

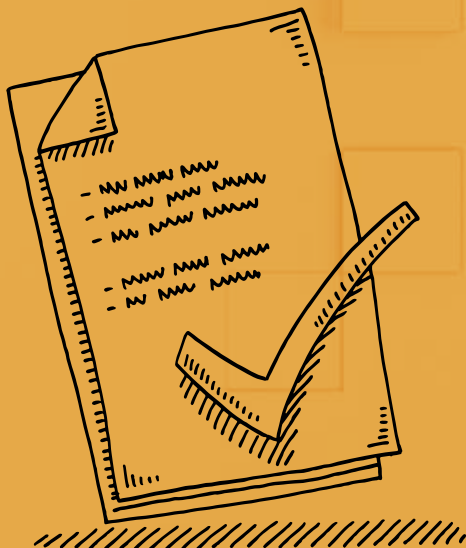
Health Care Cost Solutions for Employers

Greater Control With Focused Health Care Management

- Lower fixed costs
- Transparency
- Customized plans
- Risk management tools
- Avoid carrier profit margins and state premium taxes

Essentials for Employers

- Have minimum 20 insured employees
- Have 75% participation in health insurance program
- Be willing to take a long-term approach to controlling health care costs
- Be a financially sound company able to assume limited financial risk



Contact a USA Risk Group
advisor to determine what
customized option works best.

HealthSolutions@USARISK.com

888.872.7475

Stabilize Health Benefit Costs



Program Options

of Employees

20-100

Alternative Benefits Funding

Individual profits shared with employer. No ownership or collateral required. Fixed costs significantly reduced from insured program.

75-250

Shared Risk Pool with Other Employers

No ownership required, simple participation agreement with no tax on surplus. Surplus rolls downstream to cover future expenses or premium funding.

200+

Customized Program

For any employer with 200+ employees wanting greater control vs. being in a risk pool. Customized individual solutions designed to maximize savings.

About USA Risk Group

Founded in 1981, we have been at the forefront of the captive movement. Our innovation, independence and transparency - backed by a solid foundation of knowledge, experience, and industry leadership - have made USA Risk Group the nation's leading independent provider of alternative risk management services.

USA Risk Group is the go-to market leader for establishing and managing captives



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