

STOP LOSS

Taft-Hartley Plans

Taft-Hartley plans are different than single-employer plans. Besides facing unique challenges from rising health care costs and ACA requirements, they also have distinctive eligibility and actively at work provisions.

Berkley Accident and Health has the specialized knowledge to work with Taft-Hartley groups. Everything we do, from our rapid claim service to our flexible coverage, makes it easy for union groups to protect their plans.

PROTECTION ROOTED IN THE U.S.

Berkley Accident and Health, a Berkley Company, is one of the largest US-based Stop Loss providers. Founded in 1967, W. R. Berkley Corporation is a Fortune 500 company headquartered in Greenwich, Connecticut.

STOP LOSS PRODUCT OVERVIEW

Berkley Accident and Health offers flexible, reliable Stop Loss coverage:

- Specific and Aggregate coverage
- Wide range of contract terms for claims
- Cell and Gene Therapy Step-Down Deductible included
- Policy Alignment option that aligns Stop Loss with certain plan provisions
- Coverage options: Renewal Risk Stabilizer, Aggregating Specific, Terminal Liability, Transplant Risk Stabilizer, and more
- Renewal Risk Stabilizer option to protect policy renewals against large rate increases and new lasers
- Disclosure not required at policy renewal
- Berkley Edge – cost-containment support for large or complex claims and access to specialty vendors

To learn more about our Stop Loss solutions, contact your broker or Berkley Accident and Health representative.

A GOOD MATCH

Taft-Hartley and Berkley Accident and Health

Taft-Hartley plans are committed to protecting U.S. workers.

So are we:

Financial Strength

Berkley Life and Health Insurance Company:

- We retain nearly 100% of the risk on our Stop Loss block
- Rated A+ (Superior) by A.M. Best
- Ward's 50 insurer for safety and consistency

Outstanding Service

- Responsive claim service
- Dedicated resources for union plans
- Disclosure not required at policy renewal

A.M. Best rating and Ward's 50 designation as of April 2024.

Stop Loss policies are underwritten by Berkley Life and Health Insurance Company, a member company of W. R. Berkley Corporation and rated A+ (Superior) by A.M. Best. Not all products and services may be available in all jurisdictions, and the coverage provided is subject to the actual terms and conditions of the policies issued. Payment of claims under any insurance policy issued shall only be made in full compliance with all United States economic or trade and sanction laws or regulation, including, but not limited to, sanctions, laws and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC").