

RISK SOLUTIONS CAPTIVE, INC. SEES SIGNIFICANT GROWTH IN FIRST QUARTER

Risk Solutions Captive, Inc. (RSC) is pleased to announce first quarter results: to date, 9 groups from 3 states, 1,650 lives, have joined the captive with a current premium of \$6,900,000.

Risk Solutions Captive offers a new way to provide quality healthcare coverage for employees at an affordable rate. By teaming with Health Cost Solutions and a highly rated reinsurance carrier, RSC provides quality plans with limited exposure from the insured's perspective. These partnerships have allowed our groups to see an increased level of cost savings within their companies.

“Finally, a solution for employers our size that allows our company to take advantage of self-funding in a captive arrangement. We could not afford to self-fund our benefits until the captive solution was introduced. The set-up was very easy for the company and our employees.”

— Religious Group, Tennessee (58 Employees)

ABOUT RISK SOLUTIONS CAPTIVE:

Risk Solutions Captive, Inc. (RSC) provides innovative solutions for companies with 50 or more employees in the self-funded arena. RSC's partnership with Health Cost Solutions (HCS), the TPA, provides the foundation for RSC with a variety of services, including claims payment, cost containment, billing, reporting, COBRA and HIPAA services. By partnering with a highly rated reinsurance carrier and Health Cost Solutions, Risk Solutions Captive offers risk protection from high-dollar claims exposure and the highest quality TPA services.

For more information, please visit the RSC website at risksolutionscaptive.com



New Technology Innovations FOR OUR BROKERS

Health Cost Solutions is proud to announce that we have developed a variety of tools for our agent channel. Be sure to check out both the Health Cost Solutions and Risk Solutions Captive Marketing Centers for newly added broker checklists and communication materials, all of which are currently available for your benefit.



[Click Here for Marketing Center Access](#)



RISK SOLUTIONS CAPTIVE, INC.

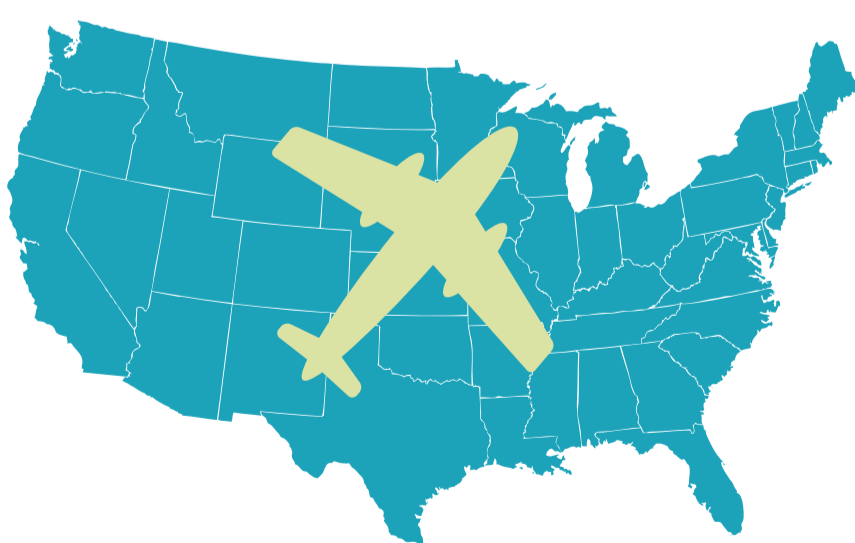
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Please contact Christy Medd at cmedd@hcsbenefits.com if you do not already have a login and password for the marketing center.

At Health Cost Solutions, we understand that staying ahead of the market is key to providing you the most value. We have developed this newsletter as our quarterly agent communication to ensure that you are kept informed on all the latest industry information.

HEALTH COST SOLUTIONS TRAVELING ACROSS THE UNITED STATES

The Health Cost Solutions sales team has been traveling to a variety of conferences this quarter, meeting with brokers and insurance experts from across the United States. From various Association of Health Underwriter conferences to industry meetings, Health Cost Solutions is available to answer your questions.



We will be holding meetings throughout 2014 for our broker partners. The Health Cost Solutions team is always available to answer your questions on medical cost management, benefit plans and healthcare legislation. Feel free to call one of our representatives to discuss how Health Cost Solutions can fulfill your customer's needs.



HEALTH COST SOLUTIONS