



4A's Medical Group Captive Insurance Program Working Toward January 2020 Launch

As you know, 4A's built a Captive Insurance Program for Workers' Comp insurance in the 1970s that has benefitted our 4A's member agencies with a dividend each year of its existence.

We are in the underwriting stage on a 4A's Medical Insurance Captive insurance solution where the same principles are being utilized by starting the same way -- with a core group of agencies over 100 eligible lives.

Here are a few of the major features:

1. Keep your current plan design(s)
2. Deeper provider discounts through National Carriers - United, Cigna, Aetna, BCBS in NY and PA
3. Keep your HRIS system
4. Access to Pharmacy rebates and preferred Specialty Drug Pricing
5. High-Risk Claims Management
6. Specialized Oncology Management
7. Organ Transplant reinsurance
8. Reduced large claim exposure
9. Sharing of Captive Surplus

If you would like to explore the solution and benchmark your plan, please contact Elyse Congdon at 704-594-6277 or econgdon@4asbenefits.com.