



Medical Stop Loss

Target Classes of Business

- ✓ Commercial Employer - Employee Businesses
- ✓ Taft- Hartley Plans
- ✓ Public Entities
- ✓ Reference Based Pricing Structures
- ✓ National Accounts

Highlighted Features

- Available Nationwide
- Full Binding Authority
- Existing relationship with all major ASO plans
- Full complement of Regional and National TPA and PBM relationships
- Full Claims Adjudication
- ACH/Electronic payment process to expedite claim reimbursements and commission payments
- Contract with Best-In-Class Cost Containment vendors
- Industry leader in underwriting Reference Based Pricing Plans
- Preferred vendor partners that specialize in RBP claims repricing, patient and provider advocacy, plan document preparation and assistance with provider challenges
- Experience with direct provider contracts or limited network usage

Available Coverages:

- ✓ Specific and Aggregate Stop Loss
- ✓ Specific Deductible levels down to \$25,000
- ✓ Specific Advance Funding without added cost
- ✓ Aggregating Specific Options
- ✓ Aggregate Accommodation
- ✓ Terminal Liability
- ✓ Reference Based Pricing (RBP)
- ✓ Captive Underwriting
- ✓ Creative Risk Sharing Arrangements
- ✓ No New Laser and Renewal Rate Cap Options

Submission Requirements:

- ✓ Age, Gender and zip code
- ✓ Dependent tier status
- ✓ Indication of active, retiree, or cobra status
- ✓ Coverage by plan
- ✓ Monthly claims and enrollment
- ✓ Large claims reporting

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