

PRODUCT OVERVIEW FOR GROUPS

HM STOP LOSS

Creating Solutions to Protect Your Finances

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

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

Consistent with health care reform legislation, an HM Stop Loss policy will protect your 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, 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.¹ Our technical and financial accuracy help to demonstrate that your cash flow will be protected.

And, HM offers guidance every step of the way in the transition 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.

Options to Design Flexible Coverage

Aggregating Specific

You 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 of the run-out period. Clients with a 12/15 or 12/18 Specific Stop Loss contract are eligible.

Monthly Aggregate Accommodation

Designed to help your cash flow, this option provides you the opportunity to submit claims that exceed the monthly aggregate deductible on a monthly basis rather than at the end of the contract period.

(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 available 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 you with the financial challenges associated with a significant catastrophic loss, this administrative service option pays a Specific claim instead of you 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.

Claim Services Designed to Deliver

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

- eClaim 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.² 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



It's our policy to protect.SM
800.328.5433 | hmig.com

¹ Operational performance data from HM Insurance Group internal reports, February 2016

² 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.