



▶ Many stop loss contracts have potential gaps in coverage that can leave employers without reinsurance for potentially significant claims.

That's why UBA worked with Symetra Life Insurance Company to develop a new stop loss administrative program that eliminates many of the gaps that are found in other contracts.



This administrative arrangement is available **exclusively** through your local UBA Member Firm at no additional cost to the employer!

For more information, contact: **Horizon Agency**
Phone: 952-944-2929 – **Email: benefits@horizonagency.com**

Excess Loss ("stop loss") Insurance is insured by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004 and is not available in all U.S. States or any U.S. territory. Symetra® is a registered service mark of Symetra Life Insurance Company.



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Program Benefits

Added Protection: Here are some examples of the program's benefits:

- ✓ No insurer right to terminate coverage off-anniversary without cause.
- ✓ No insurer right to change your specific or aggregate stop loss premiums or factors during the contract year, except for a change in plan design.
- ✓ No using poor claims experience as a reason not to renew a policy.
- ✓ No exclusion of disabilities incurred between when insurer accepts the risk and the plan anniversary or effective date.
- ✓ No lasering of individual employees or dependents at any renewal.
- ✓ Eligible expenses are defined by your plan document, not by the insurer (including experimental treatment).
- ✓ No denial of claims found to be payable by court decision after expiration of the timely filing period, if contract is still in force.
- ✓ Claims eligibility is determined for experimental or alternative treatment plans during pre-certification, not after claim is incurred.

UBA Difference: UBA is one of the nation's five largest employee benefits advisory organizations with nearly 1,900 experienced benefits professionals across the United States, Canada and the United Kingdom.

As trusted advisors, UBA Members help more than 37,000 clients manage nearly \$16.5 billion annually in Employee Benefit expenditures on behalf of over 5.4 million employees and their families.