



EMPLOYER STOP LOSS INSURANCE

Due to the ever increasing cost of health insurance, many employers decide to self-fund the medical benefits plan for their employees. This enables the employer to mitigate costs, improve cash flow and provide greater plan design flexibility. Under a self-funded arrangement, the employer is financially responsible for the eligible claims incurred by covered employees and families.

The self-funded employer is exposed to the financial risk of catastrophic healthcare events. Specific and Aggregate Stop Loss insurance provides protection against different types of risks. Specific Stop Loss protects against large claims involving a single member, while Aggregate Stop Loss protects against greater than anticipated utilization costs.

Specific Stop Loss:

- Specific deductibles range from \$25,000 to \$500,000
- Maximum benefit ranges from \$1,000,000 to \$5,000,000
- Additional deductible and benefit maximums available
- Full range of contract claims basis

Aggregate Stop Loss:

- Full range of contract claims basis
- Monthly or annual premium payment options
- Available coverage for prescription drugs, dental, vision or short term disability

Available Options:

- Specific advance funding
- Monthly aggregate accommodation
- Extended specific coverage (Terminal liability option)
- Extended aggregate coverage (Terminal liability option)
- Aggregating specific deductibles

Employer Stop Loss policies include the services of ccSTAT, Berkley Accident and Health, LLC's critical care Specialty Treatment Advisory Team.

This information is only a brief description of product features available under this insurance plan. Coverages are subject to conditions, limitations and exclusions as contained in the policy. Product availability and plan design may vary, or not be available, depending on state laws.

Berkley Accident & Health, LLC is the U.S.-based accident and health operating entity of the W.R. Berkley Corporation Member Companies. Coverages are underwritten by StarNet Insurance Company, a Berkley Company, A+ rated by A.M. Best, Financial Size Category XV, Acadia Insurance Company in CT, and Great Divide Insurance Company in MA.

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