

# Employee Benefit Captives

## For Large Businesses



Innovative Captive Strategies (ICS) brings you an alternative health insurance solution for large businesses looking to gain more stability and long-term value from their premium dollars. The **APEX** group captive requires a minimum \$125,000 specific deductible. Stop renting traditional insurance and take ownership with **APEX**.

### BENEFIT ENHANCEMENTS

**Robust data analytics**

**Bill review of high-cost claims**

### CAPTIVE ADVANTAGES



Rewarded for good performance



Use group purchasing power to provide stability in volatile market



Control over your benefits & the cost



Multiple layers of transparency



Peer group support & sharing amongst an exclusive group

### CAPTIVE FINANCIAL STRUCTURE

#### Stop Loss Layer (Theirs)

Any claimant who exceeds the captive retention is covered by stop loss/reinsurance. (Roughly 5-15% of total spend)

#### Shared Layer – Captive (Ours)

The majority of each member’s fixed premium goes into the captive layer to share with other members and pay for severity claims. What is not spent is returned to each member based on what they contributed. (Roughly 10-20% of total spend)

#### Member Self-Funded Layer (Mine)

Each member self funds their own layer at a risk level of their choosing. This is where the majority of the claims and opportunity occur, because you only pay for the claims that you have. (Roughly 60-80% of total spend)

