ROUNDSTONE

Is Your Company a Good Fit for a Self-Funded Group Captive?

Thinking about self-funded health insurance with stop-loss protection? This checklist will help you determine whether you're ready for a more transparent, data-driven, and cost-efficient way to fund employee healthcare.

Company Size and Culture

- ☐ You're a small- to mid-sized business with 25 to 1000 employees. **Most businesses we work with have 50-500 employees.**
- ☐ You want to attract and retain top talent.
- ☐ You believe health and well-being are core values in your business.
- ☐ You want to stop passing healthcare costs off to employees.
- ☐ You want employees to be smarter consumers of their own healthcare.

Need for Transparency

- ☐ You want clear visibility into where every healthcare dollar goes.
- ☐ You're seeking a full line of sight into key cost drivers including:
  - Fixed Costs
  - Third Party Administrator (TPA) Fees
  - Advisor Fees
  - Reinsurance Premiums
  - Variable Costs, like medical claims and prescription drugs
- ☐ You want regular reporting to optimize cost-savings opportunities.

Cost Considerations

- ☐ You see health insurance as a top business expense, and want a smarter long-term strategy.
- ☐ You're looking to manage your costs more effectively.
- ☐ You understand that this is a long-term strategy, or you're looking for a long-term solution.

- [ ] You'd like to save up to 20% on healthcare costs.
- [ ] You'd like to keep unspent premium dollars in a good claim year.
- [ ] You'd like to be reimbursed for unspent stop-loss premiums at the end of each claim year.
- [ ] You'd like to keep rebates from pharmaceutical companies rather than have them go to your insurance carrier.

Flexibility and Control

- [ ] You would like the ability to customize your health benefits plan to meet the needs of your company and employees.
- [ ] Your current employee healthcare plan is too costly to cover the types of services and medications you need.
- [ ] You would like the freedom to choose your own TPA, Pharmacy Benefit Manager (PBM), or network.
- [ ] You would like regular reporting on where your health benefit dollars are being spent.
- [ ] You would like expert advice on identifying areas for cost-containment measures and the flexibility to initiate them.

Why Choose Roundstone?

If you checked off at least one box per category, your organization could be a good fit for Roundstone.

Our self-funded group captive isn't just an option — it's the aligned, transparent, data-driven solution that delivers measurable financial results.

With **Roundstone,** your claims data is yours, accessible, actionable, and ready to inform decisions. We eliminate the opaque revenue streams and hidden margins that often distort traditional health plans, making it easier to pinpoint waste and unlock savings.

Our experts will analyze your data, recommend interventions, and support a continuous improvement cycle that drives year-over-year savings.

Request a Quote