



Redesigned voluntary benefits plans that put value for the Employees First

The Employees First model provides employers unrivaled access to profits previously retained by the insurance industry. Our program gives employers control and the choice – to reinvest dollars into additional benefits, lower employee-paid premiums or elevate plan value for their employees.

Supplemental Health Plans

Critical Illness | Accident/Injury | Hospital Indemnity

What is the same as traditional plans?

- » Best-in-class carriers and plans
- » No change in carrier administration
- » You can keep your same design and pricing
- » ACA compliance with fully insured status
- » Tech credits are not disrupted

What is different from traditional plans?

- » Like self-funding, employer controls the financials
- » Leverages a captive; follows DOL statutory exemption
- » Capped fees – no incentive for low claim utilization
- » Full transparency where every penny is disclosed
- » Actuarial plan modeling to elevate employee value
- » Employer has more design and pricing control
- » Broader application of dollars versus commissions

Other Captive Options Legal | Pet* | Identity Theft | Payroll Deduction Purchasing

Employee **value**

- » Middlemen and profit centers removed
- » Program model with **lower fees**
- » Program generates **experience-rated refunds** which are plan dollars remaining after capped administrative fees and claims payments
- » **Reinvestment back to employees** in a higher value plan or through value-add benefits

Employer **confidence**

- » Opinion Letter by **Groom Law Group**
- » Deep bench of **market leading experts** in voluntary benefits and captives
- » Program provides detailed **compensation disclosures** per new ERISA §408(b)(2)(B)
- » Program includes custom data-backed and **actuarial-based plan analytics**

Employer **choice**

- » Diverse **panel of carrier options**, established and proven in large market space
- » Employer chooses – pooled *or* **employer-independent** claims experience
- » Use experience-rated refunds to **increase plan value** *or* fund permissible benefits
- » Experience-rated refunds can be **available in same year** of program launch

Employer **control**

- » **No embedded commissions**; employer controls broker compensation
- » Every penny is **reported**
- » All carrier and program **fees are capped**
- » Only captive model that **accommodates ‘tech credits’**
- » Includes Employees First’s proprietary supplemental health plan **benchmarking tool**

What are Experience-Rated Refunds?

Plan dollars that once fed profit margins can now be redirected to enhance employee value.

Lower costs | Higher value
Better benefits