

**When the rules aren't fair,**

**the smart make their own.**

**Ready to win on your own terms?**



EMPLOYEE BENEFITS CAPTIVES

## Join a Captive and Know The Score

Joining a captive takes the stress, confusion and uncertainty out of covering your greatest asset—your people. It gives you the control, allowing you to be proactive instead of reactive to healthcare needs. Joining a captive is a turn-key process that is custom to you. You enjoy the benefits of local health care while joining a group of like-minded companies who care about their employees.

**Don't let your insurance company call the shots—call your own.**



# Coverage That Protects Your Greatest Resource

You already know health insurance is one of your largest expenses. With a desire to protect your company from excess costs, you hope that employees stay healthy to avoid a rapid rise in premium every year, but you also want coverage that protects them.

Why should doing right by your employees mean being wronged by your insurance company? Why should you be forced to cover your team with limited options, no transparency and zero control? Why do you get higher rates independent of your performance?

**That's not fair.**

## STEADY AS SHE GOES

What if your health insurance costs could stay consistent year after year, regardless of inflations or industry trends? What if you could avoid compromising your benefits or passing the costs to your employees? That's the beauty of captive. Imagine a world with no unjustified increases, instability, or lack of transparency. It's as simple as that. Finally, an option that benefits you.

**Finally, an option that benefits you.**

## Break with Tradition

THE OLD WAY	THE CAPTIVE WAY
Cross your fingers and hope for a good renewal	Control your claims and earn your good renewal
Navigate independently	Partner with like-minded companies
You rent insurance	You own your insurance
Insurance company calls the shots	Captive members are in control
Pick their plan	Create a plan custom to you

## A WINNING TEAM

A captive is only as good as its weakest member. We make sure you are paired with the best in class companies to help you succeed.

- My company has 50+ enrolled employees
- My company desires more control & stability
- My company understands "risk for reward"
- My company is willing to do wellness
- My company has a desire to do something different

**Do Business Boldly.**

## IT'S YOUR MOVE. NOW WHAT?

Reach out to your broker and let them know you're ready.

**[yourcaptive.com](http://yourcaptive.com)**

