

NATIONAL SENIORS COALITION



RETIREE MEDICAL SOLUTIONS
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NSC/Roundstone: Pre-65 Retiree Medical Solution

National Seniors Coalition (NSC) and Roundstone have built a captive solution that allows Employers, Municipalities, and Unions to exit the group sponsorship role while still maintaining a group benefits plan for their Pre-65 Retirees. We believe this is a more economically efficient strategy compared to staying self-funded with a traditional TPA/PPO network or using an Individual Private Exchange. Key components of this offering include:

Employers have the choice to remain the ERISA Plan Sponsor or transfer the plan sponsorship role to an NSC Sponsored Trust

- NSC Sponsored Trust Model was created in 2008 and is being utilized by 33 employers today for their Post-65 Retirees
- Flexible funding options based on each employer's unique needs

Each employer receives a stop loss policy for their Pre-65 Retiree Medical Plans from either Nationwide Insurance Company or American National Insurance Company

- Both are A-rated, size XV insurance carrier partners

Utilizing the services of Roundstone, a premier MGU partner to Nationwide Insurance Company and American National Insurance Company

- Full quoting, binding, policy fulfillment, and claims adjudication authority with both
- Experienced team of self-funded underwriters

Roundstone is a well-known captive manager based in Lakewood, OH that built and manages one of the largest self-funded group captive programs in the country

- 300+ employer participants
- 75,000+ covered members
- \$500M+ in combined healthcare spend



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Pre-65 retiree costs benchmarked off of Medicare

- Targeting 140-150% reimbursement for facilities and 120-130% reimbursement for physicians
- Leveraging an Open-Platform Model to include your current TPA and a choice of Reference Based Pricing, (RBP) Venders.
- Estimated claims costs will be approximately 20-25% lower than any commercial PPO network arrangement
- Can customize or duplicate current benefit plans to avoid disruption
- No networks so members can choose any doctor or hospital

Same self-funding principals apply...

- Benefits of paying claims at cost, with no markup, below stop loss deductibles
- Transfer catastrophic risk via a stop loss policy to either Nationwide Insurance Company or American National Insurance Company
- Ability to cross state lines and avoid many of the ACA regulations

Plus the benefits of a group captive...

- Allow participating employers to share in captive's underwriting gains
- Unlocks a significant portion of stop loss premiums and converts them into a variable expense
- Pooling in the captive layer rewards participants in good years and protects participants in bad years