



# Scott Captive Solutions: An Alternative to Traditional Group Health Options

Scott Captive Solutions is a national leader in development and support of Employee Benefits Captive programs. Since 2011, our programs have provided a unique opportunity for organizations to achieve the benefits of self-funding their health plan and greater predictability than a traditional self-funded program. This alternative risk financing also gives businesses the opportunity to achieve a return on a portion of their captive premium through effective high-risk management resources and good claim performance.

**An Employee Benefit Captive is a practical option for these companies who want to control healthcare costs and reduce their risk.**

With the added burden of taxes and fees mandated under the Affordable Care Act, employers recognize the need for a health financing solution that provides them with:

- Greater transparency
- More controls
- Less volatility
- Better long term results
- Large-group purchasing discounts on administrative services, cost management tools and network access fees

## GROUP CAPTIVE STRUCTURE EXAMPLE

### Stop-Loss Carrier

Large, catastrophic claims, such as premature births, are reimbursed by the stop-loss carrier

Claims more than \$250,000



### Group Captives

Mid-sized claims, such as surgeries, are pooled and reimbursed by the group

Claims from \$25,000 to \$250,000



### Participating Employers

Small claims such as doctor visits or urgent care are paid by participating employers

Claims up to \$25,000





**Offering seamless administrative transition into a captive plan structure while delivering best-in-class cost control resources normally reserved for much larger companies.**

The platform includes:

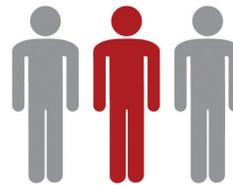
- Flexibility to choose among several health plan designs including consumer-driven health plan (CDHP) and traditional plan options
- Access to National Carrier Provider Networks
- Low prescription cost through a large Pharmacy Purchasing Coalition
- Standardized Summary Plan Descriptions and plan document for ease of administration and fast track implementation
- Best-in-class health risk management programs, including clinical prevention services and specialized oncology medical management
- Easy enrollment – pick a plan, define eligibility, and submit enrollment

*Scott Captive Solutions, a division of James A. Scott & Son, Inc., has offices in Charlotte, Greensboro and Raleigh, North Carolina; Knoxville and Nashville, Tennessee; and Lynchburg, Richmond and Roanoke, Virginia; and captive insurance operations in Grand Cayman and Vermont.*

**Preferred Characteristics of a Captive Solutions Participant**



**51 to 500** participating employees



**Above Average** demographics and workforce



**Strong Corporate Leadership** that values employee health and embraces wellness



**Good Historical Claims Experience** (renewals consistently below trend)