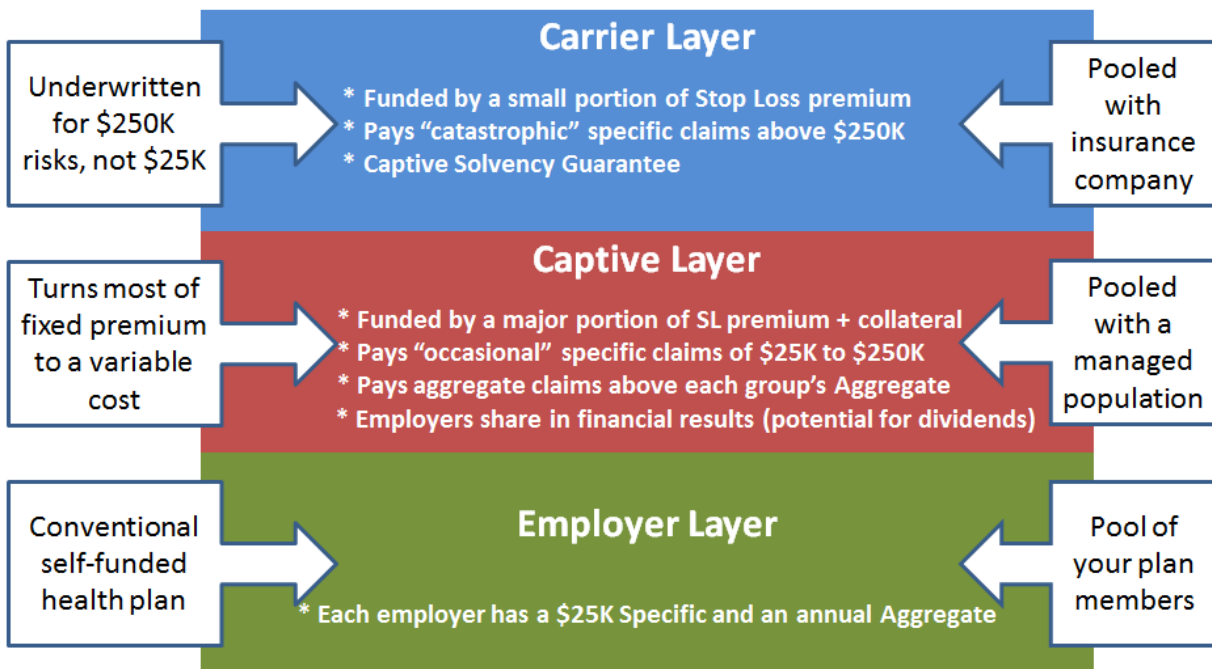


Employer Group Stop Loss Captive

For employers with 50 or more employees determined to stabilize and minimize health plan costs:

- *A Fully Funded Plan* – fixed monthly budget covers all plan costs incurred throughout each plan year
- *Strength in Numbers* – escape the general risk pool and spread risk among wellness-oriented employers
- *Profit Sharing* – commit to population health management, and share in the savings



The Captive structure balances risk management with risk transfer and opportunity for shared savings:

- Transfers each employer's occasional medical risks – claims above \$25,000 – to the captive
- Transfers captive's catastrophic medical risks – claims above \$250,000 – to the stop loss carrier
- Mitigates employer renewal rate surprises, "laser" liability, and stop loss volatility
- Pays dividends to employers from surplus earned within the captive in profitable years
- Stop loss carrier guarantees captive solvency with no additional employer risk – non-assessable

To request an Employer Group Stop Loss Captive proposal:

- Provide current and renewal premium rates and plan designs including provider network
- Self-funded groups: also provide two years detailed claim experience and current case management report
- Include employer information, contribution levels, and census of all participants and waivers
- Upon acceptance of proposal, complete stop loss employer disclosure form