



EAF
Employers Association Forum



EAF is proud to announce a new option available to you as an EAF Member:

EAF Strategic Health Alliance

EAF has partnered with IOA and Pareto to offer members a solution to healthcare that will focus on reducing healthcare spend.

Did you know?

- 30% of healthcare costs are wasted
- Healthcare is typically an employer's 2nd largest expense
- Middle-class spending on healthcare has increased more than 25% since 2007
- Premiums will equal 50% of household income by 2021
- 7 in 10 Americans have less than \$1,000 in savings

Solution:

The Strategic Health Alliance will allow you to stop the vicious cycle of perpetual trend increases on healthcare through a captive insurance program.

- Transparency of claims and expenses
- Incentive based disease management
- Pricing transparency tool
- Health Advocacy
- Second Opinion

All offered through member-owned, Tennessee based program with a 97% renewal ratio of members!

To learn more contact:



Rita K. Manny

President - EAF
(407) 260-6556 ext. 305
Rita@eafinc.org

Chris C. Crews

Vice President - HR Services, EAF
(407) 260-6556 ext. 304
Chris@eafinc.org

EAF - Employers Association Forum

Employers Association Forum, Inc. (EAF) is a non-profit corporate member-based association dedicated to serving the business and HR community with world-class HR Tools, Hotlines, Legal Compliance, News, Trends, Surveys and Economic data, Benefits, Insurance, and Risk Management, as well as Training, Consulting, and Organizational & Leadership Development.

- HR & Legal Consultation
- CCH HR Compliance Library
- Surveys, Publications & Business Trends
- People Development

Design the program that works for you with:

- On-Site HR Consulting
- Employee Assessments
- Loss Prevention & Risk Management
- Benefits, Insurance & Retirement



IOA - Insurance Office of America

It's a risky world out there and getting the right insurance is complicated. Instead of hoping you have what you need, get with an IOA expert. You'll have peace of mind in knowing you can face whatever lies ahead with confidence. We've got you covered.

- Assist in defining and prioritizing strategic health and welfare plan objectives
- Develop custom employee communications
- Provide access to in house wellness, compliance, data analytics, and technology specialists
- Assist in evaluating claims data to create a multi-year action plan that focuses on reducing spend
- Analyze utilization data and review large claims management activity
- Provide legislative updates on a proactive basis to ensure compliance
- Engage employees in wellness initiatives to improve the population's health and reduce claims

Pareto Captive Overview

Pareto Captive is a manager of Member-owned, Tennessee based captive insurance programs. The captive is the mechanism that reduces risk and volatility, making self-insurance more feasible.

Differentiators:

We think it is important to highlight what we see as the key ways in which Pareto is different from other participants in this space.

- We are independent. We are not owned or affiliated with any stop loss carrier or any broker.
- We have critical mass. Across Pareto's programs we have approximately 70,000 enrolled employees.
- We use wholly owned captives, meaning that the captive is owned and ultimately controlled by the employers.
- We use onshore captives. Our captives are domiciled in Tennessee.
- We incorporate population health management requirements into all of our programs.

