



## I am...

- an employer with 20-1,000 employee lives eligible for health benefits.
- ready to understand what drives my company's health insurance premiums.
- ready to take control of my health care program and my benefits spend.
- ready to make a change that can positively impact my bottom line.

## How does it work?

Roundstone sets up insurance companies called **stop loss group captives**. These companies allow mid-size employers to unlock the benefits of self-funding, traditionally only available to large enterprises.

Employers pay premium to these companies, but minimize the risk of self-funding by pooling their exposure with many other mid-size employers.

Employers collectively own their stop loss group captive company, and unused premium is returned to the employer at the end of the year.

# Medical Captive

## A Health Insurance Solution for the Mid-Market

### Transparency

Roundstone's Medical Captive solution will provide you with the regular medical and claims data reporting that you've been lacking with traditional insurance. We're also up front with you about your fixed and variable costs, so you'll know how much you can expect to receive back.

### Control

Design the plan you want with the partners you choose. We'll work with your network, claims service providers and even wellness and biometric programs of your choice.

### Cost

With the cost data we provide, you'll be poised to make some valuable changes. We're here to help. We've got a wide range of cost-containment strategies available, including pharmacy programs, disease management and wellness initiatives.

### Turnkey

Roundstone's Medical Captive solution is simple and effective. We'll help you get started and make the transition seamless for your HR department and your employees.



# ROUNDSTONE

TURNING RISK INTO RESULTS

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