

BUSINESS INSURANCE

Growing Your Captive with Voluntary Benefits

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#WorldCaptiveForum

Growing Your Captive with Voluntary Benefits

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GROW YOUR CAPTIVE

Voluntary Benefits can be a turn-key program to grow your captive by integrating employee-paid products with existing risk management strategies.

THIRD-PARTY PREMIUM AND DIVERSIFICATION

A+ OR A RATED, EXPERIENCED FRONTING CARRIERS.

UNCORRELATED RISK, HIGH PREDICTABILITY.

QUOTA SHARE TO CAPTIVE.

- 50% for Voluntary Employee Benefits.
- 75 - 100% for Electronic Product and Home Warranties.
- 80 - 90% for Group Life and Disability.

WHY VOLUNTARY BENEFITS?

EXPECTED 20% - 25% NET RETURN.


ENHANCES BENEFITS AT NO COST TO THE COMPANY.

DRIVES PARTICIPATION IN HDHP.

- Decreased employer paid medical costs.

ATTRACTS AND RETAINS EMPLOYEES.

- Customized products and coverage not typically available.
- Improves employees' financial security.



UNDERWRITING,
LEGAL, CLAIMS,
ADMINISTRATIVE &
DISTRIBUTION PROVIDED

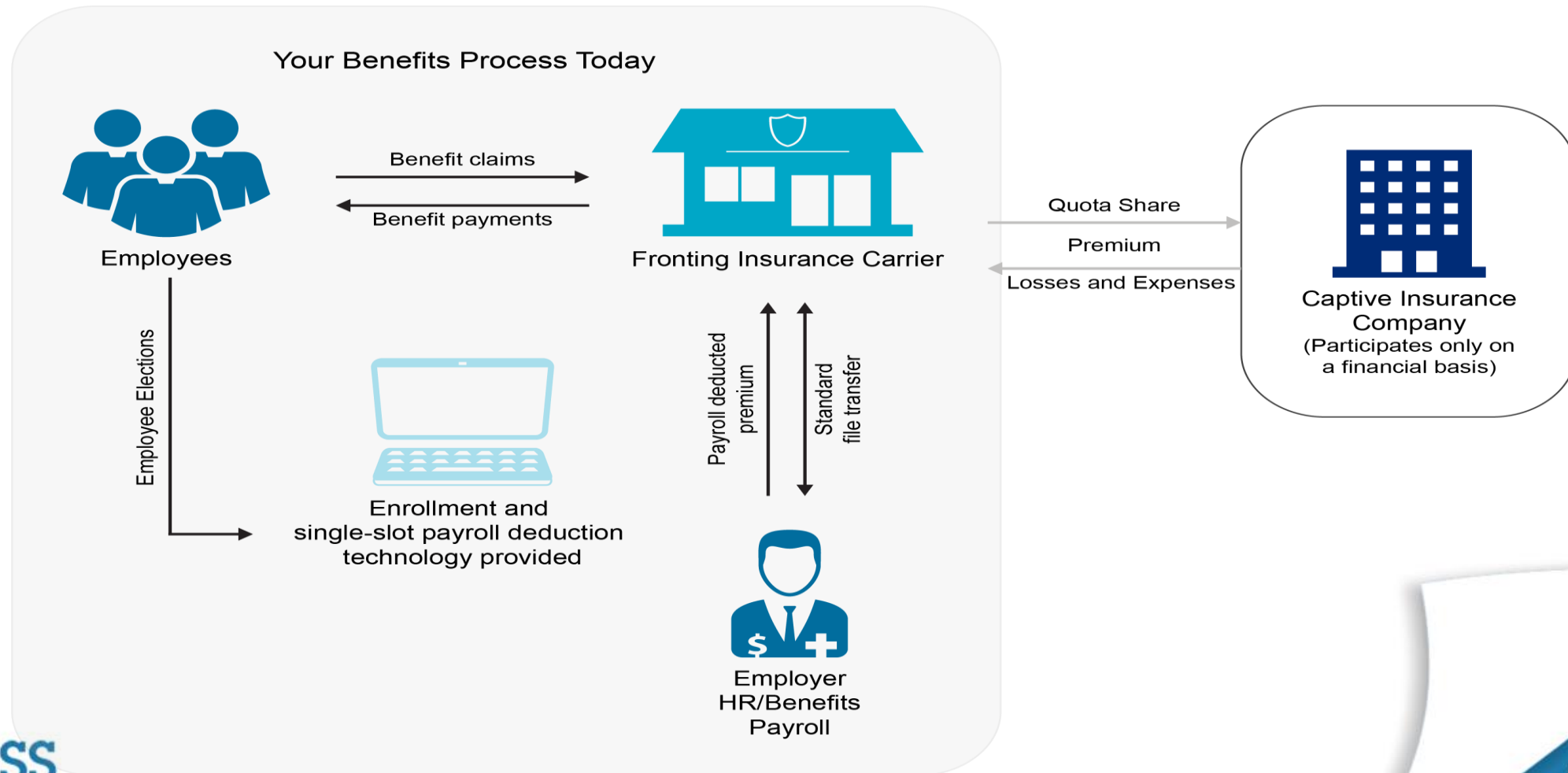
PROFESSIONALLY DESIGNED
AND DISTRIBUTED
COMMUNICATIONS

CAPTIVE PARTICIPATION
ONLY ON A
FINANCIAL BASIS

EXISTING RISK MANAGEMENT STRATEGIES + ENHANCED EMPLOYEE PRODUCTS



VOLUNTARY BENEFITS PROCESS FLOW



BUILDING A TURN-KEY SOLUTION

All of the administration necessary for a successful program. Including: product design, underwriting, reinsurance agreements, servicing, marketing, enrollment technology, reporting and ongoing support. Your captive participates only on a financial basis.

INTERNAL OR PROVIDER?

PROGRAM DESIGN

- Product and selection
- Carrier negotiations

ADMINISTRATIVE AND TECHNOLOGY

- Enrollment and eligibility
- Payroll deduction
- Employer/carrier integration

COMMUNICATIONS

- Market segmentation
- Direct mail, email, video product support, live agents

FRONTING CARRIER

PROGRAM OPERATIONS

- Underwriting
- Regulatory/state filings
- Claims processing
- Customer service

EMPLOYER RESPONSIBILITIES

HUMAN RESOURCES AND PAYROLL

- Benefits integration
- Payroll connectivity

CAPTIVE MANAGER

IMPLEMENTATION SUPPORT

REGULATORY

- Business plan update
- Pro-forma
- Actuarial support

PROGRAM REPORTING AND COMPLIANCE

LEGAL FIRM

LEGAL SUPPORT AND GUIDANCE

- ERISA compliance
- DOL review and preparation

THE SOLUTION BENEFITS ALL STAKEHOLDERS

RISK DEPARTMENT/CAPTIVE

- Diversifies portfolio
- Third party premium
- High predictability
- Low volatility
- No catastrophic loss

HUMAN RESOURCES

- Greater control of program design and pricing
- Funding for enhancement to existing employee benefit programs
- Leading edge benefits
- HR becomes a key business partner to risk and finance

FINANCE

- Provides additional profit and cash flow
- Decreases costs of employee benefits due to increased HDHP participation
- Potential tax benefits

EMPLOYEES

- Custom-designed benefits
- Increased coverage
- Reduced costs
- Improves financial security
- Improved communications/ understanding of coverage
- Ease of payroll deduction

HRIS/PAYROLL

- Single-slot payroll deduction interface
- Automated exception reporting
- Enhanced administrative efficiencies

CARRIERS

- First-to-market
- Financial partnerships with well-known companies
- Shared risk
- Increased participation



ERISA VOLUNTARY BENEFITS

PROVIDING FINANCIAL SECURITY THROUGH SUPPLEMENTAL MEDICAL OFFERINGS.

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HEALTH & WELFARE OFFERINGS

Accident Insurance

- ✓ Provides lump-sum payment after a covered accident.
- ✓ Designed to compliment your existing health insurance coverage.
- ✓ Helps pay out-of-pocket expenses such as deductibles, copays, childcare, and more.

Critical Illness

- ✓ Provides a lump-sum cash benefit that can help pay for unexpected deductibles, copays, bills and expenses that your existing health insurance plan doesn't cover.
- ✓ Added protection for more peace of mind.
- ✓ Financial security in a period of uncertainty and stress.

Hospital Indemnity

- ✓ Helps workers cope with costs associated with a hospital stay.
- ✓ Help cover costs major medical was never intended to pay.
- ✓ In the event of hospitalization, participants receive cash benefits that can be used to help pay daily living expenses, such as rent, gas, groceries, utilities and other necessities.

52% of households say they have less than \$10,000 in liquid assets available for use in an emergency.²

Note: The above coverages are not directly correlated to any existing medical insurance plan the employee may have. Authorized claims are paid directly to the employee, regardless of any existing medical coverage.

GROUP ACCIDENT INSURANCE

Covers medical and everyday expenses from a covered accident

SAMPLE BENEFITS INCLUDE	RANGE OF BENEFIT AMOUNT
Emergency Room Visit	\$100 - \$300 per visit
Hospital Admission	\$500 - \$2,000 per admission
Hospital Confinement	\$100 - \$300 per day
Ambulance	\$100 - \$1,500 benefits vary depending on ground vs. air
Physical Therapy	\$15 - \$60 per visit
Physician Follow-Up Visit	\$15 - \$60 per visit
Accidental Death and Dismemberment	\$25,000 - \$60,000 for employee, benefits vary for spouse and children and severity of dismemberment etc.
Fractures and Dislocations	Benefits vary based off of bone or joint injured and severity of fracture or dislocation.
Optional Benefit Include	
Wellness	\$25 - \$150 per person per calendar year

COVERAGE OPTIONS INCLUDE

- Two plan options - High or low
- Spouse and dependent children coverage

TOP 3 FRACTURED BONES

- Forearm/Hand/Wrist
- Finger/Toe
- Leg

TOP 3 DISLOCATED JOINTS

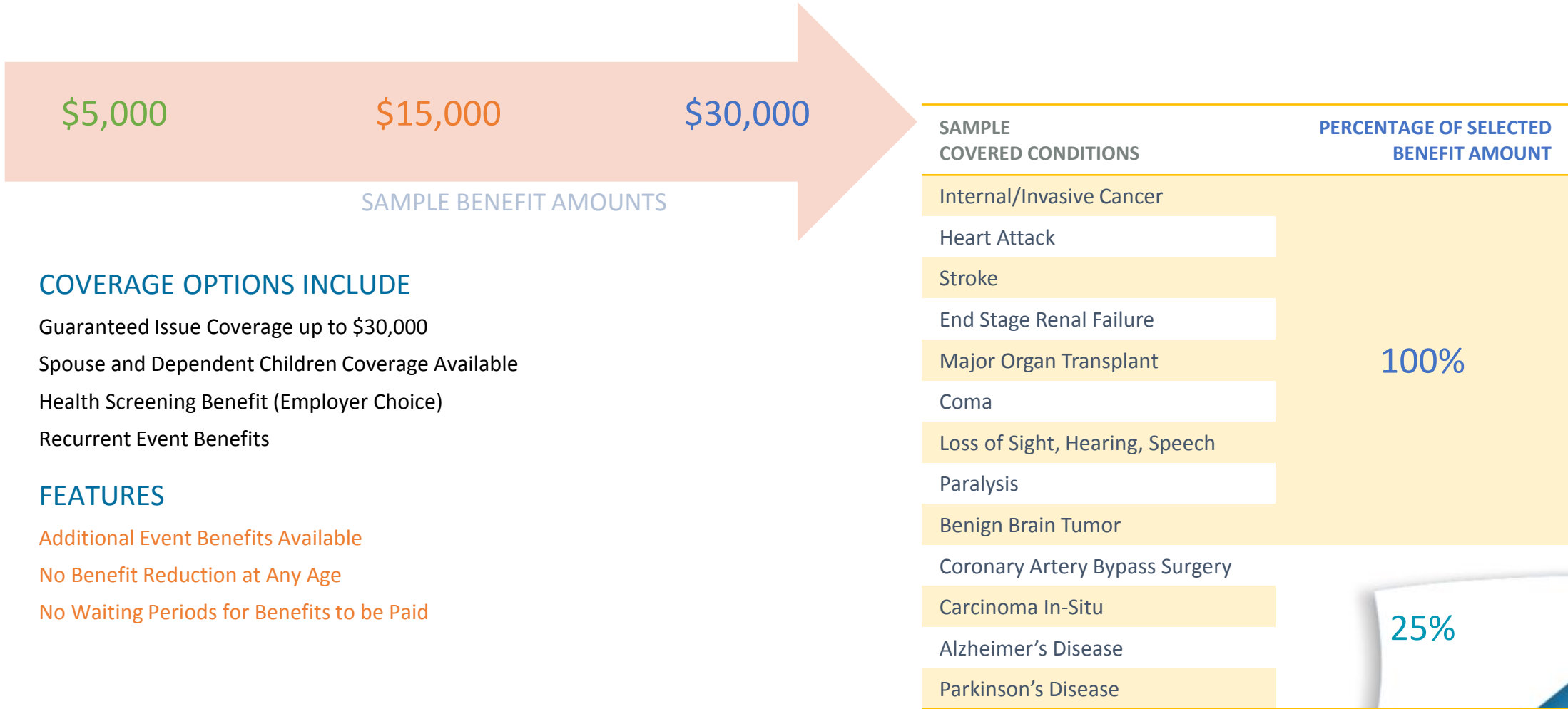
- Collarbone
- Shoulder
- Toe/Finger

FEATURES

- Guaranteed issue coverage
- No coordination of benefits
- Benefits fill gaps of HDHP
- Portable

GROUP CRITICAL ILLNESS INSURANCE

- Covers the costs related to the diagnosis of a covered critical illness



COVERAGE OPTIONS INCLUDE

- Guaranteed Issue Coverage up to \$30,000
- Spouse and Dependent Children Coverage Available
- Health Screening Benefit (Employer Choice)
- Recurrent Event Benefits

FEATURES

- Additional Event Benefits Available
- No Benefit Reduction at Any Age
- No Waiting Periods for Benefits to be Paid

GROUP HOSPITAL INDEMNITY INSURANCE

Covers OOP expenses for hospital confinement

Benefits Include	Brief Description of Benefit	Range of Benefit Amount
Hospital Admission	Pays a benefit according to the schedule of benefits for when a covered person is admitted to the hospital. Benefit amount and frequency of benefits vary depending on carrier and plan design.	\$500 - \$3,000 per admission or per calendar year
Hospital Confinement	Pays a benefit according to the schedule of benefits for when a covered person is confined to the hospital up to a specified number of days (typically 30-365 days). Benefit amounts and frequency of benefits vary depending on carrier and plan design.	\$100 - \$300 per day
ICU Confinement	Pays a benefit according to the schedule of benefits for when a covered person is confined to the ICU up to a specified number of days (typically 10-30 days). Benefit amounts and frequency of benefits vary depending on carrier and plan design.	\$200 - \$600 per day

COVERAGE OPTIONS INCLUDE

- Guaranteed issue coverage available
- Spouse and dependent children coverage available
- Various plan designs and options

FEATURES

- HSA compatible
- No coordination of benefits
- Benefits fill gaps of HDHP
- Portable with certain stipulations

MEDICAL PLAN EXPOSURES

PPO without VB to HDHP with VB

Medical Plan Exposures	PPO In Network		HDHP	
	Without VB		With All 3 VB	
	Individual	Family	Individual	Family
Medical Plan Exposures				
HRA/HSA Credit	-\$500.00	-\$1,000.00	-\$600.00	-\$1,200.00
Deductible	\$1,000.00	\$3,000.00	\$1,500.00	\$3,000.00
Coinsurance	20%	20%	20%	20%
Out of Pocket Max	\$6,600.00	\$13,200.00	\$4,000.00	\$8,000.00
Estimated Annual Premiums				
Accident	\$0.00	\$0.00	\$97.20	\$544.20
Critical Illness	\$0.00	\$0.00	\$234.84	\$316.44
Hospital Indemnity	\$0.00	\$0.00	\$247.80	\$899.64
Total VB Annual Premium ¹	\$0.00	\$0.00	\$579.84	\$1,760.28
Personal Choice PPO	\$2,795.52	\$12,898.08	\$600.00	\$5,771.76
Employee's Total Annual Premium Costs²	\$2,795.52	\$12,898.08	\$1,179.84	\$7,532.04
Employee's Total Annual Premium Costs + <u>Potential</u> Medical OOP Exposure	\$9,395.52	\$26,098.08	\$5,179.84	\$15,532.04

1. Voluntary benefit premiums assume: 24 hour accident coverage, low plan for the individual example and high plan for the family example; issue age rates of \$10,000 for a 41 year old non smoker, employee only tier for individual example and family tier for family example; a \$1,000/\$150/\$150 hospital indemnity plan design for the individual example and a \$1,500/\$200/\$200 plan design for the family example. 2. Assumes a full-time non-compliant employee premium rates.

ACCIDENT EXAMPLE

Example of Broken Ankle ¹	PPO In Network		HDHP	
	Without Accident Coverage		With Accident Coverage	
	Individual	Family	Individual	Family
	Medical Plan Exposures			
Deductible less HRA, if applicable ²	\$1,000.00	\$2,000.00	\$900.00	\$1,800.00
Coinsurance	\$280.00	\$80.00	\$1,120.00	\$940.00
Physical Therapy	\$400.00	\$400.00	\$0.00	\$0.00
Specialist Follow-Up Visit	\$80.00	\$80.00	\$0.00	\$0.00
Total Medical Costs of Broken Ankle	\$1,760.00	\$2,560.00	\$2,020.00	\$2,740.00
Total Cost of Broken Ankle + Annual Premiums	\$4,555.52	\$15,458.08	\$2,717.20	\$9,055.96
	Accident Reimbursements			
Emergency Room Visit	\$0.00	\$0.00	\$100.00	\$250.00
Closed Ankle Fracture	\$0.00	\$0.00	\$1,000.00	\$1,500.00
X-Ray/MRI	\$0.00	\$0.00	\$150.00	\$300.00
Medical Appliance (Crutches)	\$0.00	\$0.00	\$100.00	\$200.00
Physical Therapy (6)	\$0.00	\$0.00	\$300.00	\$450.00
Follow Up Visits (2)	\$0.00	\$0.00	\$100.00	\$150.00
Total Accident Reimbursements	\$0.00	\$0.00	\$1,750.00	\$2,850.00
Total Out of Pocket Cost	\$4,555.52	\$15,458.08	\$967.20	\$6,205.96
Cost Savings	N/A	N/A	79%	60%

1. Example assumes broken ankle occurs as first claim during plan year and no other medical costs or claims have been incurred and assumes the average cost of a broken ankle to be approximately \$6,500 (~\$2,400 in emergency room treatment and \$4,100 in physical therapy costs). 2. Expenses incurred that may apply to the deductible or the coinsurance are included but not limited to: Emergency Room Visits, Routine Radiology Tests (X-Rays), MRI/MRA, CT Scans/PET Scans, Physical Therapy Visits, Durable Medical Equipment, Specialist Follow-Up Visits.

CRITICAL ILLNESS EXAMPLE

Example of Heart Attack ¹	PPO In Network		HDHP	
	Without Critical Illness		With Critical Illness	
	Individual	Family	Individual	Family
Medical Plan Exposures				
Deductible less HRA, if applicable ²	\$500.00	\$2,000.00	\$900.00	\$1,800.00
Coinsurance	\$7,600.20	\$7,300.20	\$7,520.20	\$7,340.20
Cardiac Rehabilitation ³	\$1,440.00	\$1,440.00	\$0.00	\$0.00
Total Medical Costs of Heart Attack <u>without</u> OOP Max	\$9,540.20	\$10,740.20	\$8,420.20	\$9,140.20
Medical OOP Max	\$6,600.00	\$13,200.00	\$4,000.00	\$8,000.00
Lost Wages	\$3,380.00	\$3,380.00	\$3,380.00	\$3,380.00
Daily Living Expenses	\$5,800.00	\$5,800.00	\$5,800.00	\$5,800.00
Misc (Parking, Meals)	\$200.00	\$200.00	\$200.00	\$200.00
Total "Non-Medical Costs of Heart Attack	\$9,380.00	\$9,380.00	\$9,380.00	\$9,380.00
Total Cost of Heart Attack + Annual Premiums <u>with</u> OOP Max	\$18,775.52	\$33,018.28	\$14,214.84	\$23,468.20
Critical Illness Reimbursements				
Lump Sum Benefit for Heart Attack Diagnosis	\$0.00	\$0.00	\$10,000.00	\$10,000.00
Total Critical Illness Reimbursements	\$0.00	\$0.00	\$10,000.00	\$10,000.00
Total Out of Pocket Cost	\$18,775.52	\$33,018.28	\$4,214.84	\$13,468.20
Cost Savings	N/A	N/A	78%	59%

1. Example assumes heart attack occurs as first claim during plan year and no other medical costs or claims have been incurred and the average cost of a heart attack to be approximately \$38,501. 2. Expenses incurred that may apply to the deductible or the coinsurance are included but not limited to: Emergency Room Visits, Hospital Inpatient Confinement, Ambulance Transportation, Routine Radiology Tests, MRI/MRA, CT/PET Scans, Cardiologist Visits and Cardiac Rehabilitation. 3. Cardiac Rehabilitation visits under the Personal Choice PPO In Network plan are subject to a \$40 copayment, up to 36 visits per year and are not applicable to the deductible.

HOSPITAL INDEMNITY EXAMPLE

Example of Appendectomy ¹	PPO In Network		HDHP	
	Without Hospital Indemnity		With Hospital Indemnity	
	Individual	Family	Individual	Family
Medical Plan Exposures				
Deductible less HRA, if applicable	\$500.00	\$2,000.00	\$900.00	\$1,800.00
Coinsurance	\$2,219.40	\$1,919.40	\$2,139.40	\$1,959.40
Total Medical Costs of Appendectomy	\$2,219.40	\$3,191.40	\$3,039.40	\$3,759.40
Misc (Parking, Meals)	\$200.00	\$200.00	\$200.00	\$200.00
Total "Non-Medical Costs of Appendectomy	\$200.00	\$200.00	\$200.00	\$200.00
Total Cost of Appendectomy + Annual Premiums	\$5,714.92	\$17,017.48	\$4,087.20	\$10,630.80
Hospital Indemnity Reimbursements				
Hospital Admission	\$0.00	\$0.00	\$1,000.00	\$1,500.00
Daily Confinement (4 Days)	\$0.00	\$0.00	\$600.00	\$800.00
Total Hospital Indemnity Reimbursements	\$0.00	\$0.00	\$1,600.00	\$2,300.00
Total Out of Pocket Cost	\$5,714.92	\$17,017.48	\$2,487.20	\$8,330.80
Cost Savings	N/A	N/A	56%	51%

1. Example assumes appendectomy occurs as first claim during plan year and no other medical costs or claims have been incurred and the health care blue book estimates the average cost of an appendectomy to be \$11,597. 2. Expenses incurred that may apply to the deductible or the coinsurance are included but not limited to: Emergency Room Visits and Hospital Inpatient Confinement.



LEGAL & IDENTITY PROTECTION

PROVIDING FINANCIAL SECURITY

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LEGAL INSURANCE

FEATURES

Home and residential (Buying, selling, refinance, foreclosure, and landlord/tenant)

Financial (Debts, credit, collections, and contracts)

Auto and traffic (Moving violations, tickets and license suspension)

Family (Divorce, adoption, child support, child custody)

Estate planning and wills (Will, living will, power of attorney)

COVERED SERVICES



Document Preparation

Wills, trusts, affidavits, living wills, power of attorney, deeds, demand letters, mortgages, promissory notes, document review, power of attorney, childcare authorizations, etc.



Real Estate Matters

Contracts or obligations for the purchase, sale or financing, disputes with a neighbor about property rights and property titles, disputes with your landlord about your rights as a tenant of the named insured's primary residence.

BENEFITS

- ✓ Save time and money when dealing with legal issues.
- ✓ Provides elder law and preparation of wills and power of attorney for parents and in-laws.
- ✓ Provides an expert during a very stressful time.
- ✓ Provides financial security and peace of mind.



Dissolution of Marriage

Divorce, legal separation and/or an annulment of marriage.



Debt Matters

Legal disputes with creditors for a repayment schedule, personal debt collection, foreclosure, repossession or garnishment, bankruptcy.



Driving Privilege

Defense of any traffic ticket except driving under influence or vehicular homicide, traffic misdemeanor offense and other matters.

IDENTIFY THEFT PROTECTION

Features

Credit Monitoring - 24/7 Identity theft monitoring

Credit Report – Instant credit report and score

SSN Trace - Monitors and alerts you when activities or changes take place using your Social Security Number.

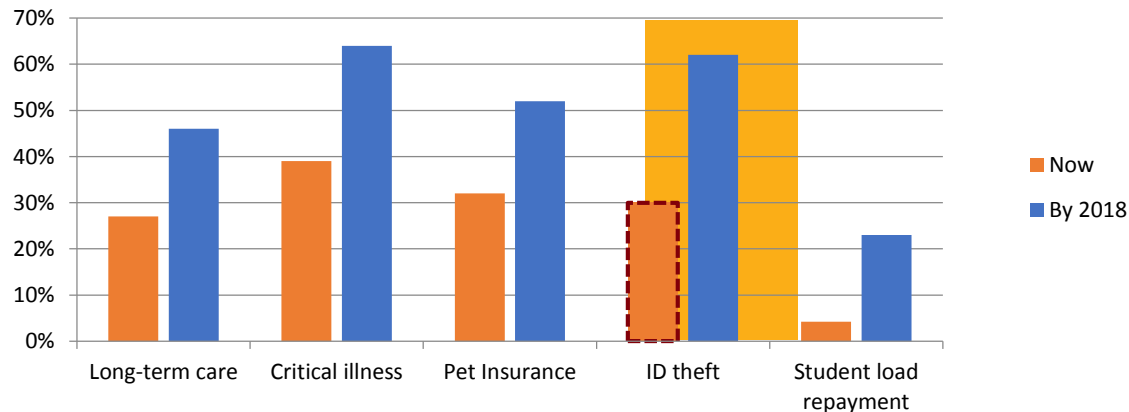
CyberGuard - Monitoring of known criminal websites for illegal trading of personal information.

Change of Address Monitoring - Monitors address changes submitted through the U.S. Postal Service.

Benefits

- ✓ Helps protect employees from id theft and manage improper dissemination of personal data.
- ✓ Convenience of payroll deduction.
- ✓ Group discount provides additional savings.
- ✓ Improves workplace productivity — Self remediation occurs during business hours.
- ✓ Decreases absenteeism.

Survey of HR Professionals of Voluntary Benefit Plans¹



Annual company loss

1,000 employees

x .07 % identity theft victims

x 15 hours to recover

\$320 revenue per hour per employee⁷

= \$336,000 total company loss



PERSONAL PROPERTY PROTECTION

PROVIDING PEACE OF MIND

**BUSINESS
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CELL PHONE COVERAGE

Features

Protection for eligible devices of all ages and brands, wherever they were purchased.
Accidental damage included.
Covers parts, labor and shipping for approved claims.
Simple online claims process available.

Benefits

- ✓ Convenient automatic billing.
- ✓ Enroll at any time.
 - ✓ 30 day waiting period for used devices.
- ✓ Cancel at any time.

Provider	Cost Per Month	Deductible	
		Samsung S6	iPhone7
Captive Program	\$6.99 - \$7.99	\$75.00 - \$99.00	\$75.00 - \$99.00
Verizon	\$11.00	\$149.99	\$199.99
Sprint	\$11.00	\$225.00	\$225.00
T Mobile	\$11.99	\$175.00	\$175.00
AT&T*	\$7.99	\$225.00	\$225.00

* Screen protection is available with a deductible of \$89.00.

COMPLETE HOME ELECTRONIC PRODUCT COVERAGE

Features

Protection for eligible devices of all ages and brands, wherever they were purchased.
Covers parts, labor and shipping for approved claims.
Simple online claims process available.

Covered Devices



Home Entertainment System

Home audio systems and speaker stands, home theater systems, televisions including 3D glasses and charger, DLP projector, projector screens, and touch panel.



Home Office

Desktop and all-in-one computers, laptops/notebooks, document scanners, and printers.



Gaming Equipment

Any gaming consoles and two associated controllers and virtual reality headsets.

** Up to \$75*

Benefits

- ✓ Convenient automatic billing.
- ✓ Cancel at any time.
- ✓ Remote tech support.
- ✓ Reimbursement for in-home installation services.*



Portable Electronic Devices

E-reader including docking stations, digital cameras, digital media/MP3 players, tablets, satellite radio, and baby monitor.



Smart Devices and Accessories

Smart: thermostats, door locks, motion/water sensors, smoke/CO₂ detectors, interface doorbells/intercoms, hubs, switches, plugs and outlets, wearable smart devices, and smart garage door openers; automatic garage door openers, and security cameras.

HOME WARRANTY COVERAGE

Features

A service agreement that provides coverage for the repair or replacement of major home appliances and systems.

Covers claims most likely not covered under a homeowners policy.

No age restrictions on homes or inspections required.

Typically a one-year agreement.

Covered Devices



Heating Ventilation and Air Conditioning (HVAC)/Central AC and Home Heating

HVAC systems, air conditioning units and central servicing systems, heating systems/accessories



Water Heater/Plumbing System

Water heaters, reverse osmosis water filtration systems

Benefits

- ✓ Convenient automatic billing.
- ✓ Cancel at any time.
- ✓ Reimbursement for in-home installation services.




Kitchen Appliances

Microwave, refrigerator, garbage disposals, dishwashers



Washer and Dryers

Gas and electric washers and dryers, parts and accessories.






Polished, professionally-designed communications help deliver results while educating your employees to better manage their financial exposure to potential risk.

DELIVERING R.O.I.

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UNDERSTANDING AND COMMUNICATING WITH YOUR GENERATIONAL WORKFORCE

	Baby Boomers	Generation X	Millennials
CHARACTERISTICS			
Formative Experiences	<ul style="list-style-type: none"> • Cold War • Vietnam • Watergate • Woodstock 	<ul style="list-style-type: none"> • End of cold war • Fall of Berlin Wall • First PC • Latch-key kids 	<ul style="list-style-type: none"> • 9/11 terrorist attacks • Raised by “helicopter parents” • Reality TV
Signature product	Television	Personal computer	Tablet / Smart Phone
Aspiration	Job security	Work-life balance	Freedom and flexibility
Attitude towards career	Live to work; collaborative; driven-achievement oriented	Work to live; distrustful; independent; skill-oriented	Work/life blending; hard working; seeks recognition and feedback; career and community oriented
Communication media	Telephone	Email and text message	Text or social media
Medical (health) insurance	76%	67%	62%
Critical Illness insurance	32%	30%	31%
Accident insurance	44%	39%	38%
Hospital indemnity insurance	28%	25%	27%

Levels of employee understanding of benefit options, by generation

Sources: Incentive Research Foundation; Generations in the Workforce & Marketplace: Preferences in Rewards, Recognition & Incentives. Multi-Generational Workforce/Employee Benefits/Barclays. Minnesota Life: Benefit Needs by Generation. MetLife's 2016 Employee Benefit Trends Study

OFFERING A COMPREHENSIVE COMMUNICATIONS STRATEGY USING A VARIETY OF MEDIA DRIVES PARTICIPATION.

Engage employees through their preferred mediums including:

- Videos
- Narrated Presentations
- Brochures
- Social Intranet Messages
- Text Messages
- Postcards
- Detailed Enrollment Guides
- Post-enrollment newsletters
- Policy-holder case studies
- Benefit Summary Communications

Mixed media communications:
Video, Print, Custom Landing Pages










Post-enrollment pieces designed to educate and engage employees in using what they've elected



TIMELINE AND REGULATORY INFORMATION

TYPICAL PROGRAM IMPLEMENTATION TIMELINE

Plan Integration	Time-frame	Implementation Timeline					
		Week 1 - 3	Week 4 - 6	Week 7 - 9	Week 10 - 12	Week 13 - 15	Week 16 - 19
Strategy/Marketing Analysis <ul style="list-style-type: none"> • Complete Trion/Client Agreement • Complete Reinsurance Agreement 	4 weeks						
Implementation Tasks - Internal/Client Kickoff <ul style="list-style-type: none"> • Internal/Client Kickoff Meeting(s) • Enrollment Strategy • Communication Strategy • Process Discussions (Census/Payroll/Billing) 	2 weeks						
Implementation Tasks - Communications <ul style="list-style-type: none"> • Develop/Approve Communication Pieces 	4 weeks						
Implementation Tasks - Enrollment Logistics (if applicable) <ul style="list-style-type: none"> • Determine Enrollment Logistics Needs • Determine Training Needs 	3 weeks						
Implementation Tasks - Carrier Kickoff/Setup <ul style="list-style-type: none"> • Carrier Kickoff Meeting • Determine Carrier Specifics: <ul style="list-style-type: none"> • Product Structure Details • Reporting Needs • Census Needs • Deduction /Billing/Admin Process • System Setup** 	3 weeks						
Enrollment <ul style="list-style-type: none"> • Enrollment Period 	2 weeks						
Post Enrollment <ul style="list-style-type: none"> • Confirm Carrier Elections/Send and Load Enrollment File • Produce Confirmation Statements • Post Enrollment Reports • Policy Documents Sent • Billing Process in Place 	3 weeks						

Q & A

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