Blue Ridge Captive Solutions (BRCS) is a Captive program that is underwritten by East Coast Underwriters, LLC. BRCS seeks to achieve economies of scale by allowing Employers to pool their risk in a protected cell. With the implementation of industry best practices by all groups in the Captive, the cost and volatility is controlled while providing opportunity for profit sharing.

Our Mission is to offer the most unique, cost effective Captive for likeminded Employers that have a common goal of health and well-being

Blue Ridge Captive Solutions Industry Best Practices Cell

Advantages of participating in a captive cell

- Each individual Employer’s risk is pooled within the Captive cell
- Pooled risk creates economies of scale, even if your individual Self-Funded plan runs unfavorably
- Stop-Loss insurance allows each Employer to comfortably assess their own level of risk
- Self-Funded plans offer more flexibility through customized plan design
- Self-Funded plans are protected under ERISA, a federal law
The BRCS program couples the Captive cell with an outcome based Wellness initiative offering you a cost saving package not found anywhere else.

Features of Blue Ridge Captive Solutions
Industry Best Practices Cell

- All captive cell participants have a potential for profit sharing at the end of Stop-Loss treaty

  *The stop loss carrier has agreed to issue a 20% bonus payment to ALL cell participants after their profit margin of 7%, so loss ratios under 93% result in a dividend payment*

- BRCS Historical Financial Performance & Renewal Rate History
  - 7/1/14 - 6/30/15 (Treaty Year 1 Totals)
    - 97.3% Loss Ratio
  - 7/1/15 – 6/30/16 (Treaty Year 2 Totals)
    - 100.1% Loss Ratio
  - 7/1/16 – 6/30/17 (Treaty Year 3 Totals)
    - 90% Loss Ratio

  *Average Renewal Rate Increase in the BRCS Cell has been 8.8% throughout all 3 Treaty Years*

- Blue Ridge/ECU offers savings on your first year’s Stop- Loss contract
- NO singular effective date, groups may join the Captive on their current renewal cycle
- NO additional Capital, or Letter of Credit is required
- No Cash Calls
- Controlled Stop-Loss renewals
- Captive losses will not be carried over to Captive participants
- Low cost reinsurance fee structure
- A wide array of Stop-Loss options are available, see below for more details.
  - EZ AGG™
  - EZ Funding
  - Traditional (Specific & Aggregate)

Requirements of the Blue Ridge Captive Solutions Industry Best Practices Cell

- Implementation of an approved ECU Wellness Program and a CDHP/HDHP as a part of their plan design. The Wellness Program can be either a Participatory OR Outcome Based Program. Incentives must be offered for either program.
  - Participatory Programs: will require the employee to take an online Health Risk Assessment (HRA) and consider using online coaching.
  - Outcome Based Programs: require members to meet a specific measures related to their health to obtain an incentive, such as quitting the use of tobacco.
- Incentive’s for these programs, at the very least have to be $250 a year. Incentive may
be a decrease in the members coinsurance cost for their health plan, money deposited into HRA’s or HSA’s, gift cards, or actual money.

- Three year commitment. Groups may leave prior to the end of the 3 year period if they receive an increase greater than 10%.
  - Leaving prior to end of 3 year commitment, excludes group from dividend payment eligibility.

- The group must use an approved (TPA) Third Party Administrator (CWLBenefits)
- Plan Document language must include industry best practices and be approved by ECU.
- Compliance with ECU Medical Solutions. This program is offered at no additional cost to the employer. ECU Medical Solutions adds a layer of cost control to obtain additional savings on potentially catastrophic medical claims.