

8 Ways
**a Self-funded
Captive Healthcare
Plan Can Boost Your
People & Profit**

So, you've had it up to here with rising healthcare insurance costs that force you to downgrade plans year over year, leaving your team underserved and your company less competitive?

We're totally with you on that.



You'd love to find a healthcare plan that **boosts your people and your profit long-term.**



You've considered a self-funded plan, but all you can think about is "what if I get a huge claim under this plan?"

This can certainly be an issue with a traditional self-funded arrangement, however, a **self-funded captive plan** can safeguard you from this concern.

Over time - and not very much time - you'll come to appreciate just how empowering and sustainable a self-funded captive plan can be.

With a self-funded plan, you can:

1

Enjoy a Sustainable Plan for Years to Come

- You can expect an average increase of 3.5% minimum/year, as opposed to an average increase of 9% minimum/year with a traditional plan.
- Reap the cash flow rewards of only paying for what you use.
- Have peace of mind during a bad year where the captive pool acts as a shock absorber.
- We improve your healthcare trend line so you don't have to deteriorate the coverage of your employees and their families.

2

Keep Your Company Competitive

- When you're paying for the insurance carrier's profit margins and other ancillary costs, it leaves you with no control over your premiums. It only guarantees that you will be paying an increase above and beyond your company's actual usage.
- Instead, you can offer and maintain a rich benefit offering year after year without the need to radically cut back on benefits and reduce your contributions toward health care premiums.

3

Receive a Dividend

- Get rewarded for having a good year by receiving any excess claims funding in the form of a dividend.

4

Enjoy Flexibility

- Take advantage of a flexible plan design that allows you to make changes to your medical plan without the need of changing it in its entirety.
- Our self-funded program allows you to change third-party administrators, pharmacy managers, and network each individually, saving you time and keeping your employees from being disrupted.

5

Save Time

- The plan includes on-call counselors, plus technology that streamlines HR and administrative processes.
- You can reduce the time you spend tracking new hires and terminations because a benefits counselor will handle it for you.
- Our best-in-class online enrollment platform allows you to easily track and integrate with payroll and HRIS technologies, offering you 360-degree communication between all your systems.
- AI technology supports your administration by identifying compliance and enrollment errors.

6

Empower Your Employees

- Twenty-nine percent of employees aren't planning to return to work post-COVID, citing employee engagement as one of the top reasons.
- Help improve your employees' overall experience by giving them the support and education they need to navigate their buying experience and access to care.
- Clinical care navigators walk members through their treatment plans, making them feel confident and saving you both time.

7

Benefit From Transparent, Detailed Reporting

- We provide actionable data and analytics that allow you to make smarter decisions, and we provide strategic direction to help you maximize your return on investment.
- The system enables you as the employer to deliver plans and programs that fit your demographic by analyzing chronic conditions and unaddressed preventative measures impacting your team.

8

Enjoy Simply Great Customer Service

- When you work with us, you get matched with an expert advisor who is a real human being that you can turn to. You'll love the transparent and detailed reporting, and your employees will love the client support.

We hope this checklist is helpful!

P.S. - Fusco Orsini & Associates has more than **1,000 five-star reviews** that demonstrate how we make our customers feel: seen, heard and taken care of.



GET STARTED!

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