

# TEA's Group Captive Health Insurance Plan

Below are benefits listed for companies with 5-20 employees and those with more than 20 employees on the plan.

## Companies with 5-20 employees on their plan:

### UNDERWRITING

Participate in an automated online underwriting process that typically provides a proposal in about 20 minutes. Click the following link to get a quote today: <https://roundstone.secure.force.com/quote?association=ESOP>

### BENEFIT PLANS

Choose up to two plan designs from the five plan designs listed. The five available plan designs are the most common PPO and Health Saving Account Plans available in the US in 2021.

### NETWORK

Cigna

### PAPERWORK

Binding paperwork and policies are 100% automated via DocuSign and the plan document is standard across all employers.

### TPA/CLAIM ADMINISTRATION

Administered by Bywater with online member portal and electronic ID cards available 24/7. All claims are transparent and monthly reporting is available.

### FUNDING

Level/Fixed monthly premiums to cover plan's maximum program costs (which include 12 months of run-out).

## Companies with more than 21 employees on their plan:

### UNDERWRITING

Traditional health insurance RFP process, with submission requirements available online: <https://roundstoneinsurance.com/how-to-submit-an-rfp/>  
OR Email your consultant with questions: [TEACaptive@fredchurch.com](mailto:TEACaptive@fredchurch.com)

### BENEFIT PLANS

Keep your current plan designs or customize to meet your ESOP's individual needs

### NETWORK

Multiple national and regional networks available such as; United, Aetna, Cigna, Blue Cross, Harvard, Medical Mutual, etc... to mention a few.

### PAPERWORK

Binding paperwork and policies are 100% automated via DocuSign and plan documents can be customized to fit TEA member's culture and needs.

### TPA/CLAIM ADMINISTRATION

Multiple TPAs available to administer claims. All claims are transparent with weekly and monthly reporting available.

### FUNDING

Multiple and customized options available: expected, mid point, maximum costs, or customize to pay for claims as incurred weekly.

