



Heritage Group Health Captive Welcomes Southminster as First N.C.-based Member

The Heritage Group Health Program, a group captive providing health insurance solutions exclusively for not-for-profit senior living organizations, has welcomed its 13th community and the first based in North Carolina. **Southminster**, an independent lifeplan organization located in Charlotte, joins twelve Virginia-based senior living communities as the innovative program begins its ninth year of operations.



"We are excited to be a part of the Heritage Group," said Ben Gilchrist, President & CEO of Southminster. "We have been working towards this goal for a long time and we are looking forward to building a rewarding relationship with the team."

The Heritage Group has experienced steady growth since its inception in 2012 and members have been anticipating the program's expansion outside of Virginia. "The program's success in Virginia has been extremely impactful to our organizations," said Rodney Alderfer, President of **Bridgewater Retirement Community**, a founding member of the captive. "With the addition of a strong partner like Southminster, we believe we will be able to continue to expand the impact of our sustainable health insurance program to other non-profit communities in the region."

With the addition of Southminster, the Heritage Group now includes 13 not-for-profit senior living communities with approximately 3,000 total enrolled employees. Members of this unique industry-specific health plan solution have experienced an average of 12% lower total costs (per member, per year) as compared to a cohort of similar senior living industry employers. The group is proud to have 100% member retention since inception and strong financial performance with \$3.4 Million in dividends returned to group members over the history of the program.

"The unique challenges faced by senior living organizations have never been more apparent and the benefits of targeted, industry-specific solutions and collaboration are paramount in today's climate," said Pim Jager, Vice President and Senior Living Practice Lead at **Scott Benefit Services**. "Our team is excited about the expanded vision of Heritage's members and credit a great history of collaboration between members of the Leading Age organization in Virginia and North Carolina that has helped pave the way for Heritage's expansion into North Carolina."

About Heritage Group Health Program

In 2012, Scott Benefit Services, a division of James A. Scott & Son, Inc. (Scott Insurance), formed a group health captive, the Heritage Group Health Plan, with several independent, non-profit senior living community employers. The program provides members with cost control through access to "Fortune 500" claims management and health risk mitigation tools. The Heritage Group members enjoy cost stabilization as well as collaboration with other strong industry leaders that value employee health and well-being.

About Southminster

Located in Charlotte, N.C., Southminster is a non-profit, charitable lifeplan community, providing innovative living solutions to aging across a full continuum of care. Founded in 1987, the independent 501c(3) organization has been a leading example of care and stewardship for over 30 years. Southminster is a member in good standing with Leading Age and is licensed by the North Carolina Department of Insurance and North Carolina Department of Health and Human Services. For more information, visit www.southminster.org.

