



CLIENT  
**SUCCESS**

*\$166,000 COST SAVINGS*

## REHABILITATION AND NURSING CARE COMPANY

### THE COMPANY

Healthcare company specializing in rehabilitation and skilled nursing with more than 100 beds and 30 years serving their community. Additional services include adult day care, respite, dementia, respite, palliative, and hospice care.

### THE CHALLENGE

Prior to joining Everlong's high performance health insurance captive model, this nursing care and rehabilitation company faced unsustainable long term healthcare costs. The solutions they'd considered never met two critical needs: maintaining or increasing the quality of the plan while controlling costs year-over-year long term.

### OUR SOLUTION

Everlong presented an approach that enabled them to provide a benefits package that exceeded the industry standard without having to reallocate funds; thus controlling costs.

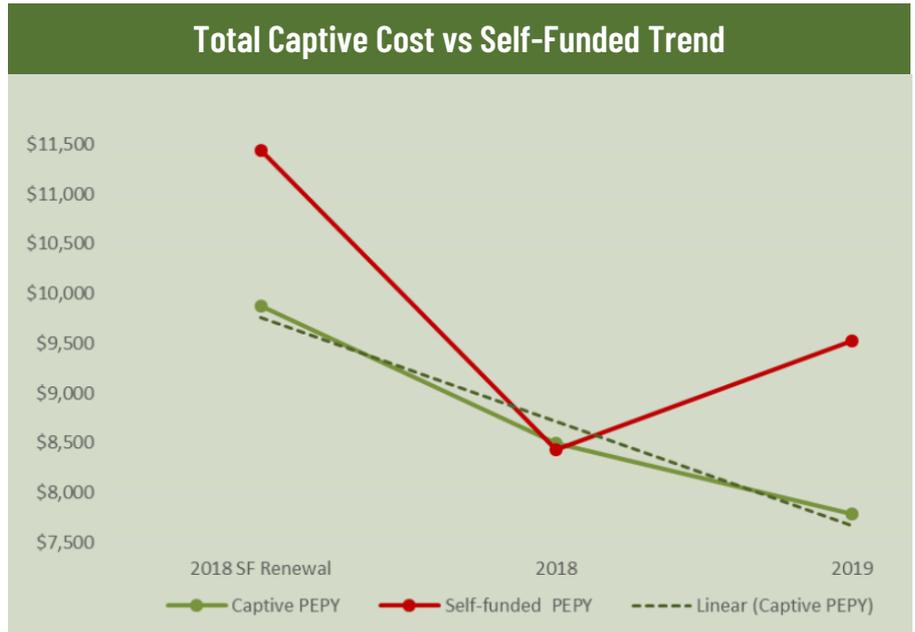
- 5-year average stop loss increase is just 3.1%
- No risk of future lasers & 100% transparency
- Premiums include organ transplant coverage
- Dividend return included -6% trendline

We make transferring simple. A majority of those that join come from traditional self-funding.

This self-funded company significantly reduced their PEPY exposure, with recent year dividend exceeding \$49K and \$166K total since joining Everlong. See the next page for more client specific claim reduction efforts and results.

**Claims Reduction Efforts**

-  **SCREENS + INCENTIVES**
-  **RBP LIKE NETWORK**
-  **HEALTH INTELLIGENCE**
-  **EVERLONG ESSENTIALS**



### HIGH PERFORMANCE HEALTH INSURANCE CAPTIVES

Our founders were innovative benefits brokers, just like you. They developed a truly independent and ethical solution by reimagining how employer-based healthcare gets done – for you, your clients, and even us.

By participating in our high performance health insurance captives your clients can expect:

- No overrides of any kind from any carrier or vendor (our members come first)
- Your clients receive their money immediately at the close of the year
- Membership owned (full passthrough transparency)

And our incentives are fully aligned with you and your clients. We use a fee-based PEPM compensation model, which means we win when your client grows, not when their premium increases. It's time to stop shoveling money at the fully insured stop-loss carriers and instead pay as little as possible and keep the profits of what you do pay. Turn back the tide of ever-increasing medical insurance costs caused by lack of control and transparency. Contact us today.

*Everlong is an exclusive, Member-owned Captive that was founded in 2012. To be considered for membership, Employers must have 50 or more employees on their group health plan and be willing to utilize innovative solutions to control plan costs and improve employee health. We work only with select broker-consultants who embrace the captive concept and are willing to partner with us in bringing Everlong to their employer groups. Learn more: [www.everlongcaptive.com](http://www.everlongcaptive.com)*

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STABILITY IS THE NEW  
**PERFORMANCE**

Here at Everlong, we've developed a purpose-built high performance health insurance captive that's nimble enough to navigate the foggy path ahead while designed specifically to help mid-size employers achieve industry-leading stability and performance during these uncertain times—without having to cut benefits, shift costs to employees, or pay more.