
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.