

Risk Protection for Self-Funded Employer Health Plans

Employer Stop Loss (ESL) coverage is customized to the risk tolerance and coverage requirements of an employer's health plan. As a direct writer of ESL insurance, Coverys brings a seasoned team well-versed in the healthcare marketplace, self-funded employer groups, and specifically in ESL insurance programs.

Employer Stop Loss Fast Facts	
Types of Coverage	Specific only, Specific and Aggregate
Contract Periods	Contracts can vary from 6 months incurred and paid to 18 months incurred and paid in the first year. A 3-month terminal liability option can be available on all new and renewal contracts.
Policy Options	Aggregating Specific Deductible, Early Lock-In, Terminal Liability (Specific and Aggregate), Monthly Aggregate Accommodation, No New Lasers, Reference-Based Pricing, Simultaneous Specific Funding, and Experimental Rx Coverage
Coverage Maximum	Specific – Unlimited, Aggregate - \$2M
Appetite	20 to 1,000 employees on the plan, Reference-Based Pricing, Captives, Proprietary Network Evaluation, and Healthcare Industry

What are the benefits of Coverys ESL?

- **Options to best support your plan** – You can choose your deductible level, benefit period, and covered benefits.
- **Flexibility to customize your plan** – You can customize your plan to mirror your corporate culture, number of employees, risk tolerance, and financial goals.
- **Fast and responsive claims service** – You'll be able to count on our fast and responsive claims service, including electronic claims submission and reimbursement.
- **Healthcare marketplace intelligence and risk mitigation resources** – You'll be able to positively impact your health plan's performance and help employees gain quality care while lowering costs.

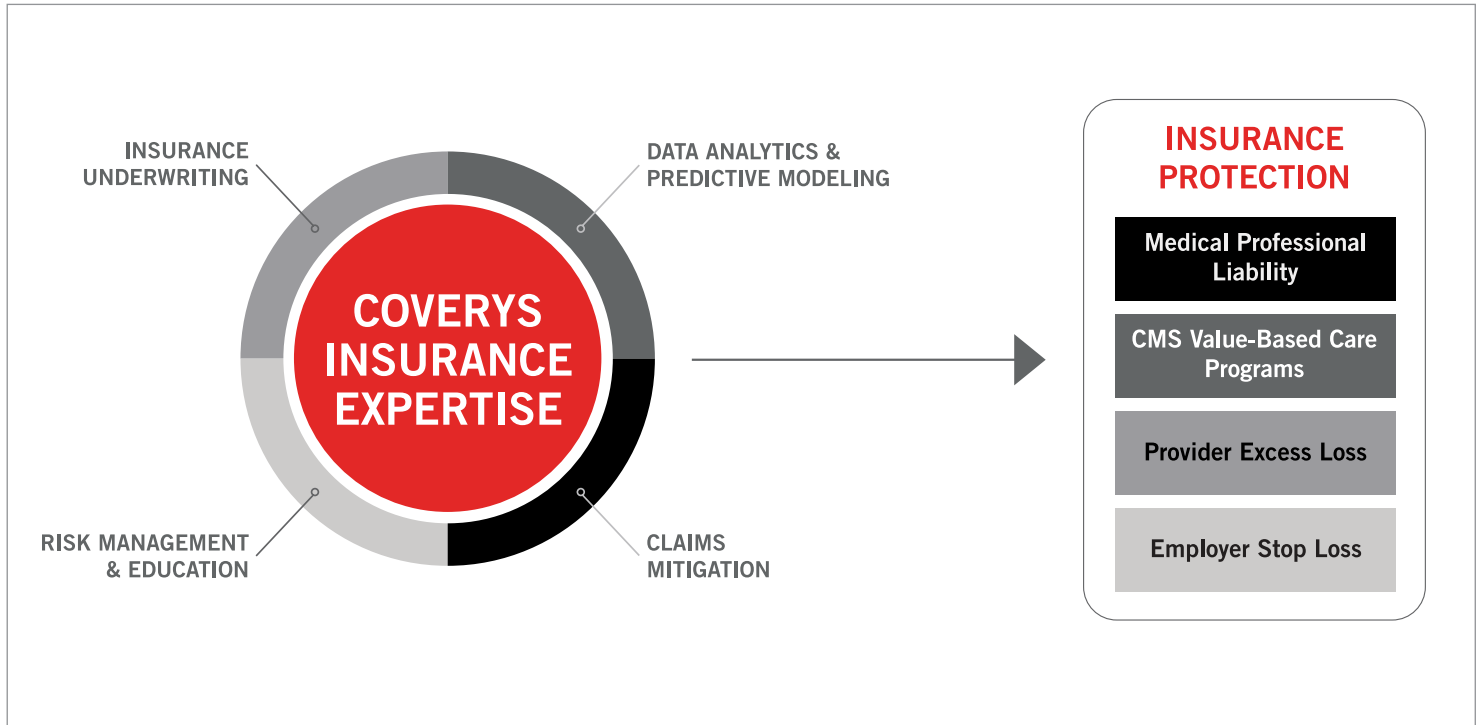
Why Coverys?

Coverys is a proven leader in providing specialized coverage in the healthcare marketplace for over 45 years. Our Employer Stop Loss team takes a holistic approach in serving self-funded employer groups and in our underwriting methodology. Coverys is a direct writer and supports employer self-funded health plans with customized coverage and policy options to best match the employer's health plan coverage and risk tolerance.

Coverys is also known for industry-leading claims analytics and risk mitigation. Our team will provide proactive recommendations on preventative cost mitigation strategies, providers, and facilities. This includes access to our proprietary intelligence and insight platform that enables members to choose "best value" providers with high-quality outcomes and lower cost of service in their specific geographic area.

Our Unique Capabilities Reduce Risk Across Product Categories

Our focus on the healthcare marketplace supports self-funded health plans with risk-based solutions including our Employer Stop Loss coverage solution.



For more information, contact:

Sales:

David Konrad • dkonrad@coverys.com • 216.469.1285

Underwriting:

Chris Peltier • cpeltier@coverys.com • 216.469.1285



Insurance products are issued by ProSelect Insurance Company, a Coverys Company