

# Your Client's Bottom Line



To submit a request for proposal, simply provide the following information to [rfp\\_tafthartley@hcclife.com](mailto:rfp_tafthartley@hcclife.com)

1. Official name of the fund
2. Desired effective date of coverage
3. Quote due date (date due to you)
4. Current eligible census which includes year of birth or age, gender, and type of coverage. If COBRA or retiree, please mark accordingly. Electronic submission (Microsoft Excel format) is preferred. If the Fund has multiple locations, HCC Life requires the number or members at each location with corresponding zip code.
5. Type of industry and/or SIC
6. Schedule of the current benefits and requested benefits, if different. Note what coverage is to be included under the specific and/or aggregate.
7. Monthly claims (month-to-month) aggregate report, including number of members by month for the most recent 24-month period (minimum).
8. Shock claims in excess of 50% of the current deductible or any serious ongoing condition by diagnosis and prognosis.
9. If a PPO Network is being used, what network? If multiple networks, please indicate by location.
10. What UR vendor will be used?
11. Is the group self-funded?
12. Current and renewal rates if/when available.

**For more information about medical stop loss insurance and HCC Life, contact**

**Jay White**

(305) 537 0430

[jwhite@tmhcc.com](mailto:jwhite@tmhcc.com)

**Visit us online at**

[www.tmhcc.com/life](http://www.tmhcc.com/life)



## Medical Stop Loss Insurance

Committed to the Taft-Hartley Market



HCC Life Insurance Company (HCC Life) is a leading carrier of Medical Stop Loss for multi-employer trusts.

A++ (Superior) by A.M. Best Company

HCC Life is one of the largest specialty insurers in the U.S. and holds high ratings for financial strength.

Direct Writer

HCC Life is responsible for all underwriting, claims and administrative decisions.

Value-Added Cost Containment Programs

HCC Life proactively manages large claims through our robust cost containment programs, Preliminary Claim Unit (PCU) and Specialty Claim Unit (SCU).

Leading Medical Stop Loss Provider

HCC Life reinsures the coverage of more than 2 million lives nationwide.

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HCC Life Insurance Company

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[tmhcc.com/life](http://tmhcc.com/life)

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# Medical Stop Loss Insurance to Protect Self-Funded Union Plans

HCC Life is dedicated to Taft-Hartley Union clients. We recognize that this business is notably different from corporate accounts with its collective bargaining, unique eligibility and actively-at-work provisions.

We specialize in underwriting creativity and claims paying excellence. Consider the following when selecting a company to provide medical stop loss for your Taft-Hartley clients.

- Flexible Stop Loss Contract Options
  - 12/12, 15/12, 24/12, 12/15, and more
  - Paid Contracts
- Superior Financial Strength
  - A++ (Superior) A.M. Best
  - A+ (Strong) Standard & Poor's
  - AA- (Very Strong) Fitch
- Dedicated Taft-Hartley Division
- Organ Transplant Solutions
- Best Practice in Cell & Gene Therapies
- Dedicated Registered Nurses
- Preliminary Claim Unit (PCU)
- Specialty Claims Unit (SCU)
- Direct Contact with Key Personnel

## Why HCC Life for Taft-Hartley Groups?



### HCC Life is dedicated to Taft-Hartley union businesses.

HCC Life is a direct writer of medical stop loss, allowing us greater flexibility with our contracts, underwriting and claims procedures.

HCC Life's medical stop loss contract is built to reinsure a group's plan document as closely as possible with very few exclusions. For a sample policy, visit [tmhcc.com/life](http://tmhcc.com/life).



### Stop Loss Insurance 101

**Policy** - The contract of medical stop loss coverage issued to the Fund, typically Specific and/or Aggregate.

**Specific Stop Loss** - The form of stop loss coverage that provides protection for the Fund against a high dollar claims on any one individual. This is protection against abnormal severity of a single claimant rather than abnormal frequency of claims in total. Also known as Individual Stop Loss.

**Aggregate Stop Loss** - The form of stop loss coverage that provides protection for the Fund against the accumulation of claims from first dollar to the group's specific deductible. This is protection against abnormal frequency of claims in total rather than abnormal severity of a single claimant.

**Claim Cost Negotiation** - Negotiation with a provider (hospital/doctor) either for a pre-determined rate (prospective negotiation) or a reduction in charges incurred (retrospective negotiation).