



## Medical Stop Loss

### CUSTOMIZED MEDICAL STOP LOSS SOLUTIONS SPECIFICALLY DESIGNED FOR EMPLOYER'S SELF-FUNDED PROGRAMS

OneBeacon Accident & Health provides access to insurance industry expertise and tailored products, delivered through our dedicated team of sales, underwriting and claims specialists.

With today's evolving healthcare market place, employers are continuously looking for ways to help manage the escalating costs of healthcare. Many employers have looked to self-funding their medical plans as a means to manage their benefit spend. Better plan management, potential cash flow improvements and more cost-effective claims management are all important components of self-funding. However, this may not be enough when faced with catastrophic medical claims.

The self-funded employer that selects an administrator based upon its claims management reputation and utilizes the services of a vendor that can offer unsurpassed cost containment, wellness and disease management programs has an expectation of having a return on these investments. These proactive employers who adopt strong incentives to engage their employees expect to bend the trend curve on their claim costs in a favorable direction.

However when it comes to stop loss options, most carriers are pooling the highly engaged employer with a large block of business made up of groups who have not adopted the best programs to contain costs and improve the lives of their members. Proactive employers want to partner with a stop loss insurance provider that understands "one size doesn't fit all" and has the expertise to provide the customized support for their self-funded program. OneBeacon is completely committed to these highly- engaged employers.

### SPECIALIZED PROTECTION AND FEATURES

- Defers to Employer's Plan Document to determine eligibility and eligible expenses
- Customizes medical stop loss policy in recognition of the employer's cost containment efforts
- Flexible contract terms including an incurred contract option
- Enhanced coverage options can include:
  - Optional rate cap
  - No disclosure statement on renewals
  - No "actively at work" requirement
  - Early lock options
  - Specific and Aggregate terminal liability options
- OneBeacon's Medical Stop Loss provides access to Identity Theft Management Services, including access to a fraud advocate that can assist with medical identity theft, infant and minor identity theft mitigation and other identity compromising situations.

### LIMITS

- Unlimited specific coverage per member
- Aggregate limits up to \$2,000,000

### ELIGIBLE RISKS

OneBeacon targets employers who select top-tier administrators and high-quality cost containment vendors to actively manage their self-funded plans.

- Employer groups in most industries
- Minimum group size of 100 employees
- Deductibles from \$25,000 to \$750,000

### A STANDARD OF SUPERIOR CLAIMS SUPPORT

In the event of a claim, you should expect a high level of performance. We pride ourselves on our quality claims service and the expertise of our claims staff. Claims management services can include:

- Advance Funding
- Optional Monthly Aggregate Accommodation
- Claim turnaround of 7 days or less

**CONTACT:** Christy Vago at 781-332-7924 or [cvago@onebeacon.com](mailto:cvago@onebeacon.com)

.....

**OneBeacon Accident & Health** is a brand of OneBeacon Insurance Group that focuses on analyzing and developing unique accident and health solutions and programs for the transportation, specialty health, sharing economy and youth sports markets. The group creates and distributes niche accident and health and property-casualty products through brokers to motor carriers, employers, managed care organizations, associations and other affinity groups.

**About OneBeacon:** OneBeacon Insurance Group, Ltd. ("OneBeacon") is a subsidiary of Intact Financial Corporation (TSX: IFC). OneBeacon's underwriting companies offer a range of specialty insurance products sold through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. OneBeacon's solutions target group accident and health; commercial surety; entertainment; environmental; excess property; financial institutions; financial services; healthcare; management liability; ocean and inland marine; public entities; technology; and tuition refund.

Coverages are underwritten by Atlantic Specialty Insurance Company. This material is intended as a general description of certain types of insurance coverages and services. Coverages and availability vary by state; exclusions and deductibles may apply. Please refer to the actual policies or consult with your independent insurance advisor for descriptions of coverages, terms and conditions.