

Geaux360 FUNDING MODEL

3-Year
Rate Lock



GUARANTEE

**A 3-Year Financially Engineered
Health Plan Solution for Forward
Thinking Employers**

RISK AGGREGATION & INVERTED CAPTIVE MODEL

- Pool multiple employers into a single financial series while maintaining separate claims and plan performance.
- Underwrite risk collectively to enhance purchasing power and program stability.
- Functions as an inverted captive: full transparency and control without the administrative burden of forming a traditional captive.
- Well-suited for Like-kind employers, franchise networks, and regional groups that can collectively pool 1,000 or more covered lives.

WHO Geaux360 IS BUILT FOR

- Hospitals & Healthcare Systems
- School Districts & Municipal Employers
- Banks & Financial Institutions
- Trade or Professional Association Members
- Regional or Franchised Employer Groups
- Standalone Employers with 250+ Enrolled Employees

 **Ready to Geaux?**

**CONTACT US TODAY
TO SCHEDULE A STRATEGY SESSION:**

SIMPLE 5 STEP UNDERWRITING PROCESS

1. Eligibility Review
2. Series-Based Underwriting
3. Rate Calculation & Remittance Modeling
4. Electronic Offer & Contracting
5. Program Kick-Off & Ongoing Reporting

NATIONAL CAPITAL SUPPORT TEAM

This program is backed by a best-in-class team of nationally recognized financial, legal, and administrative partners.

- Trust & Custodial Services
- Institutional Capital Markets Support
- Private Placement Structuring
- TPA & Claims Administration

SECURE LONG-TERM SAVINGS & STABILITY

Locked-In Rates for 3 Years

No increases in admin, claims, or reinsurance costs

Zero Surprises

Predictable, flat healthcare spending

Renewable Term

Option to extend for an additional 3 years

Surplus Options

Apply to renewal or receive as a payout

SCHEDULE A CALL TODAY

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◆ WHY Geaux360?

POWERED BY

NEXT GENERATION STRATEGIES

This is a transformative approach to employer-sponsored health benefits, built to eliminate volatility, enhance transparency, and drive long-term savings.

This model replaces unpredictable claims costs with a fixed monthly funding structure for 36 months—supported by fully integrated technology and back-office services.

✓ KEY FEATURES & BENEFITS

• Fixed Multi-Year Costs

Avoid annual rate hikes with a stable 36-month funding commitment.

• Predictable Budgeting

Eliminate claims variability with a fixed monthly remittance.

• Reserve Accumulation

Unused funds roll into reserves for future financial strategy.

 **Ready to Geaux?**

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Trust-Based Administration

Contributions flow through a fiduciary-managed trust—not a traditional insurer.

Integrated Transparency

Real-time reporting across funding, claims, performance, and reserves.

Flexible Network & Plan Design

Retain PPO networks while customizing or standardizing benefit options.

All-in-One Platform

Enrollment, claims, reporting, and member engagement tools in one system.

Built-In Financial Controls

Trust structure enforces disciplined funding and cost containment.

Cost Containment & Medical Management

Layered strategies to reduce spend while improving outcomes

Experienced Nurse Navigators

Personalized, high-touch support to guide members through the healthcare system.

Pass-Through Transparent PBMs

100% of manufacturer rebates passed back—no hidden spreads.

Direct Contracts with Providers

Access surgical centers and specialists at pre-negotiated bundled rates.

Benefits Administration Integration

Seamlessly connect with platforms like Employee Navigator.