



## Gain the HM Advantage: Performance, Policy & Protection

What sets HM apart from other Stop Loss carriers? It's the way we do things and what we achieve for our clients. Through expert risk assessment and exceptional service delivery, we provide self-insured groups with the financial protection they need in a changing and challenging health benefits market.

### Experienced Risk Management

As a direct writer of Stop Loss, we are solely responsible for assessing a group's risks and helping to tailor a plan that's right for them. For more than 30 years, HM has helped thousands of companies to protect their financial assets from medical cost risk and manage cash flow with Stop Loss coverage.

### Operational Excellence

HM's claims management expertise results in quick payment without sacrificing superior accuracy. As a direct writer, HM does not secure claim approvals from outside reinsurers, which contributes to faster payment. In 2015, 99.94% of all claims were processed within ten business days, and 98.06% in six or fewer business days.<sup>1</sup>

When it comes to getting claims right the first time, HM consistently exceeds industry standards.<sup>2</sup> We have received more than 162,000 claim submissions totaling more than \$2.41 billion with more than 99% technical and financial accuracy over the past five years. Our attention to detail gives policyholders confidence that claims will be paid quickly and correctly.

### Cost Containment Programs for More Savings

HM matches its claim payment capabilities with equally accomplished clinical expertise and cost containment practices. Our medical professionals review claimant notices for savings opportunities, pursue potential third party recovery situations and add competitive out-of-network discounts and Centers of Excellence programs to maximize cost savings on catastrophic claims. Over the past five years, HM has generated savings of more than \$77 million through our cost containment efforts.

### A Solid Contract for Better Protection

As a leader in the Stop Loss market, HM offers clients a Stop Loss policy that provides clarity, financial protection and choice. Our streamlined contract with limited exclusions helps to ensure clients can clearly understand their policy details.

- Our contracts are written in language that clients understand.
- Fewer exclusions and limitations help to mirror the underlying health plan to reduce gaps.
- Provisions are fully aligned and compliant with Health Care Reform regulations.
- Riders and other options are separate and distinct from the base contract, offering easier selection of choices for customized protection.

### ABOUT HM

A recognized leader in Employer Stop Loss, HM also offers reinsurance solutions to health plans, provider organizations and other risk-bearing entities through RBS Re nationally, and Workers' Compensation in Pennsylvania.

Put the HM Stop Loss Advantage to work for your clients. Contact your local HM Insurance Group Stop Loss expert 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> HM Insurance Group internal reports, January 2016.

<sup>2</sup> Trilogy Consulting, 2014.

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.