

The Most **Innovative** Platform for Reducing Employee Benefits Costs

Average savings of \$150,000 for every 100 Employees enrolled

What Is a Captive?

An Employee Benefits Group Captive allows employers to jointly form and manage their own insurance "entity" so they can reduce costs and increase control over their employee benefits program.

A captive structure allows mid-sized companies (75 to 1000) employees the opportunity to take advantage of the same strategies Fortune 500 companies have enjoyed for years.

Our Partners

BlueStone Advisors has partnered with industry leaders to deliver the most comprehensive and integrated group captive.

- One of the Nation's Largest Healthcare Provider Network
- Reference Based Pricing plus Physician Only Network
- First-class TPA Services Firm
- 100% pass through Pharmacy Benefit Manager (PBM)
- A+ Rated Insurance Policies and Reinsurance
- Medical pricing transparency & Cost Containment

Advantages of a Captive

Profit

You earn 100% of the underwriting profit & investment income, (formerly realized by the insurance company).

Transparency

We take transparency and full disclosure to unprecedented levels so plan sponsors have a clear view of their investment and results.

Wellness Programs

We implement a Healthy Enterprise approach- Three Phase Program to increase wellness and lower healthcare costs.

Investment Income

You earn investment income on premiums paid, (formerly realized by the insurance company).

Control

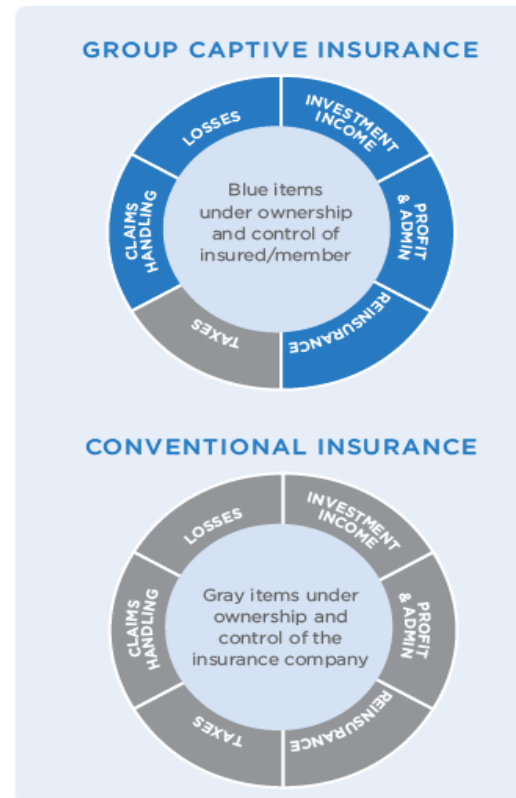
Benefits captives put you in the driver's seat, allowing you to make decisions to best benefit the membership. All key decisions will be made by the insureds, Executive Committee and sub- committees of the Captive.

Leverage

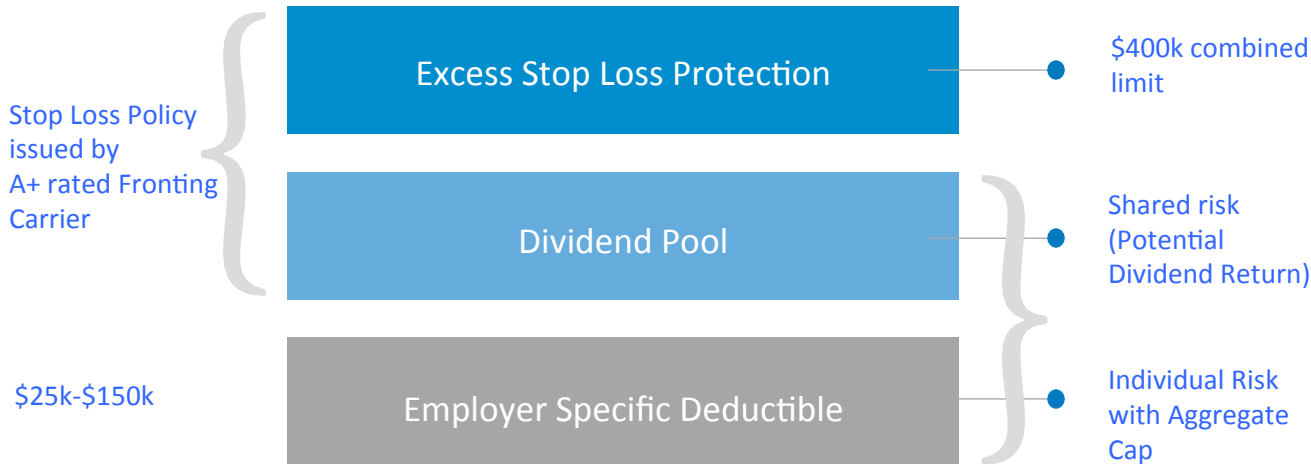
Exceptional actuarial data and leverage for better pricing and services.

Stability

Benefit captives are designed to help lower your risk, lessen price volatility and reduce long-term costs with no visible change in benefits for your employees.



Captive Structure



How a Captive works

Specific Deductibles can range from \$25K to \$150K, with stop loss coverage above the Deductible.

A portion of the stop loss premium is retained by the captive to fund the Group Dividend Pool.

The Group Dividend Pool assumes the losses of all members exceeding their specific deductibles, up to \$400K.

Claims above \$400K are covered by the Excess Stop Loss Protection.

Dividends, including Investment Income, are paid based upon individual and overall performance within the Group Dividend Pool.

Who should consider a Captive?



Groups with
75 – 1,000 Employees



Supportive of Wellness and a
"Healthy Enterprise" approach



Good/Stable Financial Condition



Seek Control & Stability



Have Long-Term Business Approach

Click ↓ to watch our 'About Us' video



Our Firm, Your Partner



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