STOP LOSS



## **Policy Alignment Option**

## Eliminates Common Coverage Gaps

For greater peace of mind, consider Berkley Accident and Health's Policy Alignment Option. This option gives self-funded employers more certainty by matching certain provisions of the Stop Loss policy with their plan document.

When employers closely align these two important documents, many common coverage gaps or barriers to reimbursement can be eliminated.

## **HOW IT WORKS**

When selected, policyholders will have the Policy Alignment endorsements added to their Stop Loss policy. These endorsements replace our Stop Loss policy provisions with those contained in the employer's plan document for:

- 1. Certain policy exclusions and definitions related to **Experimental/ Investigational** coverage
- 2. The Actively at Work limitation
- 3. Certain policy exclusions, limitations, and definitions related to selected Stop Loss **Policy Exclusions or Limitations**

Policy Alignment is available only with prior underwriting approval. If the plan document's terms create material risk changes, a rate adjustment may be needed.

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

## SOLID PROTECTION

Berkley Accident and Health is committed to solid, reliable protection with no surprises.

There can be differences in wording in a self-funded plan document and Stop Loss policy that can lead to reimbursement obstacles.

With our Policy Alignment
Option, many common
differences are eliminated,
giving our policyholders greater
peace of mind with their
self-funded health plan.

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").