

# Level Funded Stop Loss

*Level Funded Stop Loss eases the transition away from fully insured*



Our Level Funded offerings are designed for small to medium sized employer sponsor plans. Offering the same flexibility of benefit options, networks, point solutions, etc...as you would expect with self-funded offerings. Best of all, 100% of claim surplus is retained by the client.

## How does Level funded Stop Loss work?

Employers will max fund claim liability monthly as well as premium, admin, etc. as a set amount. Clients will not be expected to fund more than their annual maximum liability.

If the total actual claims costs exceed the accumulation of the employer's Monthly Aggregate Deductible paid at any time during the policy period, the stop loss policy covers the balance

Any remaining Monthly Aggregate Deductible amounts at the end of the contract are retained by the employer

## Benefits of Level Funded Stop Loss:

**01**

**Provides predictable monthly cash flow**

**02**

**Financially rewarded for low claims costs and retain all unused claim funds**

**03**

**Flexibility in plan design, contract type and network**

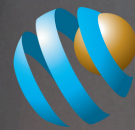
**04**

**Control and transparency in employers' health plan**



# Level Funded Stop Loss

## Tokio Marine HCC – A&H Group



TOKIO MARINE  
HCC

### Our Differences

#### Low Max Cost

Level Funded Stop Loss combines underwriting methodologies of both fully insured and self-funding, creating the lowest maximum obligation for the client.

#### Flexibility

Producers and Third-Party Administrator (TPA) partners have the flexibility to be creative in the schedule of benefits. They also can incorporate payment arrangements using Reference Based Pricing and/or traditional PPO networks.

#### Transparency and Control

Clients know their exact claims cost. Claims are reimbursed daily resulting in no cash calls. All unused claims factors are retained by the client regardless if they renew or terminate.

#### Flexible Contracts

Clients can elect contracts that include run-out, such as 12/18 or 12/24. They can also elect to minimize first year expenses by electing a 12/12, which allows them to renew with run-in protection.

### Underwriting Guidelines

#### Case Size

- 25 employees required to quote, varies to comply with state regulation

#### Participation Requirements

- 50% participation of all eligible employees is required

#### Ineligible Industries

- PEOs, MEWAs, Associations
- Employee leasing firms
- Tribal owned firms
- Bars and Casinos

#### Quote Requests Must Include:

- Member census of all employees
- Current Schedule of Benefits
- Current rates and, if available, renewal rates
- All available claims experience

*Not available in all states*