

CaptiveOne

ADVISORS®

 Seamless  
Health

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What if you could provide your employees with:

1. Concierge health care with full access to doctors and prescriptions
2. Increased net pay – that's right, health care and more money in their pockets
3. And, peace of mind that they and their family are protected against the unexpected



\*EMPLOYEES MUST OPT IN TO RECIEVE BENEFITS



With seamless CaptiveOne integration :

You're offering quality health coverage while increasing employee's take home pay. Making you more competitive choice than your competitors.

# NO

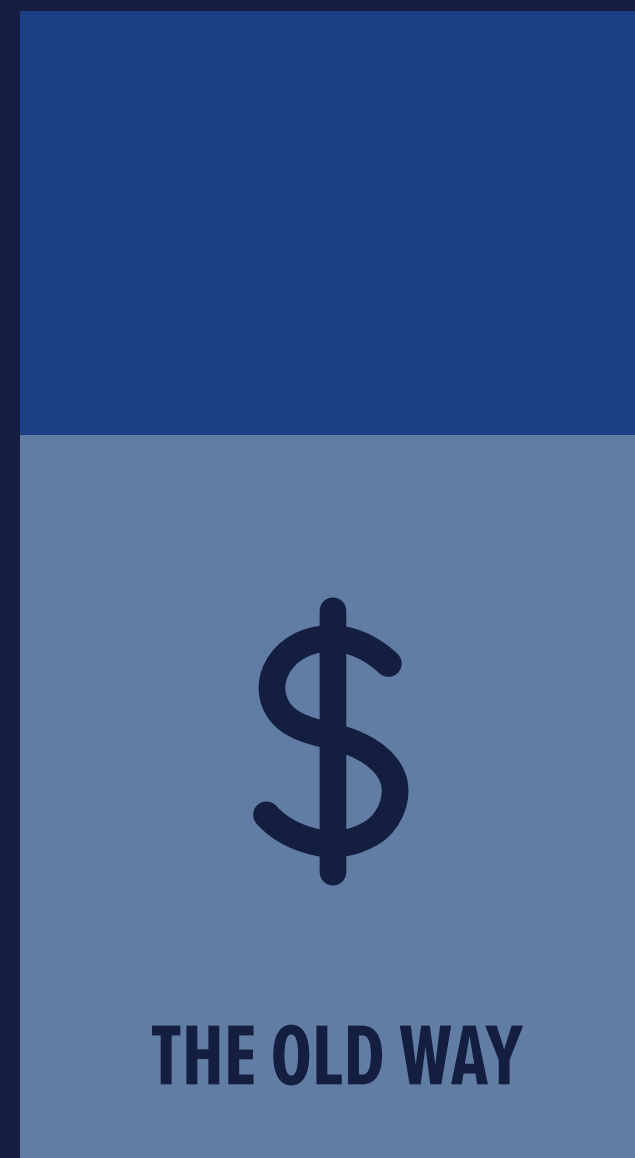
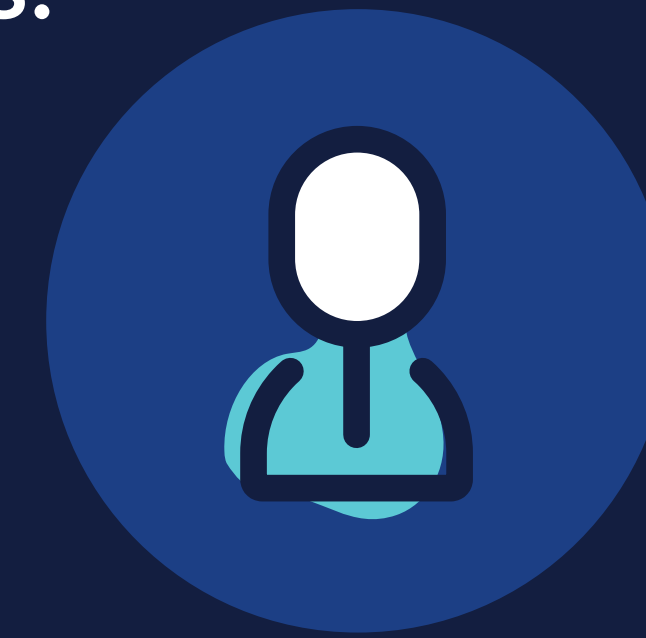
Which probably makes you think “But won't that increase my bottom-line”  
Absolutely not.

Our program is so seamless, it comes with a zero net employer cost burden.



Good employees have options. By providing more affordable healthcare coverage, extra benefits, and concierge health services that your employees can't get with any of your competitors you're essentially building in hiring incentives and employee retention tools to your business plan.

“But how can I afford to offer these benefits?” I’m glad you asked. Our process is truly seamless. Not only do we increase your employees take home pay without having to raise wages, we help to lower your costs.



Every trip to the doctor for a cough, every appointment with the doctor for a headache, and every stubbed toe that you thought was a broken foot is completely avoided with our concierge service.



This means your employees get the right care right away

and instead of being left with an unnecessary healthcare bill you're left with with a net savings of up to 35% on your employees health care costs

**SAVE**  
**35%**  
on your employees  
health care costs\*

\*VS A FULLY INSURED PLAN



Its win-win.

**WIN**  **WIN** \*

\* WIN-WIN-WIN-WIN-WIN

You've probably heard of fully insured plans and self funded plans, but now you have access to Seamless – an ACA compliant, flexible, employee enticing, concierge providing medical plan that just makes sense.

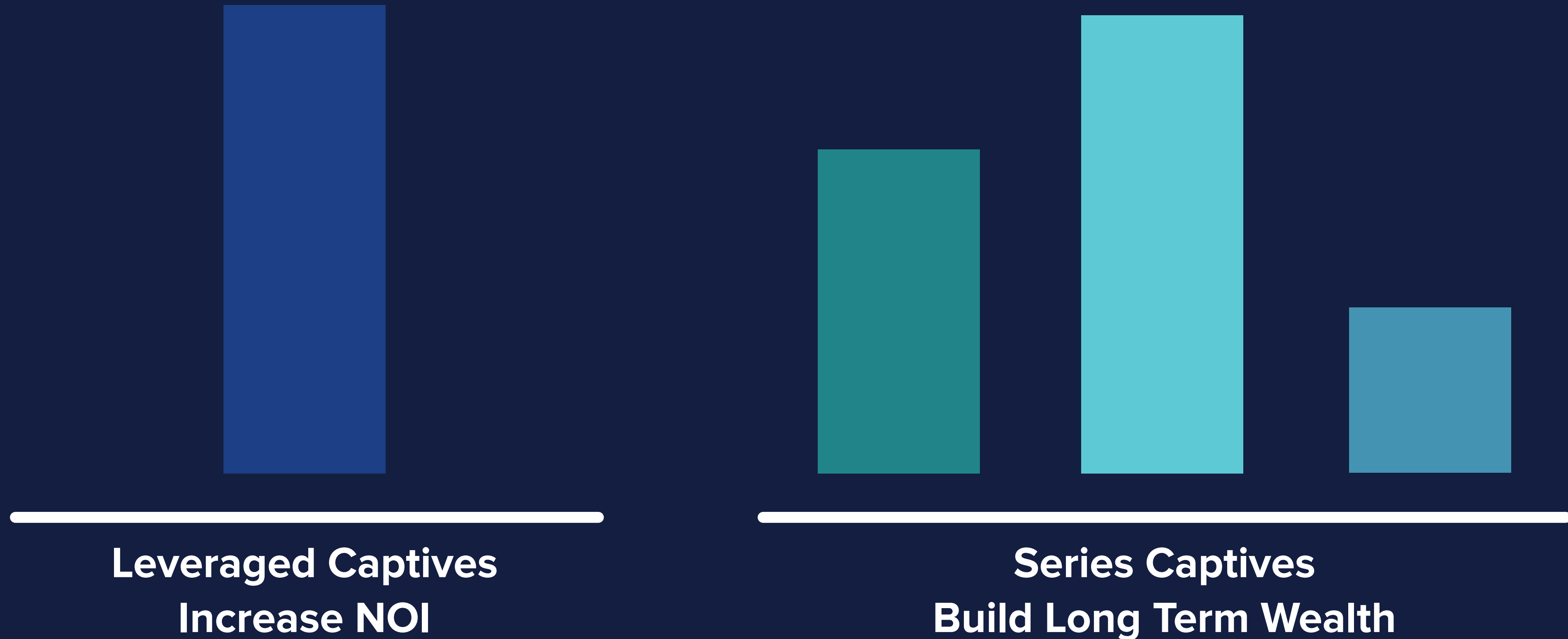
	FULLY INSURED	SELF FUNDED	SEAMLESS
ACA COMPLIANT	YES	YES (ERISA)	YES
PLAN FLEXIBILITY	NO	YES	YES
+ TAKE HOME PAY	NO	NO	YES
CONCIERGE CARE	NO	NO	YES

## How does all this happen?

Health insurance is expensive. Insurance companies make billions. Simply keep your portion of their profits in your account. All formation, administration, and management is provided.



That's where captives come in. You're probably used to leveraged captives which are fine, but we do things differently. Leveraged captives increase NOI. Series captives build long term wealth, which is why they are our captives of choice and our clients' captives of choice.



With a leveraged captive you have no control, your funds are always at risk in a risk pool, and any losses experienced are passed to you.



No control



Part of a  
Risk Pool



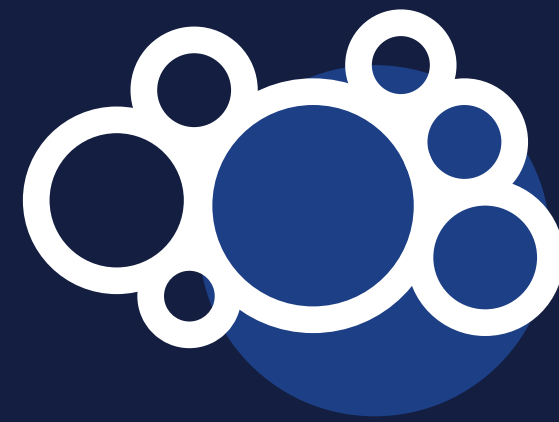
Losses are  
Passed to you

**Leveraged**

With a series captive you're in control. You are part of a fully insured syndicate, and a layer of reinsurance keeps you even more protected.



Control



Syndicated



Reinsurance

**Series**

**With CaptiveOne and Seamless your employees get all-inclusive, affordable, accessible, and accountable medical care, and you get a new related business and a better way to build wealth. It's fully insured, but seamless.**

**CaptiveOne**

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