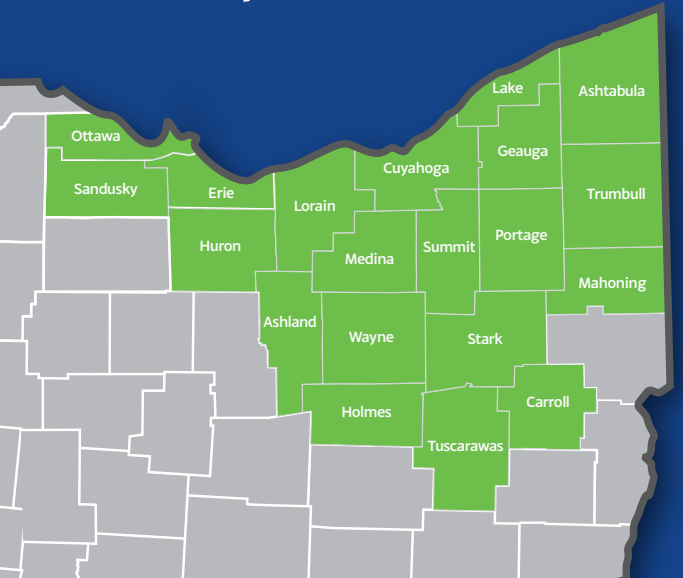


Employers can  
gain access to more  
than 60 hospitals and  
thousands of in-network  
providers



20-county service area

### What types of networks are available?

- Choose from three SummaCare networks—SCSelect, SCPremier or The Preferred Choice Network
- Options to select one network or pair multiple networks are available

The Apex Alternative Funding  
Captive is brought to you by  
Business Health Advantage  
in partnership with Apex  
Health Solutions, the Greater  
Akron Chamber, Unison Risk  
Advisors and Coverys



**Interested in learning more?**  
For more information or to obtain  
a quote, contact Apex Health  
Solutions Sales at **800.375.6530**  
or contact your broker.



[apex-healthsolutions.com](http://apex-healthsolutions.com)

SAL-24-72425/CS/TZ/11-24 Apex



## Apex Alternative Funding Captive

The Way Local  
Businesses Connect  
to **BIG** Benefits





Curious if the Apex Alternative Funding Captive might benefit your business? We have answers.

### What is the Apex Alternative Funding Captive?

Simply put, it's a health insurance pool formed by a group of businesses who join together to reduce the cost of their medical benefit spend. Pooling resources allows these businesses to access more affordable healthcare plan options. Joining the Alternate Funding Captive allows clients to become risk managers rather than insurance buyers.

### Is my business eligible to join?

If you're a business with 25 or more insured employees, you're eligible to join. Plan offerings range from basic to highly complex and personalized coverage.

### The Basics: What is the Apex Alternative Funding Captive?

- **The ability to operate like a Fortune 500 company.**  
Employers can own their own plan designs and plan funding strategies, acting as risk managers rather than insurance buyers.
- **Strength in numbers.**  
As businesses unite to form a larger group, better pricing can be leveraged; greater claim protection is achieved; and overall risk for all participants is reduced. The result? The likelihood of long-term rate stability increases.
- **Cost control.**  
All fees and premium equivalents are fully disclosed allowing for greater transparency of plan costs. Utilization data helps to efficiently manage plan spend. Fixed costs become variable costs. Being a self-funded group also creates opportunities for reduced taxes and regulatory fees.
- **Improved cash flow.**  
In a captive plan, 70 percent of the cost (claims) are variable. Claim costs are only paid if, and when, they are incurred by the plan.
- **Reduced health risk.**  
Captive plans utilize a care coordination model. Captive plans typically offer health management strategies and chronic condition management. Healthier members translate into a reduced overall cost.



### Advantages of Apex Alternative Funding Captive

- ✓ SummaCare's best networks & discounts
- ✓ Pass through 90% of pharmacy rebates
- ✓ 100% of unused claims funds are allocated to employer
- ✓ Level-Funded or Self-Funded options
- ✓ Transparent reporting of claims data