

J-CAPTIVE FAQs



Who is eligible for this program?

Any Japanese-owned company with operations in the US is eligible for this program.



How many employees do I need in order to be eligible?

In order to participate in the J-Captive program, you must have 250 employees enrolled in the program. If you have fewer than 250, please talk to us directly, as we have designed a separate offering for companies below that threshold.



Why should I join a captive?

You should consider a captive if you have between 250 and 750 employees covered on your medical plan, and fluctuations in your claims and the stop-loss market have you constantly worried about your next renewal.



What makes the AHT captive different from any other captive offering?

- The AHT captive allows use of the Cigna or Aetna branded network for your employees instead of Cigna and Aetna's TPA arms: Allegiance and Meritain
- The AHT J-Captive includes access to a native-Japanese speaking concierge hotline for your employees



How will joining a captive control my costs?

- You will be guided by experts from AHT and it's partners on long-term solutions for stability and cost-containment.
- By grouping multiple companies under the same umbrella, you will have the 'law of large numbers' on your side, making your stop-loss renewals more predictable (average increase within captive has been under 5% for over 5 years).
- When your company and the captive perform well, you receive a dividend at the conclusion of the accounting period



What else will I gain from joining the J-Captive?

You will meet periodically with your J-Captive counterparts in order to share ideas and decide what changes to the plan would be beneficial to everyone in the plan.