



THE BACKGROUND

Supplemental Health Plans

Critical Illness | Accident/Injury | Hospital Indemnity

- » These plans are included in almost every benefit program
- » Offered to help employees offset rising cost of out-of-pocket medical expenses
- » Plans pay a fixed amount to employees for health events like cancer or injury
- » Sold through consultants. Employees usually pay 100% of premium



THE PROBLEM

Plan loss ratios are usually below 50%
in contrast to the ACA requirement of 85%

Supplemental Health Plan low loss ratios result in lower plan value for employees...

...as more dollars end up padding industry profit margins instead of benefitting employees...

...while industry players press for more compensation and heaped commissions, driving frequent carrier changes...

...creating added administrative costs, employee disruption, and challenging carriers to raise plan value.

Until now, employers have been powerless to impact the 'system' and take fiduciary control

THE SOLUTION

We've removed the middle-man
and put Plan Sponsors in control

Our legal, ethical, and streamlined solution empowers employers to put newly found dollars from the voluntary benefits ecosystem to work - *for employees*.

Our Benefits-Captive-as-a-Service™ (BCaaS) model caps carrier administration fees and right-sizes plan reserves. Employers now have a choice, to:

- » Lower employees' premiums
- » Raise plan value through more paid claims
- » Reinvest in benefits within an ERISA wrap

Total Rewards can be enriched with value-add programs like fertility, heart health, caregiving, mental health, and other well-being programs. Or, dollars can reduce medical, life or disability premiums.

Same carriers, same administration, same policies, same fully insured status – we just changed where the dollars go.