



EMPLOYEE CHOICE CAPTIVE

**Hospital Indemnity
Critical Illness
Accident**



Introducing the New, Exclusive, Acrisure Owned & Created, Supplemental Voluntary Benefit Captive: Employee Choice. This program provides easy-to-understand coverages for employees while offering a simplified administration for employers and a return of unused claims funding.

✓ What's different?

- Returns 75% of the claims surplus back to the employer for the benefit of the ERISA plan
- Same price and products for all employees across all industries in all states
- Mitigates the risk to Workers' Comp claims
- There is NO Capital Investment to join the captive. There is also NO downside claim risk.
- Self-Billing in arrear- Simply send us your payroll deductions at the month's end
- Cost containment strategies built-in
- Includes advocacy which can negotiate hospital bills down to zero
- All plans are HSA compliant
- Contains a Covid PCR test benefit
- Plans start at less than \$20/month
- Helps with Recruitment and Retention

✓ What's the same?

- Guaranteed Issued Plans with no medical questions to qualify
- Takeover credit for time served so that no employees are negatively impacted with new waiting periods
- Offers Hospital, Critical Illness, Cancer, and Accident coverages
- Includes Wellness Benefits
- Payroll deducted
- No Cost to the Employer
- Cash Benefits to Members



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