

Bridge Renewal

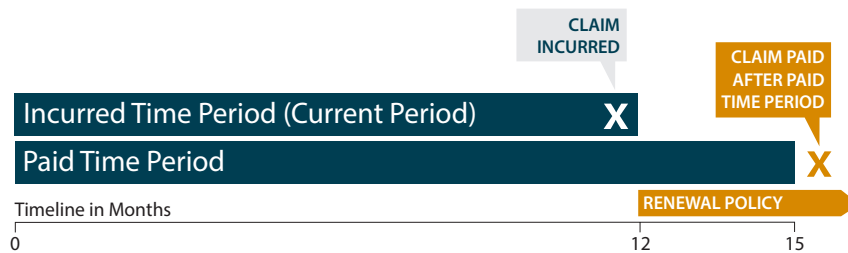
Providing Security for Clients

HM Insurance Group (HM) 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.

Example: 12/15 Specific Policy

Without the Bridge Renewal Feature

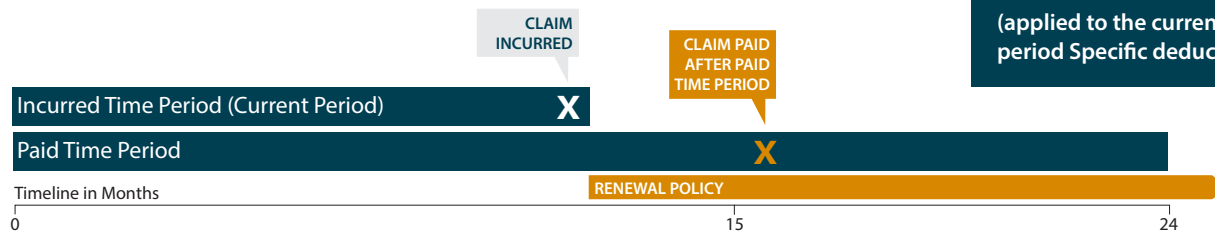
For clients with a run-out contract, when an eligible claim is incurred during the policy period and paid within the run-out period, the claim is reimbursed. However, if an eligible claim is incurred during the policy period and paid after the run-out period, the Stop Loss claim will not be reimbursed.



The Claim Would **NOT BE REIMBURSED**
(not applied to the renewal period Specific deductible)

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 Claim Would **BE REIMBURSED**
(applied to the current period Specific deductible)

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



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To learn more about the HM Specific Stop Loss Bridge Renewal option as well as HM's commitment to providing Stop Loss features and options to minimize the employer's financial liability, contact your HM sales representative.

Coverage is underwritten by HM Life Insurance Company, Pittsburgh, PA, in all states except New York under policy form series HL601 or HMP-SL (11/16) or similar. In New York, coverage is underwritten by HM Life Insurance Company of New York, New York, NY, under policy form series HL601 or HMP-SL (11/16) or similar. In Pennsylvania, coverage may be underwritten by Highmark Casualty Insurance Company under policy form series HC601 or HMP-SL (11/16) or similar. The coverage requested may not be available in all states and is subject to individual state approval.