



Pinnacle - A Captive Solution Powered by CBIZ

Pinnacle solves cost and quality problems for mid-sized employers, usually reserved for the largest employers in the US.

CBIZ is one of the nation's leading providers of professional advisory services, focused on accounting, benefits and insurance, HR and payroll solutions. We deliver those solutions to you through a unique combination of locally based, trusted advisors backed by a national team of specialized experts.

What is a Captive?

A captive is an alternative risk solution for mid-sized employer groups. Employers partner with other employers to increase buying power for stop loss coverage and pool money for larger claims while self-funding their smaller claims. Employers interested in switching to a captive solution can come from any funding arrangement, as Pinnacle can accommodate fully-insured, level-funded or self-insured groups.

The Pinnacle Advantage

Pinnacle, a captive powered by CBIZ, is a self-funded insurance option for any employer group with 100 - 1,000 covered employees on the health plan. It can be accessed by any employer across the country, regardless of current funding arrangement. **Pinnacle has curated the best-in-class vendor panel and provides multiple network choices, ensuring the best fit and coverage for employees and their families.**

Employers who have switched to Pinnacle have been able to retain access to major networks with flexible plan designs from best-in-class vendors. Additionally, employers enjoy access to additional vendor programs that are typically reserved for very large organizations with thousands of employees.

Balance Risk with Reward.

- Increased control over your program's features
- Improved access to strategies leveraged to control costs
- Minimized volatility of costs over time while stabilizing premium

Flexibility to Choose.

- Choose your plan design and structure
- Offer both traditional network and reference-based pricing (RBP) options

High Quality. Lower Cost.

- Cost transparency through exclusive tools and resources
- Care navigation and concierge services for employees with dedicated care coordinators
- Medical quality and pricing tools to assist employees with care decisions

Safety in Numbers.

- Share underwriting and performance profits
- Drastically lower claims liability

With Pinnacle, employers benefit from collaboration with other employers on best practices for controlling risk and costs. These insights, backed by research from our experts, result in increased stability and opportunity.

Let our team of experts guide you every step of the way, from feasibility to implementation and beyond. Contact us at CBIZCaptive@cbiz.com to get started today.



CBIZ Employee Benefits