



SELF-INSURED PLAN

Protect Your Company with Stop-Loss Insurance



Safeguard Your Company with the Strength of Excellus BCBS

When you choose Excellus BCBS as your stop-loss coverage provider, you are working with a strong, stable organization that's part of a \$6 billion family of companies. Collectively, we provide health insurance to more than 1.8 million people. You also have the strength of the national Blue Cross Blue Shield Association behind you, representing 100 million members, 836,000 physicians and 6,300 hospitals around the world.

Get Started

For more information, please contact your sales representative, your health insurance broker or visit our web site at ExcellusBCBS.com.

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As an employer, you take care of your employees by offering them quality, affordable health care coverage. Even with the best health care, you may have an employee who develops a serious health condition. At that point, when you are faced with extremely high claims, who is there to protect you?

In this guide, you'll learn about:

- different types of stop-loss insurance
- advantages of integrated stop-loss protection
- how we can help you

What is Stop-Loss Insurance?

Stop-loss is designed to provide employer groups with built-in protection against financial risk. It is a form of coverage that helps protect companies against high claims exposure and increased utilization from catastrophic events by limiting the amount the employer will have to pay for each person's health care.

How Does Stop-Loss Work for a Business?

A local company chose self-funding to provide a cost-effective, yet high-quality health care plan for their 300 employees. Only a few weeks later, one of their workers became seriously ill and his medical bills climbed to a staggering \$500,000 in just a few months. After the deductible was met, Excellus BCBS Stop-Loss stepped in (much to the relief of the company) and paid the remainder of the bills.

Types of Stop-Loss Insurance

Specific Stop-Loss Coverage

Sometimes called individual stop-loss, it is designed to protect an employer from high claims costs associated with a single individual.

Contract Types:	Paid, 12/12, Run-In and Run-Out
Deductible Options:	\$50,000 minimum
Liability Limit:	From \$1,000,000 up to unlimited
Plan Benefit Options:	Medical and Prescription Drug

Aggregate Stop-Loss Coverage

Protects an employer from overall high claim costs that exceed a predetermined threshold.

Contract Types:	Paid, 12/12, Run-In and Run-Out
Liability Limit:	From \$1,000,000 to \$5,000,000
Aggregate Corridor:	20% minimum
Plan Benefit Options:	Medical, Dental, Prescription Drug, Vision

Combination Stop-Loss Coverage

Provides the protection that is a combination of both specific and aggregate stop loss insurance.

Understand the Advantages of Integrated Stop-Loss Protection

Your needs come first and we value your partnership. That's why we are pleased to offer you high-quality stop-loss protection at an affordable price. With Excellus BCBS Stop-Loss, you have flexibility in your plan design. You can have customized contract periods and the freedom to choose the right deductible option for your company. Our goal is to help you find the optimal fit for your business.

You'll experience many advantages with Excellus BCBS Stop-Loss:

Lower Risk

To provide you with the best protection from extremely high claims, Excellus BCBS assumes 100% of the risk. We do not contract for reinsurance, which saves you time and money.

Immediate Access to Wire Transfer Funds

Claims are reimbursed monthly via wire transfer, so funds are available immediately.

Streamlined, In-House Service

With claims experts in-house and no outsourcing, you have high-quality, expedited service with fewer problems. There is no need to work with outside claim adjudicators, so you are reimbursed more quickly.

Lower Pricing, Consistently

You can count on consistency in pricing that is often lower than national trends. See below for an example of one company's experience with Excellus BCBS Stop-Loss.

Enhanced Partnership

Premature Baby, Enormous Bills: Saving a Company from Cash-Flow Disaster

One of our stop-loss clients had an employee with a premature baby who unfortunately had severe medical complications. As a result, one of our stop-loss clients was facing a bill of more than \$1 million. To help the client, we arranged for an immediate reimbursement via a special wire transfer so the company didn't have to wait or cover the costs up front.

Lower Pricing Than National Trends*



* Carrier Trend Report, 2001.1 - Oliver Wyman Consulting, Inc.; this is an example of one company's experience.