

# Let Us Share Our Savings With You

Lower Costs and Collect Profits  
with our InCap® Solution

## A Prescription for Rising Healthcare Costs

Clark & Lavey's InCap® group captive program continues to offer the best opportunity for mid-sized groups to lower health insurance costs without cutting the quality of their benefits program. As an alternative to traditional insurance plans, our proven medical captive plan helps you leverage the bargaining power of a large census to **reduce premium costs, lower risks, and optimize tax savings**. By steering clear of commercial insurance companies, you'll avoid volatile pricing changes and ensure that your plan meets your specific needs at a price that's right for you.



**\$1,071,002**

New Distribution  
of Profits



**36% Increase**

From Previous Profit  
Share of \$788,000



**\$47 Million**

Total Claim Cost  
Savings Since Inception



**\$400,000**

Average Per Year in  
Annual PBM Rebates

## Spreading the Wealth in Record Numbers

Along with reduced costs, InCap members also enjoy receiving profits from their InCap savings. Our most recent distribution of profits for InCap members was **\$1,071,002**, setting a record for profits distributed from one year of participation in our InCap program! This marks a 36% increase from the previous profit share of **\$788,000**. The total distribution of profits for InCap members since inception is now **\$3.1 Million!**

## Start Saving Today

**When you crunch the numbers, the choice is clear!** Since its inception, InCap members have saved approximately **\$47 Million** in total claims cost savings, compared to if they had remained with a commercial insurance agency. Plus, InCap members are currently averaging **\$400,000** per year in annual PBM rebates.

To find out more about how our InCap group captive program can help you mitigate risk, dramatically lower your employee health insurance costs, and improve your balance sheet, call or email us for an appointment.

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