

EMPLOYERS ARE FACING A BRUTAL REALITY

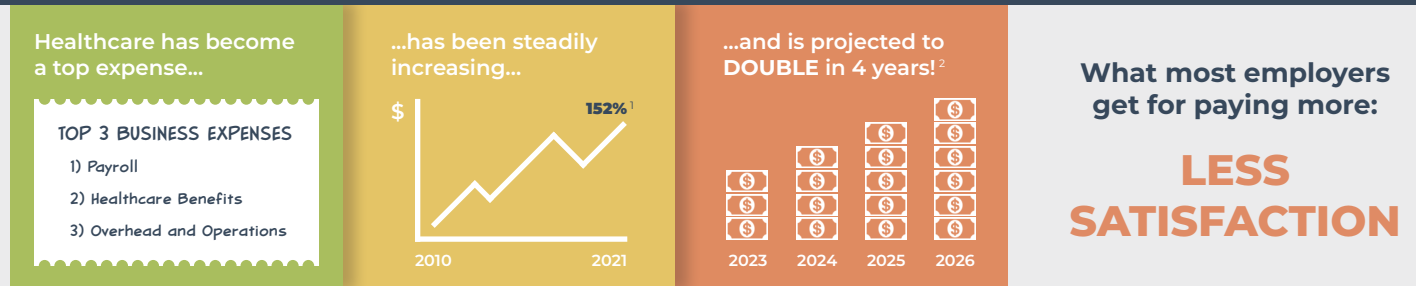
**Healthcare costs are increasing
at an unsustainable rate.**



**What If
We Could
Change That?**

THE BRUTAL REALITY

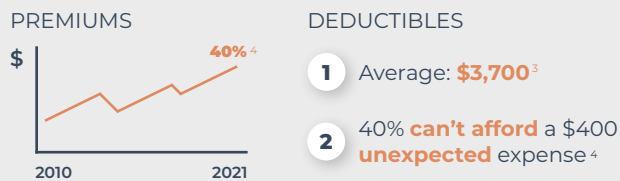
Employers are facing unsustainable cost increases



Employers aren't just paying more. Their employees are, too.

Most employees are unhappy with healthcare benefits

Employees are paying more.



Employees are not happy.

- 1 Employee contributions for family coverage **increased 43% over the past decade**⁵
- 2 **Disconnect** between cost and quality
- 3 **No simple way** to find best doctors and hospitals
- 4 System **impossible** to navigate

“My benefits make me more likely to stay.”

HIGHLY SATISFIED EMPLOYEES
81% say they'll stay⁶

ALL EMPLOYEES
43% say they'll stay⁶

2x Approximate retention rate when employees are highly satisfied with their healthcare benefits⁶

What's stopping us from changing this?



Employers feel they **CAN'T** change

- Seems too complex
- No data to compare options
- Forced into a short-term focus
- Mid-sized firms lack the scale or power to negotiate



System **doesn't** want to change

- Misaligned incentives—only way to increase profit is to increase healthcare spend
- Deliberate lack of transparency
- No one representing employer's best interest

THE SOLUTION

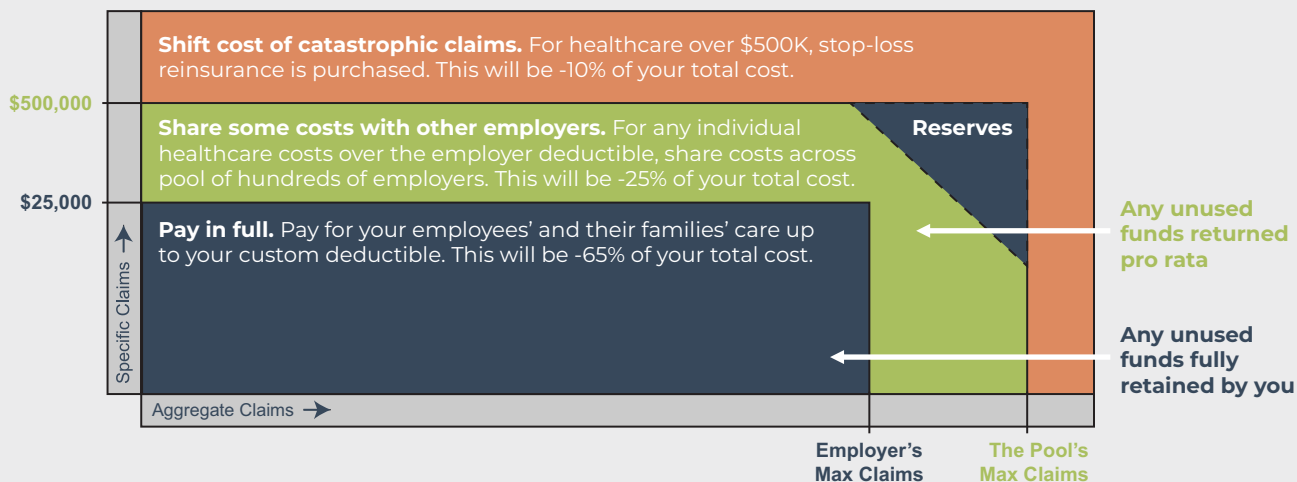
Employers can control healthcare costs by sharing risk

How it Works...



Understanding the Economics

Your new plan will have 3 cost buckets: healthcare costs paid by you, healthcare costs shared with other employers, and healthcare costs shifted to a stop-loss carrier.



“Does this mean I have to use the same plan as the hundreds of other companies?” **NO.**

Roundstone gives you **FLEXIBILITY**—the ability to customize your plan to your needs.



You save money in 3 ways...

1
Claims Account
Employers only pay for the healthcare they use. All savings from the claims account stay with them.

2
Distribution
Unused premium from employers' pooled captive funds are returned annually to employer clients on a pro rata basis.

3
Pharmacy Rebates
Transparent and pass-through PBMs send 100% of rebates and pharmacy savings back to employers.

Employers only pay for the healthcare they use!

You get complete transparency.



Data & Analytics

Info and insights to make better decisions and optimize plan utilization.



Cost-Savings Investigators

Experts who work with you to provide personalized recommendations.



Cost Containment Solutions

The most effective and fully vetted cost containment solutions on the market.

Making the change is easy.

FOR YOU

- ✓ Onboarding
- ✓ Claims Management
- ✓ Customer Service
- ✓ Plan design strategy

No hassle.

No disruption.

No noise.

FOR YOUR EMPLOYEES

- ✓ Same ID cards
- ✓ Same doctors
- ✓ Same pharmacy
- ✓ Same hospitals

Great experience.

Appreciation of great benefits.



OUR GUARANTEE TO YOU

We guarantee that you will save money in the first 5 years or we'll make up the difference.

Next Step? A collaborative – no obligation – health plan assessment, allowing us to craft a custom proposal.

440.617.0333

info@roundstoneinsurance.com

RoundstoneInsurance.com



© 2023 Roundstone Management, Ltd.