

THRIVE

Group Healthcare Captive Program

Exclusively for NAIA Member Institutions

Higher education institutions face a unique challenge: balancing competitive employee benefits with fiscal responsibility. THRIVE offers a better path—one that transforms healthcare from an unpredictable annual expense into a strategic, controllable investment.

The Challenge You Know Too Well

Every year, the same cycle: your broker presents renewal options, you absorb another rate increase, and your CFO asks why healthcare costs keep rising faster than tuition revenue. Fully insured plans offer simplicity but surrender control. You pay premiums, the carrier keeps the surplus, and you never really understand what is driving your costs.

A Smarter Structure

THRIVE applies proven risk management principles to higher education healthcare through a disciplined, layered structure:

LAYER	WHAT IT MEANS	WHY IT MATTERS
First Layer	Your institution retains predictable, routine claims	Control where it makes sense; reduced premium costs
Middle Layer	Risk shared with peer NAIA institutions in the captive	Pooled exposure reduces volatility; collective strength
Top Layer	Only catastrophic claims transfer to stop-loss carrier	Protection against extreme events; buy less insurance

What Changes—and What Doesn't

- **Cost Transparency:** See exactly where every dollar goes. Understand what is driving your costs and make data-informed decisions.
- **Surplus Retention:** Favorable claims experience generates positive cashflow and premium surplus that can be distributed or stay within the group—smoothing future renewals rather than becoming insurance company profit.
- **Independence Preserved:** Your institution is independently underwritten. Plan designs, deductibles, and risk tolerance remain your decisions.
- **Peer Collaboration:** Access shared learning and best practices from institutions facing similar challenges—intelligence rarely available in fully insured models.
- **Employee Experience:** If you choose, employees see the same benefits, the same interface, the same network, while at the same time, enjoy enhanced and additional services. The framework changes—not the ability to customize and improve the employee experience.

Getting Started

1. **Discovery Call** — We review your current plan, claims history, and goals to confirm THRIVE is the right fit.
2. **Custom Analysis** — Our team models your projected costs under the captive structure, including stop-loss pricing.
3. **TPA Selection** — We help you select the right Third Party Administrator from our vetted network.
4. **Coordinated Implementation** — We manage the complexity with your HR team, TPA, and carrier partners.
- 5.

Ready to Learn More?

Schedule a 30-minute discovery call with our team.

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About Optimal Business Solutions

Optimal Business Solutions is a board-level advisory firm specializing in integrated risk management for mid-market organizations. We serve as the strategic coordinator for organizational risk—bringing together expertise across Human, Digital, Physical, Financial, and Compliance dimensions to deliver *focus, clarity, and confidence* where others offer a fragmented approach. THRIVE represents our commitment to helping NAIA institutions transform healthcare from an uncontrollable cost into a competitive advantage.