THRIVE | Group Healthcare Captive Program

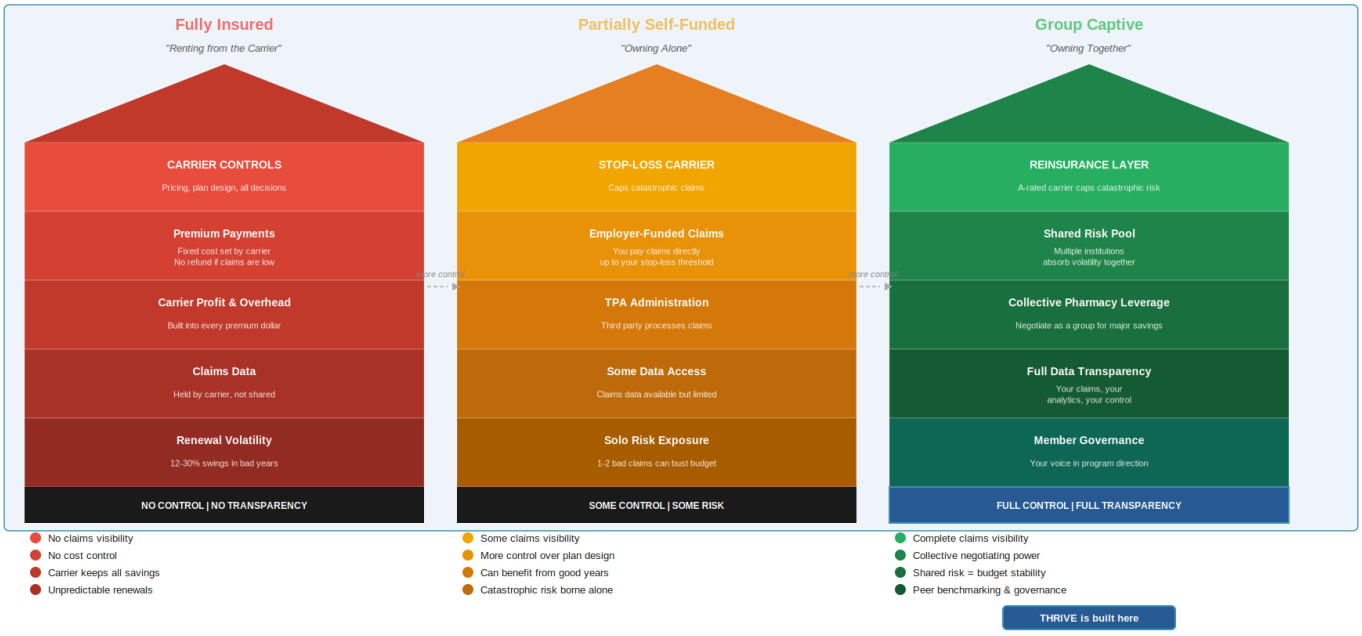
Exclusively for NAIA Member Institutions | Powered by Optimal Business Solutions

Employee benefits are the second-largest P&L line item at most NAIA institutions — and the most volatile. Every year, the cycle repeats: a broker presents renewal options, your CFO absorbs another rate increase, and no one fully understands what is driving the costs. THRIVE breaks that cycle.

Here's why we built Thrive

Three Approaches to Healthcare Funding

Same institution. Same employees. Very different levels of control, transparency, and long-term cost trajectory.



How THRIVE Works

THRIVE applies disciplined risk management principles to higher education healthcare through a three-layer structure designed to give your institution control, collective strength, and catastrophic protection.

TOP LAYER Stop-Loss Protection	Only catastrophic claims transfer to stop-loss carrier. Protection against extreme events means you buy less insurance.
MIDDLE LAYER Shared Captive Pool	Risk shared with peer NAIA institutions in the captive. Pooled exposure reduces volatility and builds collective strength.
FIRST LAYER Institutional Retention	Your institution retains predictable, routine claims. You control costs where it makes sense, reducing premium spend.

Favorable claims experience generates surplus that stays with your group — not with the carrier.

Program History and Current Status

THRIVE is the product of four years of strategic collaboration between Optimal Risk Solutions and the NAIA. From the first conversation with the founding members, every milestone was shaped by direct input from NAIA institutions.

Timeframe	Achievements
2022 Spring	First meeting with the NAIA
2023 Winter	Presented Plan of Exploration to NAIA Executive Team
2023 Spring	Attended NAIA National Convention in New Orleans; deepened strategy
2023 Summer	Awarded exclusive title: NAIA National Employee Benefits Partner
2024 Summer	Feasibility group concluded: Group healthcare captive is the solution
2024 Fall	Selected stop-loss carrier (Berkeley A&H) and program partners
2025 Summer	Introduced the full team; launched OBS as Program Manager
2026 Winter	Four founding members join the program
2026 Spring	OBS grows and adds Jeff Mitchell as Executive Director of Programs & Innovation. Strong pipeline (contact us soon!)
What's Next	Founders Club formation. Education series and podcasts. Expecting phenomenal growth by January 2027

Why This Deserves a Closer Look

Healthcare is typically the second-largest operating expense at an NAIA institution, and the most unpredictable. Presidents and CFOs already know this line item demands serious attention. THRIVE provides a framework for analyzing whether your current benefits structure is still working as hard as it could for your institution.

- Cost transparency: see exactly where every dollar goes and what is driving claims.
- Surplus retention: favorable claims experience generates cash flow that stays with your group—not with the carrier.
- Member governance: participating institutions have a voice in program direction through the THRIVE Membership Council.
- Independence preserved: your institution is independently underwritten. Plan designs and risk tolerance remain your decisions.
- No disruption: employees see the same benefits, network, and experience. The structure changes — not the coverage.

The evaluation process begins with a complimentary review of your current benefits structure, claims experience, and renewal projections. Even institutions that ultimately decide not to participate immediately gain valuable clarity for budgeting, board discussions, and long-term planning.

Ready to Learn More?

Schedule a 30-minute discovery call with our team.

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