

C2 Health Captive Program

An Alternative to Traditional Group Health Options

The C2 Health Captive is a comprehensive health plan solution delivered in conjunction with a national leader in the development and support of Employee Benefit Captive programs. Our programs provide a unique opportunity for organizations to achieve the benefits of self-funding their health plan and greater predictability than a traditional self-funded program.

This alternative-risk financing also gives businesses the opportunity to achieve a return on a portion of their captive premium through effective high-risk management resources and strong claim performance.

An Employee Benefit Captive is a practical option for these companies who want to control healthcare costs and reduce their risk.

With the added burden of taxes and fees mandated under the Affordable Care Act, employers recognize the need for a health financing solution that provides them with:

- Greater transparency
- More controls
- Less volatility
- Better long-term results
- Large-group purchasing discounts on administrative services, cost management tools, and network access fees

Group Captive Structure Example

CLAIMS MORE THAN \$250,000

Stop-Loss Carrier

Large, catastrophic claims, such as premature births, are reimbursed by the stop-loss carrier.

CLAIMS FROM \$25,000 – \$250,000

Group Captives

Mid-sized claims, such as surgeries, are pooled and reimbursed by the group.

CLAIMS UP TO \$25,000

Participating Employers

Small claims such as doctor visits or urgent care are paid by participating employers



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Offering seamless administrative transition into a captive plan structure while delivering best-in-class cost-control resources normally reserved for much larger companies.



The Platform Includes:

- Flexibility to choose among several health plan designs including consumer-driven health plan (CDHP) and traditional plan options.
- Access to National Carrier Provider Networks.
- Low prescription cost through a large Pharmacy Purchasing Coalition.
- Standardized Summary Plan Descriptions and plan documentation for ease of administration and fast track implementation.
- Best-in-class health risk management programs, including clinical prevention services and specialized oncology medical management.
- Easy enrollment – pick a plan, define eligibility, and submit enrollment.

Preferred Characteristics of a Captive Solution Participant

- **51 TO 500** participating employees
- **ABOVE AVERAGE** demographics and workforce
- **STRONG CORPORATE LEADERSHIP** that values employee health and embraces wellness
- **GOOD HISTORICAL CLAIMS EXPERIENCE** (renewals consistently below trend)

The Power to be Greater!

The Partners Group is a founding member of C2 Solutions.

C2 is a joint venture that brings together many of the nation's largest, independent employee benefits consulting firms. With more than 20 strategically-located offices throughout the country, C2 is the fifth largest privately-held employee benefits firm in the nation.



The Partners Group is **powered by C² Solutions**, offering innovative products and services.

Employee Benefits

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800-722-6339

www.tpgrp.com

Portland

11740 SW 68th Parkway, Suite 200
Portland, OR 97223
Ph: 503.241.9550

Lake Oswego

5 Centerpointe Dr., Suite 500
Lake Oswego, OR 97035
Ph: 503.241.9550

Seattle

11225 SE 6th St., Suite 110
Bellevue, WA 98004
Ph: 425.455.5640

Bend

730 SW Bonnett Way, Suite 3000
Bend, OR 97702
Ph: 458.206.2000

Bozeman

P.O. Box 4783
Bozeman, MT 59772
Ph: 406.539.5919