

Course Outline: Captive 101

- I. Health Benefit Basics (50 Minutes)
 - a. Fully Insured
 - i. Concept
 - ii. Applicable Taxes & Coverage Requirements
 - b. Traditional Self-Funding
 - i. Concept
 - ii. Variable vs. fixed costs
 - iii. Risk Allocation
 - c. Self-Funding Captive Model
 - i. How it differs from Traditional Self-Funding
 - ii. Benefits to small & medium sized companies
 - iii. Homogenous captives – Industry specific and Advisor specific
- II. Case Study (5 Minutes)
- III. Questions (5 Minutes)