



Medical Captive

A Health Insurance Solution for the Mid-Market

I am...

- An employer with 20+ 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 companies.
- Employers premiums are reinsured to these companies, and 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.

What do you gain?

Transparency: Detailed reporting of claims data, fixed and variable cost information.

Control: Control your employee benefit plan with choice of network, claims service, plan language and cost containment solutions.

Cost Savings: Realize and retain the benefit from controlling costs through a variable cost funding strategy.

Turnkey: A complete benefit solution available with all necessary detail included in one proposal.



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