



## Creating Solutions to Meet Your Clients' Needs

As a leading national Stop Loss insurance carrier, HM Insurance Group uses its risk management expertise to design innovative Stop Loss programs that help manage your clients' financial liability. For companies that choose to self-fund their health plans, HM's Stop Loss coverage helps protect against unexpected large or catastrophic claims.

HM Stop Loss coverage can be tailored to satisfy your client's risk tolerance. Our underwriting experts can help customize approaches for self-insured organizations. Utilizing a wide range of deductibles and contract periods, an innovative plan can be structured to satisfy specialized needs and to mitigate potential claim risk for employers. In addition, an HM Stop Loss contract provides payment protection for groups by mirroring the plan document and containing limited exclusions and limitations.

Consistent with health care reform legislation, an HM Stop Loss policy will protect employers' risks with no lifetime limits, no pre-existing condition limits, dependent coverage to age 26 and other requirements.

HM has earned a solid reputation as a national insurance carrier. With only two Stop Loss claims litigated since 2010, more than 99.9% of claims are paid within 10 days. Over the past five years, HM has paid more than \$2.41 billion in Stop Loss claims and received more than 162,000 claim submissions.<sup>1</sup> Our technical and financial accuracy give your clients confidence that their cash flow is protected.

And, HM offers guidance every step of the way to enable producers to transition groups from fully insured to self-funded health plans. Our balanced approach to risk management comes from decades of experience in the growing arena of self-funding.

# PRODUCT OVERVIEW

## HM STOP LOSS

### Options to Design Flexible Coverage

#### Aggregating Specific

Clients can select this option to reduce Stop Loss premiums by assuming more claim liability. There is a \$150,000 minimum premium requirement.

#### Bridge Renewal

The bridge renewal option provides coverage for eligible Specific claims that are paid outside the run-out period. Clients with a 12/15 or 12/18 Specific Stop Loss contract are eligible.

#### Monthly Aggregate Accommodation

This option improves cash flow by allowing for partial payments to the Aggregate coverage during the policy year versus waiting until the end of the contract period for reimbursement.

*(continued)*

## PRODUCT SPECIFICS

#### Types of Coverage

- Specific only
- Specific and Aggregate

#### Standard Contract Periods

- 12/12, 12/15, 12/18, 12/24, 15/12, 18/12, 24/12

#### Enrollment Requirements

- 100-life minimum

#### Specific Coverage Maximums

- Unlimited maximums to comply with health care reform legislation

#### Specific Deductibles

- From \$25,000 to \$2,000,000

#### Renewals

- No new lasers or increases to existing lasers at renewal
- A signed disclosure form is not required

#### Additional Discounts

- Care Management Utilization Review Utilization Management
- Centers of Excellence
- Maternity Management Neonatal
- Disease Management
- Wellness

\*Features and options are subject to HM underwriting approval.

# HM STOP LOSS

## CONFIDENCE FOR YOUR SELF-FUNDED CLIENTS

### Options to Design Flexible Coverage (cont'd)

#### Advance Funding

To assist employers with cash flow issues associated with a significant catastrophic loss, this service option pays a Specific claim instead of the group paying the claim and being reimbursed.

#### IRO Rider

This option provides the right to external reviews by Independent Review Organizations (IROs) for any denied claims.

#### Providing Claim Services Designed to Deliver

HM's trained and dedicated claims staff and managed care professionals utilize streamlined administrative processes to provide your clients with quick and efficient claim reimbursement.

- E-claim and low documentation submission
- Access to Centers of Excellence
- Out-of-network discount negotiation services
- Collaboration on recovery from third parties
- Collaboration on unusual/questionable services

### About HM Insurance Group

HM Insurance Group (HM) works to protect businesses and their employees from the potential financial risks associated with health care costs. The company's product portfolio provides health risk solutions that address a range of risk situations confronting employers, employees and health care providers. A recognized leader in Employer Stop Loss, HM also offers Managed Care Reinsurance nationally and Workers' Compensation in Pennsylvania.

HM Life Insurance Company, HM Life Insurance Company of New York, Highmark Casualty Insurance Company and HM Casualty Insurance Company are rated "A-" (Excellent) by A.M. Best Company, one of the country's oldest and most respected rating agencies. HM also consistently has been named to Ward's 50 top life and health carriers based on financial performance.<sup>2</sup> 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.

### Directory of Offices

HM Insurance Group operates a network of regional sales offices throughout the United States.

#### Atlanta, GA

800.444.3086

AtlantaRegOff@hmig.com

#### Boston, MA

617.742.1800

BostonRegOff@hmig.com

#### Charlotte, NC

800.688.2290

CharlotteRegOff@hmig.com

#### Chicago, IL

800.783.4529

ChicagoRegOff@hmig.com

#### Cincinnati, OH

800.642.8640

CincinnatiRegOff@hmig.com

#### Dallas, TX

888.355.4644

DallasRegOff@hmig.com

#### Des Moines, IA

888.634.4644

DesMoinesRegOff@hmig.com

#### Erie, PA

800.328.5433

ErieRegOff@hmig.com

#### Hartford, CT

800.707.8715

HartfordRegOff@hmig.com

#### Houston, TX

800.225.1075

HoustonRegOff@hmig.com

#### New York, NY\*

800.235.6753

NewYorkRegOff@hmig.com

#### Philadelphia, PA

800.595.4433

PhiladelphiaRegOff@hmig.com

#### Phoenix, AZ

800.266.2940

PhoenixRegOff@hmig.com

#### Pittsburgh, PA

800.328.5433

PghRegOff@hmig.com

#### San Francisco, CA

800.495.4868

SanFranciscoRegOff@hmig.com

#### Seattle, WA

866.907.4644

SeattleRegOff@hmig.com

#### Syracuse, NY\*

866.910.4644

SyracuseRegOff@hmig.com

#### Tampa, FL

800.825.9133

TampaRegOff@hmig.com

#### Washington, DC

800.874.5433

DCRegOff@hmig.com

### RBS Re Regional Offices

#### Denver, CO

303.635.1414

#### Miami, FL

305.262.2662

#### Nashville, TN

615.844.6190

*\*HM Life Insurance Company of New York is a wholly owned subsidiary of HM Insurance Group, servicing producers and policyholders in New York State.*

For more information, contact your HM sales representative or visit [hmig.com](http://hmig.com)



It's our policy to protect.<sup>SM</sup>

800.328.5433 | [hmig.com](http://hmig.com)

<sup>1</sup> Source: Operational performance data from HM Insurance Group internal reports, February 2016

<sup>2</sup> Ward Group, Top 50 Life and Health Companies, July 2015

Coverage is underwritten by HM Life Insurance Company, Pittsburgh, PA, in all states except New York under policy form series HL601. In New York, coverage is underwritten by HM Life Insurance Company of New York, New York, NY, under policy form series HL601. In Pennsylvania, coverage may be underwritten by Highmark Casualty Insurance Company under policy form series HC601. The coverage requested may not be available in all states.