



**We've Slayed the Healthcare Dragon....
and We're Winning!**



**THE COMPETITIVE ADVANTAGE
FOR U.S. MOLD BUILDERS.**

**The Safe Way to Self-Fund!
Using Your Health Care Dollars for Your Benefit**

CAPTIV8 Mission

Insulate the full US geographical footprint of Members from rising costs of the insurance marketplace while improving benefit offerings and expanding employee utilization by:

- ❖ Adopting leading-edge insurance solutions
- ❖ Implementing data-based decision making
- ❖ Embracing longer-term strategic thinking

Strategy is Working!

- ❖ The concept's impact is now a proven solution!
 - Renewals beating market
 - Dramatic decrease in drug costs
 - Exponential expansion in service to employees
- ❖ The Strategy provides control to members
- ❖ Self-insured members do nothing different





Will Hinshaw
Partner
Captive Solutions & Options, LLC

The Safe Way to Self-Fund!
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Purpose for Today's BC Lab

1. Level Set Attendees on Direction of the Healthcare Market
2. Challenge Existing Paradigms on Methods to Gain Control
3. Understand Business Impact from CAPTIV8 Members
4. Next Steps

CAPTIV8 Panel Participants

Diane Hoffman



Larry Johnson



June Firestone



HB Molding

Little Companies Can Safely Self-Fund and Win Employee Benefit Navigation

Diane Hoffman, Accounting Manager



Company Stats

- Fully-insured for years
- Less than 100 employees
- Struggled to maintain a reasonable / affordable healthcare plan
- Independent self-funding created a risk that could outweigh the reward

CAPTIV8 allowed us to

- Determine acceptable risk tolerance and define the limits
- Develop a healthcare plan that protects and provides security to our biggest asset – our employees
- Access technical professionals to guide employees through the “maze of benefit confusion”
- Save the company over \$100,000 in 18 months (does not include employee savings)



Manar, Inc.

Attacking Drug Costs

Flattening the Renewal Curve

Larry Johnson, Controller / CFO



Company Stats

- Self-insured since 2018
- 275 employees
- HDHP created first-dollar Rx exposure for employees
- Reviewed CAPTIV8 option in July 2020 (advised it was not the right time) and ultimately joined in July 2021

CAPTIV8 allowed us to

- Save employees and company money on prescription drugs (over \$250,000)
- Access financial assistance / foreign sourcing prescription drug programs for eligible employees
- Gain access to local near-site clinic physicians and some drugs at no cost
- Reduce annual renewal rate increases and receive captive surplus (3-year goal = 20% below market)



Crescent Industries

Self-Funding Veteran Utilizes New Approach

Healthcare Can Be a Strategic Asset

June Firestone, VP of Operations/CFO

Company Stats

- Self-insured for 25+ years
- 165 employees
- Can't be any worse
- Unhealthy broker relationship

CAPTIV8 allowed us to

- Develop a smart healthcare strategy
- Improve efficiency and employee satisfaction (healthcare is biggest benefit provided)
- Reduce healthcare costs and receive captive surplus
- Build an onsite clinic



Questions?