

Established in 2007, 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, your goal is our goal – to provide the best possible outcome for the employer.

We are willing to consider “out-of-the-box” requests or exceptions to our guidelines! Ask us!

Why USBenefits?

Our underwriting, claims, administrative and marketing staff works in unison to deliver financially stable stop-loss insurance products.

- **Coverage** available in all states
- **Direct access** to underwriters and claims personnel
- **A full range** of Stop-Loss products
- **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 90 days prior to effective date*
- **Unlimited** lifetime and annual maximums
- **AM Best minimum “A” rated** carrier partners
- **Claim turnaround** time less than five days
- **ACH payment** for expeditious and secure Claims reimbursements
- **Claim Cost Containment** vendor support / alignment

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:
\$10,000- \$750,000
- 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

* If an existing TPA case, takeover case, or fully-insured case – finalized up to 60 days prior

** Ineligible Industries: Professional Employer Organization; 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