



Scott Captive Solutions: An Alternative to Traditional Group Health Options

Scott Captive Solutions is a national leader in development and support of Employee Benefits Captive programs. Since 2011, our programs have provided a unique opportunity for organizations to achieve the benefits of self-funding their health plan and greater predictability than a traditional self-funded program. This alternative risk financing also gives businesses the opportunity to achieve a return on a portion of their captive premium through effective high-risk management resources and good claim performance.

An Employee Benefit Captive is a practical option for these companies who want to control healthcare costs and reduce their risk.

With the added burden of taxes and fees mandated under the Affordable Care Act, employers recognize the need for a health financing solution that provides them with:

- Greater transparency
- More controls
- Less volatility
- Better long term results
- Large-group purchasing discounts on administrative services, cost management tools and network access fees

GROUP CAPTIVE STRUCTURE EXAMPLE

Stop-Loss Carrier

Large, catastrophic claims, such as premature births, are reimbursed by the stop-loss carrier

Claims more than \$250,000



Group Captives

Mid-sized claims, such as surgeries, are pooled and reimbursed by the group

Claims from \$25,000 to \$250,000



Participating Employers

Small claims such as doctor visits or urgent care are paid by participating employers

Claims up to \$25,000





Offering seamless administrative transition into a captive plan structure while delivering best-in-class cost control resources normally reserved for much larger companies.

The platform includes:

- Flexibility to choose among several health plan designs including consumer-driven health plan (CDHP) and traditional plan options
- Access to National Carrier Provider Networks
- Low prescription cost through a large Pharmacy Purchasing Coalition
- Standardized Summary Plan Descriptions and plan document for ease of administration and fast track implementation
- Best-in-class health risk management programs, including clinical prevention services and specialized oncology medical management
- Easy enrollment – pick a plan, define eligibility, and submit enrollment

Scott Captive Solutions, a division of James A. Scott & Son, Inc., has offices in Charlotte, Greensboro and Raleigh, North Carolina; Knoxville and Nashville, Tennessee; and Lynchburg, Richmond and Roanoke, Virginia; and captive insurance operations in Grand Cayman and Vermont.

Preferred Characteristics of a Captive Solutions Participant



51 to 500
participating employees



Above Average
demographics and workforce



Strong Corporate Leadership
that values employee health and embraces wellness



Good Historical Claims Experience
(renewals consistently below trend)