

**Client:**  
Heritage Academy

**Industry:**  
Education

**Number of  
Employees:**  
133

**Geographic  
Footprint:**  
Phoenix Metro

**1.76 ROI**

Secured in year 1.

**Reduced  
Healthcare  
Costs**

While improving  
employee benefits.

**Enhanced  
Stability**

Due to health  
captive's flat  
renewals.

## EMPLOYEE BENEFITS

# Charter School's Move to Healthcare Captive Results in Lower Costs & Better Benefits

After working with 3 different brokers over 3 years, Heritage Academy turned to CBIZ seeking consistent service and financial stability. Their benefits program was too expensive, unsustainable for growth, and in need of an overhaul. In response, our team moved the client to AHRIC — a group healthcare captive that allows non-profit organizations to reduce costs and secure affordable, best-in-class employee benefits.

### Key Challenges

- Having worked with 3 different brokers in 3 years, the client was seeking consistent service and financial stability.
- The client's benefits program was not competitive, unaffordable, and unsustainable, inhibiting their growth and hindering their ability to open new campuses.
- The client continued to experience renewal increases year after year.

### CBIZ Solutions

- Our team initially moved the client to a more traditional benefits strategy, resulting in enhanced administration and communications, as well as aligned contribution strategies.
- To further reduce costs and enhance access to top-tier benefits, we transitioned the client to AHRIC — a group healthcare captive managed by CBIZ and designed specifically to serve non-profit organizations.
- AHRIC brings together organizations with a shared vision for change, allowing the client to focus on what matters most: caring for their employees, expanding their programs, and fulfilling their missions.

### Results

- The client's initial capital investment in AHRIC has delivered a 1.76 ROI in year 1, with eligibility for dividends.
- The captive solution reduced the client's healthcare costs, improved employee benefits, and provided stability due to flat renewals.
- AHRIC continues to grant the client greater power of choice, access to better benefits, increased pricing stability, and stronger risk protection.

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