

ABC Company

YOUR PLAN PROPOSAL

Most businesses feel trapped by the rising costs of health insurance — double-digit increases year over year and higher employee contributions are the norm. Roundstone helps employers like you find a solution that offers transparency and control over your healthcare spend. Follow the journey below to better understand why businesses like yours are moving to Roundstone's self-funded program for their health insurance needs.



Get Back What You Don't Spend

One strength Roundstone's group medical captive program delivers is enhanced variable cost funding. This allows for a greater return on savings over the long-term.

What does that mean? All year, you'll pay your **Maximum Liability Cost**, just like you currently pay your premium in a fully insured plan. But, at the end of the year, any of that money that hasn't been used to pay your claims will be distributed back to you. That's right — you have a chance to get back the difference between your max cost and the actual cost!



Fully Insured Model

Pay 100% of max cost (**fixed**) with zero chance of getting any money back.



Roundstone's Model

Pay 100% of max cost (**fixed**) BUT get back claims dollars not spent (**variable**).

Your Plan Costs After Enrollment

Since you've chosen two plans to provide your employees, your total cost will fall between the PPO 2000's total cost and the HSA 3000's total cost. Your exact cost will depend on which plan your employees select.



What You Pay

Here are your rates for Roundstone's group health insurance offering to ABC Company. Underwritten by American National Insurance Company utilizing the Cigna network.

Plan Option #1: PPO 2000 (Effective Date: 1/1/2021)

This quote is based on a 12-month contract renewing on January 1st.

Medical	In Network	Out of Network
Deductible	\$2,000	\$4,000
Coinsurance	80%	60%
Out-of-Pocket Max	\$4,000	\$8,000
Primary Care Physician	\$25	

Your Rates		
Type	What You Pay	Projected
Single	\$814.58	\$739.20
Employee + Child	\$1,425.37	\$1,330.56
Employee + Spouse	\$1,580.97	\$1,478.40
Family	\$2,358.96	\$2,135.65

Your Quote		
	What You Pay	Projected
Annual Cost	\$86,957	\$78,850.23
Monthly Cost	\$7,246.44	\$6,570.85
Per Employee Per Year	\$12,422.47	\$11,264.32
Per Employee Per Month	\$1,035.21	\$938.69

POTENTIAL SAVINGS = \$8,106.77*

**In traditional, fully insured health insurance programs, all fees are 100% fixed with zero chance to recoup unused funds.*

What You Pay

Here are your rates for Roundstone's group health insurance offering to ABC Company. Underwritten by American National Insurance Company utilizing the Cigna network.

Plan Option #2: 3000 HSA (Effective Date: 1/1/2021)

This quote is based on a 12-month contract renewing on January 1st.

Medical	In Network	Out of Network
Deductible	\$3,000	\$6,000
Coinsurance	100%	80%
Out-of-Pocket Max	\$3,000	\$13,000
Primary Care Physician	Deductible/Coins	

Your Rates		
Type	What You Pay	Projected
Single	\$822.36	\$745.43
Employee + Child	\$1,439.21	\$1,341.77
Employee + Spouse	\$1,596.34	\$1,490.85
Family	\$2,382.01	\$2,154.09

Your Quote		
	What You Pay	Projected
Annual Cost	\$87,794	\$79,519.74
Monthly Cost	\$7,316.14	\$6,626.64
Per Employee Per Year	\$12,541.95	\$11,359.96
Per Employee Per Month	\$1,045.16	\$946.66

POTENTIAL SAVINGS = \$8,274.26*

**In traditional, fully insured health insurance programs, all fees are 100% fixed with zero chance to recoup unused funds.*