

Monthly Aggregate Accommodation

The purpose of the Monthly Aggregate Accommodation provision is to allow for partial payments under the Aggregate coverage during the policy year rather than waiting until the end of the policy year.

If the group exceeds the greater of the calculated year-to-date Aggregate deductible or the prorated minimum Aggregate deductible, then:

- Complete the Monthly Aggregate Accommodation claim form and submit it along with a current Monthly Aggregate Report, a current paid claim report and a current census listing.
- At the end of the policy year, if claims do not exceed the greater of the minimum Aggregate deductible and the calculated Aggregate deductible, the group must return all accommodation payments to HM Insurance Group (HM) within 14 days of receiving a refund request.
- If claims exceed the greater of the minimum Aggregate deductible and calculated Aggregate deductible by less than the amount of accommodation payments, any excess payments must be returned to HM within 14 days of receiving a refund request. The Aggregate claim review will be completed, and final calculations will be determined at the conclusion of the end of the paid claims basis.
- If claims exceed the greater of the minimum Aggregate deductible and calculated Aggregate deductible, and the amount is more than the accommodation payments, the Aggregate claim review will be completed, and, based on final calculations, it will be determined at the conclusion if any additional Aggregate payment due will be made.

About HM Insurance Group

HM Insurance Group (HM) works to protect businesses from the financial risk associated with health care costs. A recognized leader in Employer Stop Loss, the company delivers protection for a range of group sizes. HM also offers assumed Accident and Health reinsurance solutions and Provider Excess insurance through HM Specialty.

HM Life Insurance Company, HM Life Insurance Company of New York and Bridge City Insurance Company are all rated "A" (Excellent) by AM Best Company.* Through its insurance companies, HM Insurance Group holds insurance licenses in 50 states and the District of Columbia and maintains sales offices across the country.

For more information, contact your HM sales representative or visit hmig.com



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*AM Best Company, November 2024

Stop Loss coverage is underwritten by HM Life Insurance Company, Pittsburgh, PA, or Bridge City Insurance Company, Pittsburgh, PA, in all states except New York under policy form series HMP-SL (08/19), HMP-SL (06/20) or BCICP-SL (06/20) or similar. In New York, Stop Loss coverage is underwritten by HM Life Insurance Company of New York, New York, NY, under policy form series HMP-SL (06/20) or similar. In all states except New York, Provider Excess Insurance is underwritten by HM Life Insurance Company, Pittsburgh, PA, or Bridge City Insurance Company, Pittsburgh, PA, under policy form series HMP PEL (09/20) or BCIC PEL (09/20) or similar. In New York, Provider Excess Insurance is underwritten by HM Life Insurance Company of New York, New York, NY, under policy form series HMNY PEL1105 or similar. In all states except New York, Assumed Accident and Health Reinsurance is underwritten or reinsured by HM Life Insurance Company, Pittsburgh, PA, or Bridge City Insurance Company, Pittsburgh, PA, under form HM1005-ELR or similar. In New York, Assumed Accident and Health Reinsurance is reinsured by HM Life Insurance Company of New York, New York, NY. The coverage or service requested may not be available in all states and is subject to individual state approval. Reinsurance agreements only reflect a form number when required by applicable state law. In Oregon, Bridge City Insurance Company does business as BCIC Insurance Company.