

BRIDGE RENEWAL

HM STOP LOSS

Providing Security for Clients

HM Insurance Group offers the Stop Loss Bridge Renewal feature to help self-insured clients gain added security and protection on run-out contracts. HM's Bridge Renewal covers the gaps that may occur for clients when eligible claims fall between Stop Loss contracts.

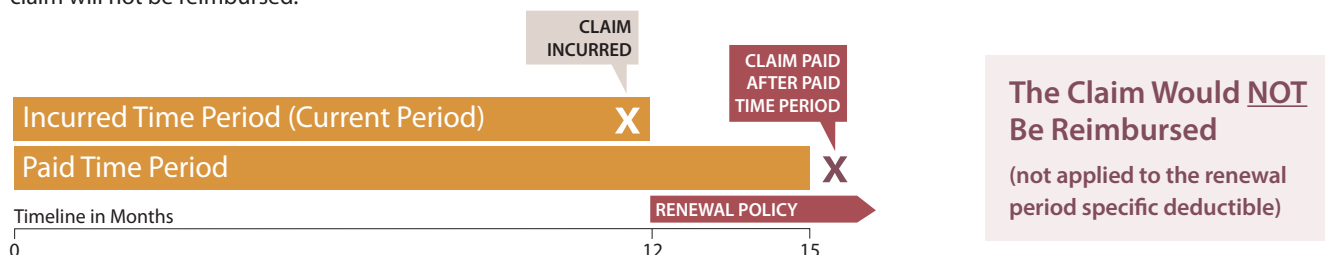
The HM Bridge Renewal Advantage

For clients with a 12/15 or 12/18 Specific Stop Loss contract, the Bridge Renewal provides coverage for eligible claims that are paid outside the run-out period, eliminating the risk of unexpected costs after the contract ends.

Example: 12/15 Specific Policy

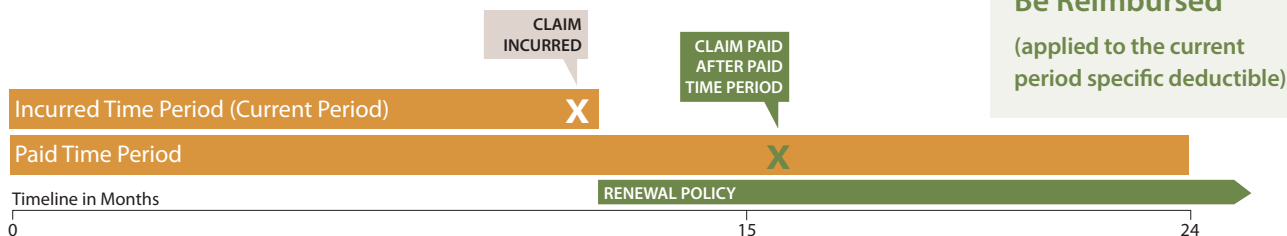
Without the Bridge Renewal Feature

For clients with a run-out contract, when an eligible claim is incurred during the policy period and paid within the run-out period, the claim is reimbursed. However, if an eligible claim is incurred during the policy period and paid after the run-out period, the Stop Loss claim will not be reimbursed.



With the Bridge Renewal Feature

With HM's Specific Stop Loss Bridge Renewal feature, an eligible claim is eligible for reimbursement in the renewal policy period, as the paid time period is extended to 24 months.



The Specific Stop Loss Bridge Renewal Option

- Available for Specific Stop Loss coverage only. Not available for Aggregate Stop Loss coverage.
- Available to groups with a 12/15 or 12/18 contract.
- Offered at no charge if group renews.
- Does not apply when there is a claim administrator change at renewal.
- Any eligible expenses incurred after the original effective date of the policy and paid after the run-out duration will be eligible under the current policy subject to the current specific deductible being met (lasers, aggregating specifics and/or other exclusions still apply).
- Subject to HM Insurance Group underwriting approval.