



USBenefits
Insurance Services, LLC



When the stakes are high, turn to the experts.

Established nearly 15 years ago, USBenefits Insurance Services, LLC is a full service Managing General Underwriter, providing Medical Stop-Loss insurance coverage for employer groups through qualified Third Party Administrators (TPAs), consultants and brokers.

At USBenefits, we're always available to assist our TPAs, consultants and broker partners every step of their journey in delivering cost savings and risk mitigation. **Your goal is our goal - to provide the best possible outcome for the employer.**

Why USBenefits?

Our underwriting, claims, administrative and marketing staff works in unison to deliver financially stable stop-loss insurance products. **USBenefits' team members** bring experience, professionalism and unmatched customer service to every interaction while providing unparalleled stop-loss services. USBenefits provides:

- **Direct access** to underwriters and claims personnel
- **A full range** of Stop-Loss products
- **Unlimited** lifetime and annual maximums
- **Highly competitive** rating consideration available for referenced based pricing plans
- **Lock-in rates**, terms and factors "firm" when contingencies and disclosure issues are finalized up to 60 days prior to effective date*

"In an ever-changing, oversaturated environment, it's important to partner with a stop-loss company that will bring both stability and trust. Our customers have confidence in USBenefits, knowing that we'll always provide actionable answers to their questions."

— Joseph Dore, President of USBenefits Insurance Services



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"USBenefits has been a trusted stop-loss coverage partner of ours for more than a dozen years, and it's because of two reasons: 1. Access and 2. Dependability. Both are crucial in our industry."

—Mary Ann Wessel, EBA&M

Our Partner



- **Old Republic Insurance Company**
 - o A+ (Superior) rating by AM Best
 - o A2 Stable by Moody's
 - o A+ Stable by Standard and Poor's

*If an existing TPA case, takeover case, or fully-insured case – finalized up to 45 days prior

** Not available in ME, NJ, NY and VT)

*** (Not available in NY)



Is USBenefits right for your organization?

Quote Submission Requirements

- Company name
- SIC Code
- Physical location
- Census Data
 - Date of birth
 - Gender
 - Employee zip codes
 - Dependent status
 - Employment status
- Multi-location groups must provide zip codes for all business locations
- Rate history, minimum 2 years
- Current benefit plan, requested benefits, current certificate of coverage
- Claims data and enrollment data, minimum of 2 years
- Employer contribution
- Reimbursement (PPO, Medicare, etc.)
- Stop-Loss specifications, including commission level
- TPA approval

Underwriting Guidelines*

- Minimum case size 51 employees
- Specific deductibles available:
\$25,000 - \$500,000
- Maximum aggregate reimbursement:
\$1,000,000
- Mandatory hospital pre-certification
- Minimum employee participation:
 - Non-Contributory plans – 100%
 - Contributory plans – 75%
 - HMO involvement – 50%

Contract Options & Claim Types

- Specific and Aggregate contracts:
 - 12/12, 12/15, 12/18, 15/12**, 18/12** and 24/12**
 - Specific and Aggregate TLO (3 month run out)
- Specific Advancement is a standard feature with every Excess of Loss contract issued
- Aggregate Accommodation is an optional feature that can be added to the Excess of Loss contract

*Ineligible Industries: Professional Employer Organization; Tribal groups; Texas Municipalities without HB 1627 employer waiver; Multiple Employer Groups (Consortium, MEWA's, Associations); Groups without a legitimate employer/employee relationship

**Aggregate available with run-in limits



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**Unlike many other companies, we still answer our phone.
Contact us today to learn more or to request a stop-loss quote:**

USBenefits Insurance Services, LLC
dba Employer Stop Loss Insurance Services, LLC (CA only)

Send RFPs to: quotes@usbstoploss.com

Phone: 877.877.4USB

Fax: 866.504.4USB

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