

Captive Medical Insurance Program for 2021

Have you faced your Health Insurance renewal each year feeling you have little control, limited claims information or transparency, and a lack of options for your next policy year? Are you seeking a long-term solution to these issues?

If your employee group size is over 100 eligible lives (or slightly under anywhere except NY or CA), then it's time to explore a solution that can free you from the cycle of shifting or absorbing cost, increasing spending or reducing benefits.

4A's Benefits has partnered with Innovative Captive Strategies to make the Quest Captive (which has had excellent performance since it's 2014 launch) available to 4A's members whose annual medical premium alone is at least \$750,000.

By joining an established group with 40 employers and 5,000+ employee participants, you will enjoy benefits not available through free-standing self-insured or fully-insured plans:

- Opportunity to win back part of your reinsurance cost
- Opportunity to share in a Captive dividend
- Potential to reduce the impact of market cost escalation over the long term
- Ability to reduce cost risk by spreading large-claim risk over a large employer group
- Advantage with High-Risk Claims management producing measurable savings
- Savings with a coalition of 2 million members returning ALL pharma rebates to you

There will be two National Webinars providing more information on May 7th at 2 p.m. and May 13th at 2 p.m. Eastern time. Follow the links below or go to www.aaaabenefits.com and click on the announcement link to register.

MAY 7th: https://4as.zoom.us/webinar/register/WN_9BgA0ABHR2qbcE1t2Ors2w

MAY 13th: https://4as.zoom.us/webinar/register/WN_ohryKqypTba-K8IR4q97ww

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