

## Why look at the Employees First Benefits-Captive-as-a-Service™ model ?



### Enhanced Voluntary Plans Deliver a Massive Impact with Minimal Disruption

Higher value | Lower costs | Carrier agnostic | Analytics included | Multiple options

#### TOP-TIER CARRIER AFFILIATES

- » Six of the industry's leading carriers
- » Carrier-agnostic approach for large-market employer

#### MORE DOLLARS FOR BENEFITS

- » Program costs are lower
- » No pre-built commissions-employers can still elect to fund broker services

#### INDUSTRY LEADING ANALYTICS

- » Industry-first Supplemental Health Plan benchmarking tool
- » 42M patient records; actuarial weighting to assess customized plan value

#### DOLLARS AVAILABLE SOONER

- » Dollars can be available in the launch year, typically within a few months of program launch, versus 15-18 mos. delay of cash-flow

#### MULTIPLE VOLUNTARY PLANS

- » We've started with supplemental health Critical Illness, Hospital Indemnity, Accident
- » We're expanding to other plans

#### COMPENSATION DISCLOSURES

- » Program includes compensation disclosures per new ERISA §408(b)(2)(B) as required by CAA

#### ERISA COMPLIANCE

- » Contractual framework and language leverages statutory DOL exemption
- » A specific-scope ERISA analysis has been conducted by top-tier ERISA firm

#### MODEL FLEXIBILITY

- » Pooled plan vs. non-pooled plan experience
- » Maximize plan value vs. optimize employer benefits reinvestment dollars

#### NO DISRUPTION OF TECH CREDITS

- » Tech credit arrangements are accommodated
- » We conduct full reporting to ensure transparency