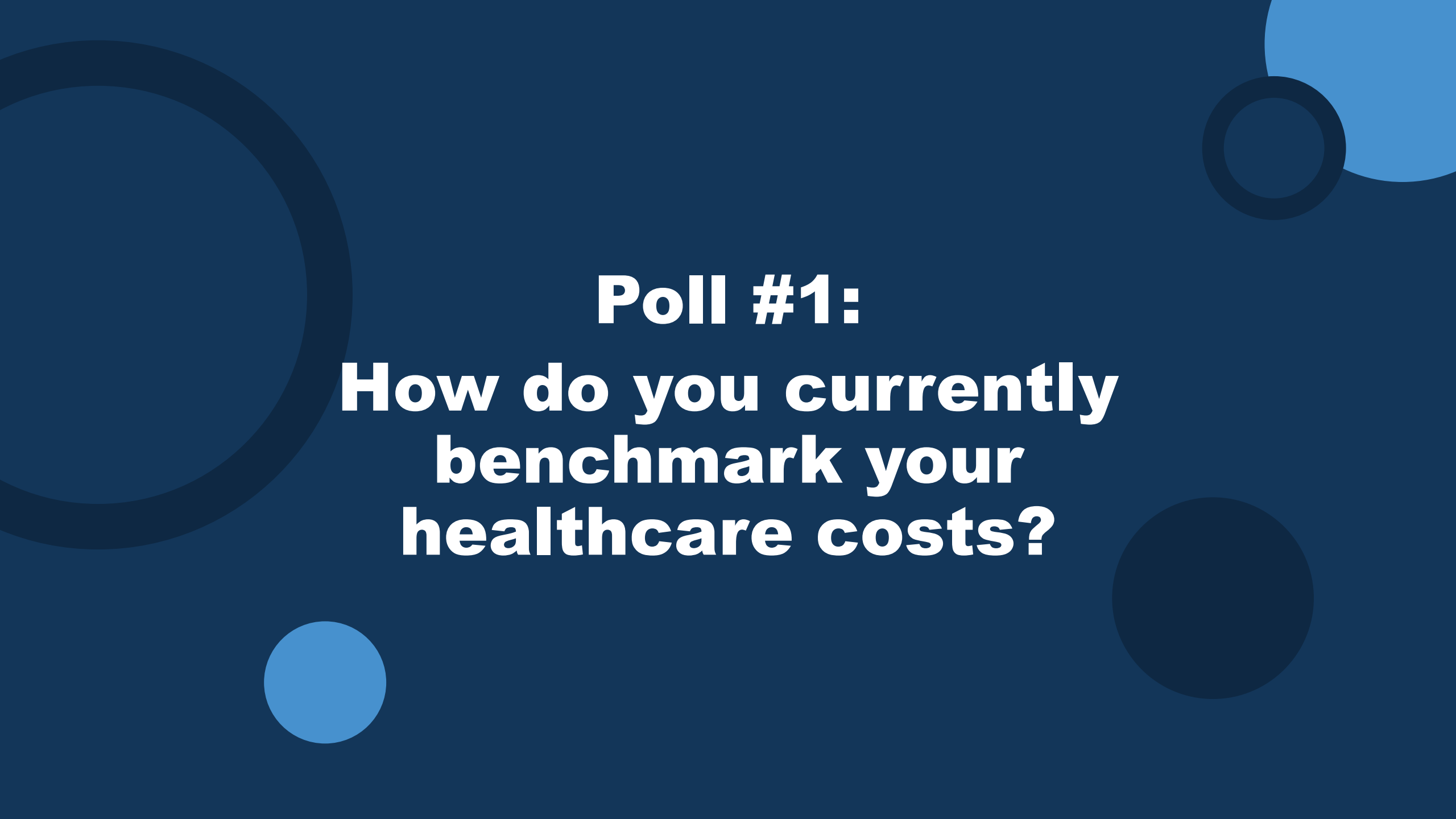
- Quality TPAs and PBMs measure to manage results
- Connect to tools like Roundstone's CSI Dashboard combine your data in one place
- Leverage the data to:
 - Lead with metrics that influence decisions
 - Engage your clients
 - Advise with value



Our CSI dashboard processes data from TPA and PBM partners



You get actionable insights to share with your clients



Poll #1:
**How do you currently
benchmark your
healthcare costs?**

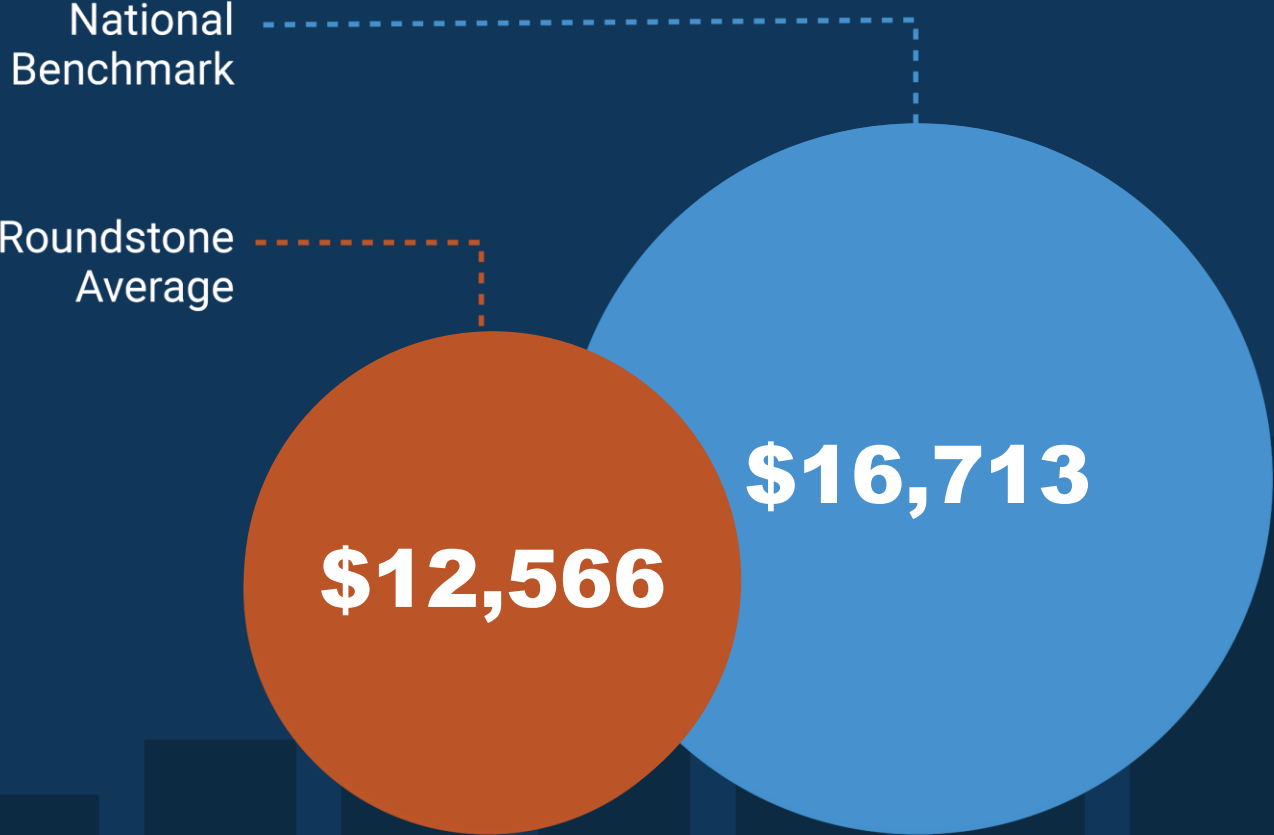
PEPY Calculation

PEPY = Total Healthcare Costs / Number of Enrolled Employees

EXAMPLE

**\$1,500,000 / 100 Enrolled Employees
= \$15,000 Per Employee Per Year**

Benchmark Your Health Plan Performance



Employer Health Plan Spend: Per Employee Per Year

Source: 2024 Roundstone Internal Data Report, "PEPY Performance Analysis", last updated 8/1/2025.

Source: 2024 Mercer Survey Report

Importance of Data and Reporting

Case Study: Oil and Gas Industry Client

Employer with True Rx as the PBM implemented cost management programs, such as True Assist and True Advocate.

Takeaways

- ✓ Demonstrates the work and dedication of a self-funded advisor
- ✓ Fully-insured plans cannot replicate this level of customization or support

The Transition to Self-Funding




Positive experience with Bywater and True Rx



Employees reported satisfaction moving from HMO to PPO and not losing access to care with network access



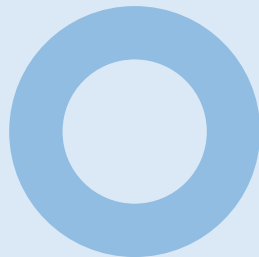
Program opportunities made possible by choosing self-funding and partnering with our preferred vendors



Poll #2:
**Have you explored self-funded
or captive insurance models
for your company?**



**We guarantee 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!



Care by Design: Building a Resilient Health Plan

DATE

May 6 & 7, 2026

VENUE

Hyatt Regency | Dallas, TX



Empowering Keynote Session



Connect with Hundreds of Health Insurance Professionals



Access to Top-of-the-Line Education with Actionable Takeaways





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