

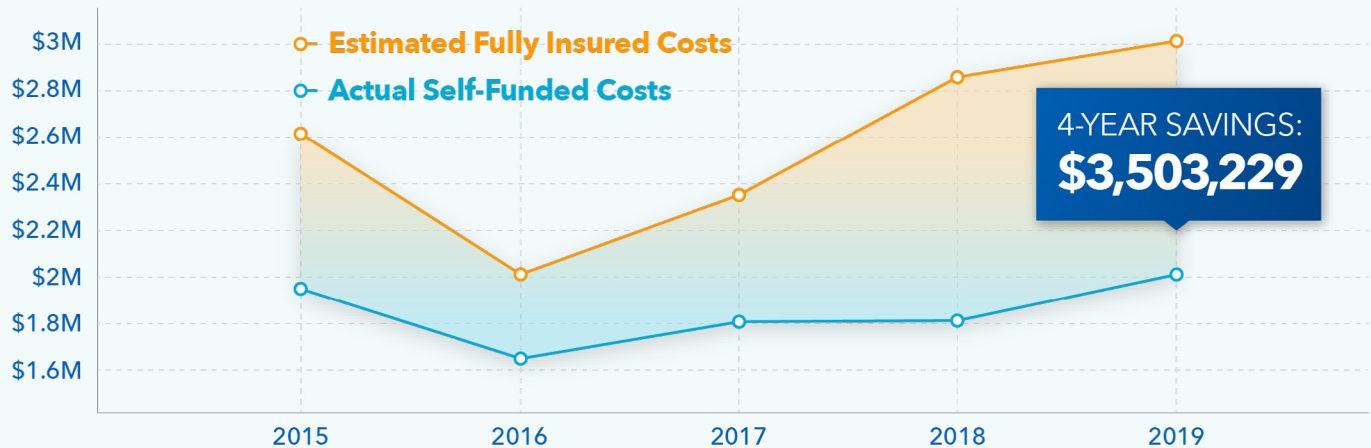
THE BENEFITS OF AN EMPLOYEE BENEFITS CAPTIVE

GROUP BENEFITS CAPTIVE VS. FULLY INSURED

CONNER
STRONG &
BUCKELEW

ABOUT HEALTH CAPTIVES

An employee benefits group captive allows employers to jointly form and manage their own insurance "entity." Rather than paying premiums to an insurance company, the employers contribute to a shared pool, increasing control and cost transparency while creating potential to drive down costs through sound plan design and management.



THE CONNER STRONG DIFFERENCE

Conner Strong's proprietary group captive solution offers several key benefits:

- ✓ Claim transparency
- ✓ Plan design flexibility
- ✓ Elimination of unnecessary costs
- ✓ Long-term cost control
- ✓ Minimized risk through employer partnerships



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SINCE BECOMING A MEMBER OF A GROUP CAPTIVE IN 2015, THIS COMPANY HAS SAVED AN ESTIMATED \$3.5 MILLION ON ITS HEALTHCARE SPEND.

THE SCENARIO

A manufacturer of custom-fabricated components with a 250,000 square-foot facility was fully insured with approximately 150 employees enrolled in coverage. Company leadership saw an opportunity to reduce costs by transitioning to a self-funded captive program.

In 2015, the company implemented Conner Strong & Buckelew's group captive program.

THE RESULT

The company implemented the program with no disruption to employees' access to healthcare. Both plan design and provider network remained consistent with the prior year.

Under the group captive structure, the company was able to identify specific cost trends within the program, including emergency room visits and high-cost drug utilization. The company addressed those issues head-on through employee engagement, plan structure and wellness initiatives. **These efforts positively impacted the bottom line, resulting in cost savings for the organization and employees.**

LEARN MORE ABOUT THE BENEFITS OF HEALTH CAPTIVES AT

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