



ZAKIM HEALTH

A BRIDGE TO A BRIGHTER FUTURE

Ideal Members

- ✓ 65 to 350 employees enrolled in the current group medical plan
- ✓ Currently fully insured or self-funded
- ✓ Financially stable employer
- ✓ Sophisticated buyer
- ✓ Stabilized growth pattern
- ✓ Proactive mentality to use incentives to engage employees in cost reduction
- ✓ Privately held company
- ✓ Hilb Group client or prospect

Who is Zakim Health?

Zakim Health is an exclusive Hilb Group heterogeneous group captive insurance program for medical and prescription coverage. It is an alternative funding solution that gives employers an opportunity to receive profits back from their premiums paid. Zakim Health allows mid-sized employers to offer the same level of group health benefits while reducing costs and improving the health and wellbeing of their employees through state-of-the-art initiatives.

Each participating group is able to choose their own specific deductible ranging from \$25,000 to \$250,000 per claimant subject to standalone aggregate stop loss. Each group will participate in a \$250,000 floating captive layer above the group's specific deductible with the opportunity to share in 100% of the captive layer's profits.

Goals of Zakim Health



Help employers reduce group health benefits costs



Leverage scale to increase value



Enhance transparency through deeper claims and analytical reporting



Provide education to employer and employees to promote a healthier population

The Zakim Health Team

Specific and Aggregate Carrier

Tokio Marine HCC (A++ Financial Ratings)

TPA

Varies by client choice, including independent TPAs as well as BCBS, Harvard Pilgrim, Tufts, United Health Care, CIGNA and Aetna

Captive Manager

Tokio Marine HCC (A++ Financial Ratings)

Network

Variety of networks available based on client size and choice, includes, but not limited to: BCBS, United Health Care, CIGNA and Aetna

Program Manager

Hilb Group - Knight International

Program Anniversary Date

August 1st, groups can join at the first of each month but will have a common renewal date of August 1st.