

Accident & Health

Step-down deductible feature

Swiss Re Corporate Solutions' long history and continuity in the employer stop loss industry means we adapt to trends and provide market-leading capacity. We are proud to offer a step-down deductible feature that rewards our clients for being proactive in containing their stop loss claims costs. This option provides the client with a one-time reduction of their specific deductible for eligible claimants during the policy period, depending on the specific deductible amount:

\$20,000 to \$100,000 Specific deductible	\$100,000 to \$400,000 Specific deductible	\$400,000+ Specific deductible
\$15,000 Reduction	15% Reduction	\$60,000 Reduction

Swiss Re Corporate Solutions has identified industry leading providers in the fields of gene therapy management, forensic high-cost claim review, and inpatient/outpatient cost mitigation to help your clients drive down their healthcare expenses. The step-down deductible is available to your clients when they partner with the following cost containment providers and are able to negotiate and apply an additional reduction to a claim as a result of engaging them.



*Comprehensive management
of gene and cell therapy*



*Integrated model of infusion
therapy nationwide*

As an example, if ABC Company has a stop loss policy with a \$200,000 specific deductible and a plan participant has \$1 million gene therapy claim, the process would look like this:



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Swiss Re Corporate Solutions offers innovative, high-quality insurance capacity to mid-sized and large multinational corporations across the globe. Our offerings range from standard risk transfer covers and multiline programs, to highly customized solutions tailored to the needs of our clients. Swiss Re Corporate Solutions serves customers from offices worldwide and is backed by the financial strength of the Swiss Re Group.

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