

A BETTER WAY TO STEWARD HEALTHCARE - THROUGH EMPLOYER OWNERSHIP, TRANSPARENCY AND SHARED PURPOSE.

THE OIKORA OPPORTUNITY

Oikora Health Collective is a healthcare financing and stewardship platform for faith-based and mission-driven employers seeking greater control, transparency and long-term sustainability.

Powered by medTRANS Insurance, Ltd. captive and the Complete Captive Management Services (CCMS) platform, Oikora pairs employer-owned risk financing with clinical strategy and disciplined governance - helping organizations steward healthcare dollars more intentionally while protecting against catastrophic claims.

THE MODEL

An integrated captive and clinical strategy designed to align **better care, better outcomes and better economics.**

FINANCIAL FOUNDATION	PLATFORM MANAGEMENT	CLINICAL EXCELLENCE
Employer-Owned Captive • Employer ownership • Risk retention • Stop-loss protection • Potential retained value	CCMS • Captive management • Compliance & reporting • Financial administration • Governance support	MedTrans • Care navigation • High-cost claims • Provider strategies • Data & analytics

BETTER OUTCOMES | LOWER TOTAL COST | GREATER EMPLOYER CONTROL

THE OIKORA DIFFERENCE

FAITHFUL STEWARDSHIP

Healthcare resources managed with integrity, accountability and purpose.

EMPLOYER OWNERSHIP

Each employer owns its captive and participates directly in favorable performance.

TRANSPARENCY & CONTROL

Greater visibility into claims, costs and the strategies driving results.

BETTER ALIGNMENT

Better clinical performance can translate more directly into employer value.

*"Now it is required that those who have been given a trust must prove faithful."
1 Corinthians 4:2*

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WHY THE ECONOMICS MATTER

The CCMS model is designed around an expense load of approximately **10%**, allowing more premium to remain available for claims and potential employer value. When claims perform favorably, the employer's captive is positioned to retain more of the economic benefit.

Historically, strong-performing groups have experienced meaningful distributions, with average returns reported around **30% of premium** and certain high-performing groups approaching **60%**. Actual results vary; distributions are not guaranteed.

RESPONSIBLE RISK PROTECTION

Employer Captive Layer > Pooled Risk Layer > Excess Reinsurance

Layered protection combines employer ownership with protection from high-cost and catastrophic claims.

A STEWARDSHIP COMMUNITY

Oikora can grow beyond captive placement into a community connecting employers, advisors and clinical partners around better healthcare purchasing, stronger outcomes and responsible stewardship.

KEY PLATFORM BENEFITS

- **GREATER COST CONTROL**
More healthcare dollars aligned with claims and employer performance.
- **LONG-TERM STABILITY**
Captive ownership can reduce volatility and build value over time.
- **CLINICAL + FINANCIAL ALIGNMENT**
Care navigation, pharmacy and utilization strategies can affect employer economics.
- **BROKER-FRIENDLY**
Complements the employer's trusted broker or consultant.
- **DISCIPLINED UNDERWRITING**
CCMS historically writes approximately 10-12% of groups evaluated.

IDEAL OIKORA PARTNER

- Faith-based or mission-driven leadership
- Commitment to employee well-being
- Desire for transparency and control
- Long-term healthcare perspective
- Interest in alternatives to traditional insurance

CORE PRINCIPLES

STEWARDSHIP
COMMUNITY
SUSTAINABILITY
FAITHFUL LEADERSHIP

WE ARE NOT JUST FINANCING RISK. WE ARE STEWARDING HEALTHCARE DIFFERENTLY.

Faithful stewardship. Employer ownership. Better healthcare.