

GROW AND DIVERSIFY YOUR CAPTIVE



Reinsure US employee benefits with your onshore or offshore captive, without the need for an ERISA exemption. BeneCap is an innovative risk management strategy, designed to profitably diversify your captive with minimal effort and risk.

BeneCap is designed to help grow your captive by integrating 100% employee-paid lines of coverage with your existing risk management strategies. 75% of large employers already offer voluntary benefits. BeneCap is available to your captive regardless of captive management affiliation or size of your captive.



BeneCap features exclusive insurance and warranty products fronted by top-rated carriers with rates and coverages not available without captive participation. Benefits are paid directly to the employee and used at the employee's discretion to pay for deductibles, co-payments, co-insurance, or other unexpected incidental expenses. The front cedes a quota share to the BeneCap Pool. Pooled risk is then retroceded to each participating employer's captive in direct proportion to the individual employer's premium volume. Underwriting, communication, distribution, claims adjudication and reporting are provided through the program. Your captive participates only on a financial basis.

BENEFITS STAKEHOLDERS ACROSS YOUR ORGANIZATION:

RISK MANAGEMENT/ CAPTIVE	FINANCE	HUMAN RESOURCES	EMPLOYEES
<ul style="list-style-type: none"> Diversification and third party premium Profitable and predictable Low risk, no catastrophic potential Plan design, underwriting, communication, claims administration included 	<ul style="list-style-type: none"> Assist in reducing Core Medical, Stop Loss and Workers Compensation claims Eliminated DOL exemption process 100% employee paid premium Potential tax advantages 	<ul style="list-style-type: none"> Increased benefits only available utilizing a captive Greater employee satisfaction with overall benefits package Assist in migrating employee to HDHP 	<ul style="list-style-type: none"> Increased coverage Decreased premiums Improved financial security Best in class benefits

CASE STUDY



A 5,000 life Mid-West manufacturing company with a pure captive.



The client's goals were to add third party premium, diversify their captive and improve their employee benefits.



The client was currently offering voluntary benefits. However, they had average participation and "off-the-shelf" benefit plans. The solution was to create enhanced benefit plans and reinsure those lines of coverage in their captive.

By reinsuring these benefits, we were able to provide the captive with diversification with low-risk, third-party premium to meet their tax requirements. The employees also directly benefited by having much better coverage and lower premiums. Participation increased by over 100% due to custom communication and educational support.



Participation increased as much as 113% and delivered over \$400,000 in profitable third-party premium and a net surplus of over \$74,000.

FOR MORE INFORMATION VISIT:
TRION.COM/BENECAP

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