

Zurich Medical Stop Loss

Innovative programs. Broad resources. Deep experience.

If you are self-funding your employees' medical benefits and other services, you have taken the first step toward controlling your benefits spend. But what are you doing to protect your business against large medical claims? From the catastrophic nature of claims relating to premature births to increases in frequency of diabetes and cardiovascular disease, these illnesses may significantly increase your plan costs, impacting your company's assets.

Zurich's Medical Stop Loss coverage reimburses self-funded employers for large claims that exceed a specified dollar level. We also offer an aggregate coverage for employers who want to cap their total plan exposure in any given year.

Our combination of medical stop loss expertise and exceptional claims handling makes Zurich the logical choice to help you further control your health care benefits.

Medical Stop Loss program highlights include:

- **Deferment to plan.** Our policy defers to your benefits plan document to determine eligible claim expenses and enrollment eligibility, thereby reducing potential gaps in coverage and any unpleasant surprises.
- **Exceptional claims handling.** Our claim service is designed to be simple and fast.
 - We require minimum necessary information to be eligible for reimbursement of a claim.
 - In 2014, 99% of claims were processed within 10 business days, and the average turnaround time on eligible claims was three business days.
- **Budgeting for future stop loss costs.** We offer an optional renewal rate cap feature to complement our standard "no new laser at renewal" philosophy. A "laser" excludes individuals or sets a unique, higher pooling level for individuals who are expected to have large claims.

Expertise and ease of doing business

- Zurich Specialty Health offers direct access to an experienced team of medical stop loss underwriting and sales professionals with experience in a wide spectrum of carrier, brokerage and TPA roles.
- Our commitment and focus on the customer is what shapes us as a company today; we are dedicated to offering viable solutions specific to the customer's medical stop loss needs.

Financial rating to deliver when it matters most

- We retain 100 percent of the risk under our medical stop loss policies, allowing us to maintain full underwriting and claims authority.
- Zurich is one of the largest multinational insurance providers capitalization, and our industry financial strength ratings* are among the strongest: A.M.Best A+/stable; Standard & Poor's AA-/positive.

For more information contact your broker or visit
www.zurichna.com/zna/accident-health

*Ratings as of March 31, 2015. A.M. Best's and S&P's Ratings are under continuous review and subject to change and/or affirmation. The rating represents the overall financial status of the individual member companies of Zurich in North America, including Zurich American Insurance Company, and is not a recommendation of the specific policy provisions, rates or practices of each issuing insurance company

Zurich

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