

## Stealth Captive Solutions

### Helping employers pool together for lower health costs with more choice

Rising healthcare costs is an ongoing market trend. The importance of proactive population health risk management is moving to the forefront of priorities. Our broker partners and their clients are seeking solutions to adapt to this new reality to attract and retain the best and brightest employees. As the leading provider of stop loss solutions, we believe offering an alternative funding arrangement with proprietary Stealth Sentinel Solutions will best support our existing and prospective clients in the dynamic healthcare space.

Stealth Captive Solutions are unique funding arrangements that allows employers the flexibility of self-insurance and the advantages of customized risk-sharing, while capitalizing on economies of scale. Stealth Partner Group has partnered with Tokio Marine HCC, an industry leader in captive insurance arrangements, to offer a comprehensive captive offering. Captives offer the benefits of self-funding in a cooperative risk share environment that is ideal for employers interested in transitioning from being fully insured to self-insured.

#### Stealth Captive Solutions may be a good fit for you if:



Want to share opportunities and take advantage of flexibility in benefit design



Want high quality care, while managing fraud, waste and abuse



Want a dynamic menu of effective cost containment programs through Stealth Sentinel Solutions



Want a simple administrative experience



Want access to robust monthly reporting and decision-making tools

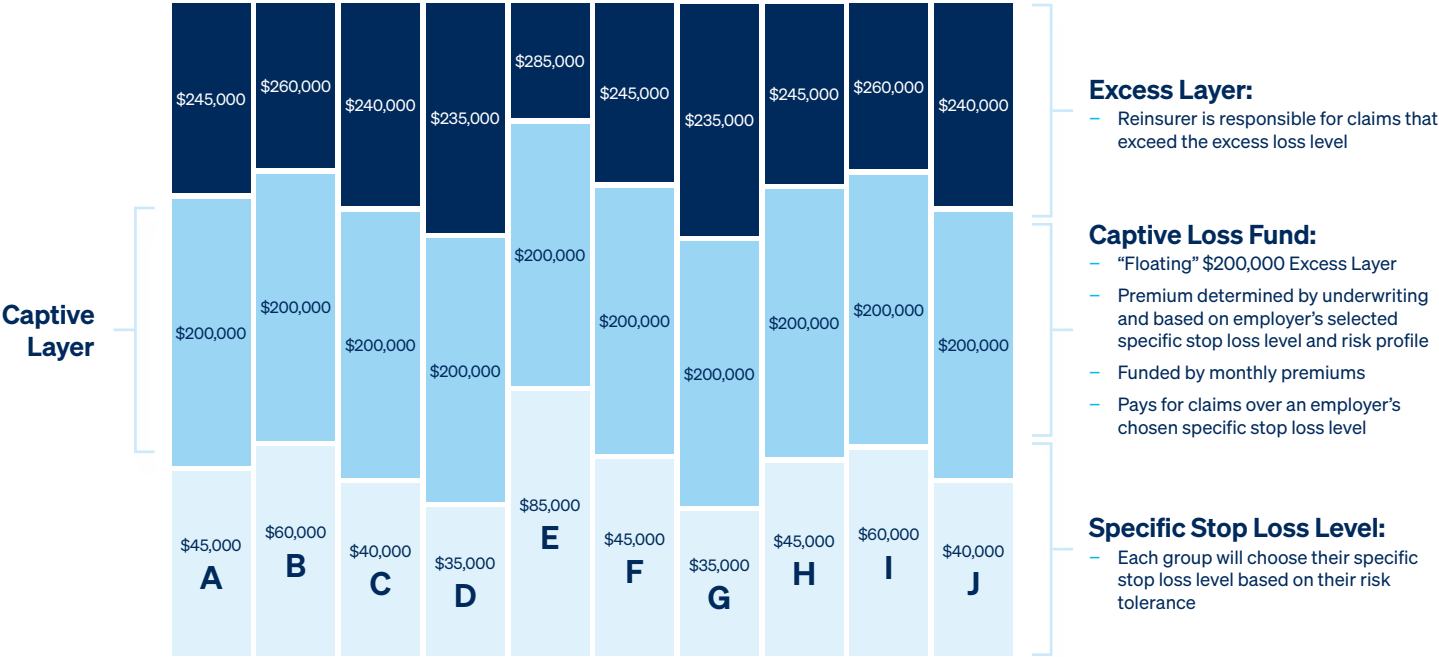


## Here's how it works:

Stealth Captive Solutions allows multiple employer groups to come together under one umbrella, but that doesn't mean they all have to be on the same health plan. Each employer chooses and funds their own medical and prescription plans and determines which health and wellbeing programs are right for their employees.

### For example:

- Each individual employer is responsible for a claimant's expense up to their selected Individual Stop Loss level.
- Once a claimant exceeds the ISL, they enter the captive layer.
  - The captive layer funds the next \$200,000 for an individual claimant.
- Once a claimant's expenses exceed the ISL and the captive layer, the claimant's expenses are transferred to the excess layer and backed by the reinsurance carrier.
  - For example, group G has an ISL of \$35,000, therefore a claimant will have a risk transfer threshold of \$235,000.
- At the end of the contract period if there are remaining funds in the captive layer, groups may be eligible for a surplus distribution.
  - Eligibility is based on each individual employer's balance in the captive layer at the end of the contract period.



For more information,  
please contact your  
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