

Accident & Health

Advancing self-funding together



Managing a self-funded medical benefit plan is not without risk. Catastrophic individual claims or aggregate claims in excess of expectations can drain the financial reserves of even the best-run plans. As we value feedback from you, our clients, we've developed a number of employer stop loss solutions with your needs in mind.

Explore how we can
advance self-funded
insurance together

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Members of the Accident & Health team of Swiss Re Corporate Solutions have been providing in-depth product knowledge and solutions to customers for decades. Our long history and continuity in this market gives both our policyholders and their trusted advisors confidence in knowing they are backed by experts who adapt to market trends and provide market-leading capacity.

Our employer stop loss portfolio includes medical stop loss and group stop loss captives. Coverage is underwritten by Swiss Re Corporate Solutions America Insurance Corporation, a direct writer for self-insured employer groups in all 50 states, as well as the District of Columbia, with a financial strength rating of (A+ Superior) by AM Best Company.

Please click on the links below to find out how we can help you.



Traditional stop loss products

Specific stop loss limits the employer's eligible medical expenses for each covered individual.

Aggregate stop loss limits the employer's overall annual costs for a self-funded plan.

This coverage addresses the accumulation of expenses of all covered individuals on the plan period.

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1. Underwriting criteria

2. Traditional features

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Employer stop loss underwriting minimum standards

Our underwriting team has an average of 20+ years of experience to help you find the best stop loss terms for your clients' needs. We have outlined the basic requirements to get you started.

Employer stop loss underwriting minimum standards.

 • Minimum lives: 25* • Minimum participation: 75%	 Minimum specific deductible: \$20,000*	 Must have employer/employee relationship	 Administered by an approved and licensed TPA	 Commissions available: 0% to 15%*
 Ineligible groups: Asbestos Manufacturing, Explosives Manufacturing & Handling, METs, Marijuana/Cannabis Services, Mining, Non Taft Hartley Unions	 All classes that are NOT full time active participants are limited to no greater than 20% of the total enrolled population	 Standard contract offerings available: 12/12, 12/15, 12/18, 15/12, 18/12, 24/12. Non-standard contracts can be considered on a case-by-case basis	 Advanced funding is included for clients working with TPAs. For ASO administered clients, we offer expedited reimbursement	 Experience refund under specific coverage only – \$200,000 minimum annual premium
 Aggregating specific corridor options up to 25% of premium with a minimum annual premium of \$100,000 (some exclusions apply)	 No new laser (NNL) option is available with a minimum annual premium of \$250,000 (some exclusions apply)	 Premium discounts are available if the transplant coverage is carved out from the medical policy		

*Subject to state regulatory requirements

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Request for proposal (RFP) submission information

Please submit all traditional RFPs to esl_underwriting@swissre.com

The following information should be included in your request for stop loss coverage:

 General Information	 Current Coverage Information	 Proposed Coverage Information
• Legal name and address of the group • Nature of the business and/or SIC code • Census – including the following information: - Dates of birth - Medical tier election (i.e. EE, ES, EC or Fam) - Plan election - Zip codes - Gender - Retiree and COBRA information	• Type of coverage • Effective date • Contract basis • Specific deductible • Name and period of coverage for current and prior carriers, TPAs, PPOs and utilization review, as applicable • Minimum 18 months of monthly paid claims experience with monthly enrollment (if available) • Minimum 18 months of large claims experience (greater than 50% of specific deductible) - If fully insured, experience is required to quote traditional business • Minimum of six (6) months of experience immediately prior to the effective date is required • Schedule of benefits • Rates and/or rate history • Aggregate factors, if applicable • Commission percentage, if any, included in the rates	• Effective date of coverage • Contract basis • Coverages to be included (medical, Rx, etc.)* • Specific deductible • Aggregate factors, if applicable • TPA • Schedule of benefits • Network (if different than current)

* Not for public solicitation or distribution.

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Summary of standard products and policy features

To find out more about our extensive stop loss products and features, click on the links below.

Products

Specific excess stop loss

Specific stop loss limits the employer's cost for eligible medical expenses for each covered individual.

Aggregate excess stop loss

Aggregate stop loss limits the employer's overall annual cost for a self-funded plan. This coverage addresses the accumulation of expenses of all covered individuals on the plan.

Stop loss features

Aggregating specific deductible (ASD)

The ASD option is designed to allow clients to take on additional claims risk, in exchange for a lower premium, by self-funding a specific amount beyond the group's elected specific deductible.

ASD in lieu of a laser is offered when there is a known risk. This option allows a group that has not had favorable claims an alternative to overall increase in premium or a traditional laser option.

Monthly aggregate accommodation

This option provides that, if, at the end of a policy month, the group's cumulative eligible expenses exceed the cumulative aggregate attachment point by an amount greater than \$1,000, we will reimburse the amount by which the cumulative eligible expenses exceed the cumulative aggregate, provided all policy provisions have been met. Coverage must be elected at the beginning of each policy period and is available for groups with less than 300 enrolled, larger groups may be considered upon request. Additional fee required for this feature.

Specific advanced funding

Specific advanced funding is included at no additional cost. The specific deductible must be paid in full by the policyholder at least ten business days prior to the end of the specific benefit period, and the claim amount must be equal to or greater than \$1,000.

Terminal liability option (TLO)

TLO is offered as an option on specific and aggregate coverage. TLO provides a 3-month run-out period assuming all requirements are met and must be selected at the beginning of each policy period. Coverage is provided for eligible expenses not eligible for coverage under any other group policy. We must be notified of the intent not to renew, and that TLO will be exercised no later than 30 days before the expiration date of the policy. If early termination occurs prior to the expiration date, the benefit period will not extend past the date of termination.

This document is intended to be distributed to licensed insurance producers only. Please review the policy and specific rider provisions for all requirements, definitions and reimbursement provisions. Contact your Business Development Manager or Account Manager for additional information.

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Expedited reimbursement

In keeping with our claims commitment and in providing the best value and service to our clients, Swiss Re Corporate Solutions includes an expedited reimbursement rider on ASO administered stop loss policies*. This feature allows employer groups a greater comfort level with expedited claim reimbursements before the monthly reports are received from the ASO administrator.

Expedited reimbursement action requirements:



Total amount of loss being requested for expedited reimbursement must exceed the deductible by \$20,000



Evidence of Eligibility



Expedited Reimbursement request form



Detailed check register (when requested)



Payment released to the Provider(s) or covered person

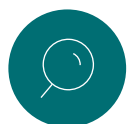


*UHC administered policies are not applicable for the expedited reimbursement rider, as claims file feeds are received multiple times per month & reviewed upon receipt.

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Experience refund feature

To provide the best value to our business producers and clients, Swiss Re Corporate Solutions has developed an experience refund feature (ERF) available on qualified stop loss policies. This option offers employer groups a greater comfort level with the cost of coverage, knowing that a percentage of profits will be returned to them if specific stop loss claims costs are below expected thresholds.



Program details:

- Available to all cases with a minimum specific premium of \$200,000
- Refunds available on specific stop loss only
- Cost will be approximately 3% of the specific premium
- Refund details:
 - Refunds available up to 25% of the net profits
 - Refund will be calculated six months after the end of the policy's benefit period
- Example 1 – Policy issued 1/1/26 on 12/18 basis the refund would be calculated 12/31/27
- Example 2 – Policy issued 1/1/26 on 12/15 basis the refund would be calculated 9/30/27
- Refund calculation: $25\% \times [60\% \times (\text{total gross specific premium} - \text{commissions} - \text{incurred claims})]$.
- Group must renew and be covered at the time of the calculation of the experience refund
- If claims are filed for the same policy benefit period after an experience refund has been issued, the refund will be recalculated and new claims will be reduced to offset up to 100% of the experience refund payment



Experience refund sample calculation:

Total gross specific premium	\$400,000
Total commission	\$40,000
Refund eligible premium (gross premium – commissions)	\$360,000
Incurred specific claims	\$76,400
Maximum refund loss ratio	60%
Refundable premium (refund premium x 60% – incurred claims)	\$139,600
Experience refund percentage	25%
Gross experience refund (refundable premium x 25%)	\$34,900

Accident & Health Gapless coverage options

Swiss Re Corporate Solutions provides Gapless protection for both new and existing business with incurred contracts, covering claims incurred during the prior contract period but paid after the run-out within the terms of the new policy. Our Gapless Bridge* offers seamless coverage when switching carriers, while Gapless renewal ensures ongoing protection for renewed business. The Gapless Bridge and Gapless Renewal protection ensures eligible expenses from the previous policy that are paid after the run-out period, are covered in the new policy schedule for up to 12 months of additional run-in protection.

Eligible Policies:

Customers currently on a 12/15 or 12/18 contract and who are moving to or renewing with Swiss Re Corporate Solutions on a 12/15 or 12/18 contract. Coverage applies to both Specific and Aggregate coverage.

How does our program work?

"ABC Company" has a 2026 12/15 policy covering claims incurred 1/1/2026 to 12/31/2026 and paid 1/1/2026 to 3/31/2027. Swiss Re's 2027 12/15 policy will cover claims incurred 1/1/2027 to 12/31/2027 and paid 1/1/2027 to 3/31/2028, in addition to the gap claims incurred 1/1/2026 to 12/31/2026 and paid 4/1/2027 to 3/31/2028.

Gapless Bridge Example:

No gapless protection:

"ABC Company" switched carriers on 1/1/2027 to a new 12/15 contract. A large claim incurred 12/14/26 was paid on 4/2/27, after the previous carrier's run-out period ended 3/31/26. The claim is not eligible for reimbursement since it was paid after the previous carrier's run-out period, and the new carrier will not reimburse the claim because it was incurred before 1/1/2027.

Gapless Bridge protection:

"ABC Company" transitions its coverage 1/1/2027 to Swiss Re Corporate Solutions with a 12/15 contract. They experience a large claim on 12/14/26, but the payment isn't made until 4/2/27. Because the previous carrier's run-out period ended on 3/31/26, the claim is not eligible for reimbursement from them. However, thanks to our Gapless Bridge, the claim qualifies for reimbursement under the new Swiss Re policy starting 1/1/2027.

Gapless Renewal Example:

No gapless protection:

"ABC Company" renewed with their carrier 1/1/2027 to a new 12/15 contract. A large claim incurred 12/14/26 was paid on 4/2/27, after the previous carrier's run-out period ended 3/31/26. The claim is not eligible for reimbursement since it was paid after the previous policy run-out period, and new policy will not reimburse the claim because it was incurred before 1/1/2027.

Gapless Renewal protection:

"ABC Company" renews their Swiss Re policy for 1/1/2027 under a 12/15 contract. They experience a large claim on 12/14/26, but the payment isn't made until 4/2/27. Thanks to our Gapless Renewal, the claim qualifies for reimbursement under the renewed policy starting 1/1/2027.

**Gapless Bridge: our stop loss policy does not cover any claim that would otherwise be covered under the prior carrier.*

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No new laser

The no new laser (NNL) option is suitable for accounts that may have an issue with the cost-sharing aspects of lasers and are willing to pay additional premium to eliminate any potential laser upon renewal. The elimination of new lasers on renewal, combined with a guaranteed maximum rate increase, offers a greater sense of security to the self-funded client.



Criteria

- Must be elected at inception of policy year
- Minimum annual premium of \$250,000
- Minimum specific Level of \$50,000
- Must provide sufficient large claims data



Features

- No new lasers will be added when the policy renews
- Minimal surcharge to premium
- Standard specific rate increase of 50% on the same contract basis



Benefits

- Financial stability
- Cost certainty
- Avoid surprises
- Peace of mind



Once purchased, the NNL rider option will be offered at each renewal year, provided there is no material change in policy terms.

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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:



A qualified claim is identified for ABC Company



ETS reviews claim and negotiates additional claim savings



The individual's specific deductible is decreased by 15% to \$170,000



Captive solutions

We collaborate with the industry's leading captive managers to provide stop loss coverage to their captive members. These programs are able to provide all the advantages of a traditional self-funded program with less volatility. They allow employers a way to collectively reinsure their self-funded employee benefit plan and gain control over costs.

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Meet the team

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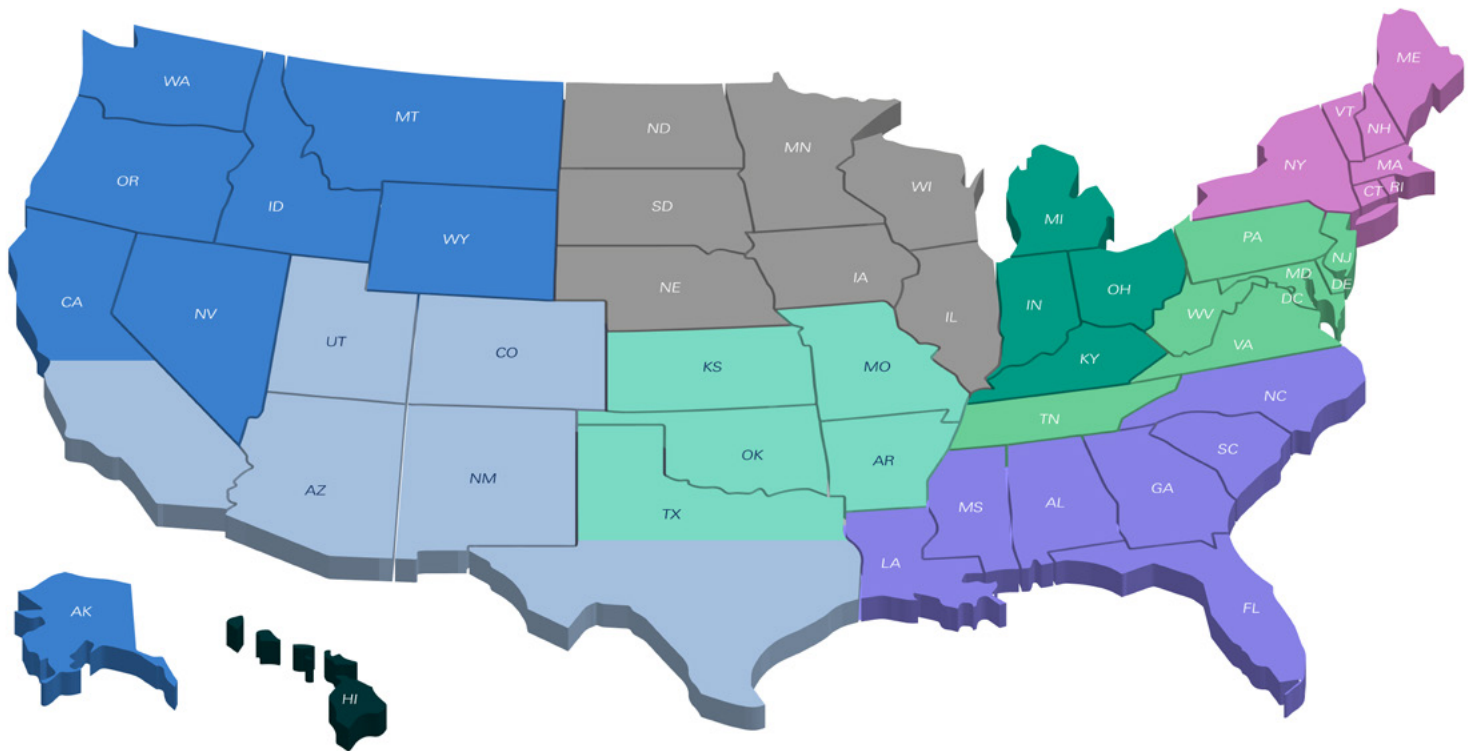
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Accident & Health Sales regions

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Account Manager



Business Development Manager/Account Manager

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Brandon Deans / Erin Moloney (Kelcie Hughes – So. TX)	Brett McLaughlin / Melissa Leigh

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Teresa Bair
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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. Insurance products underwritten by Swiss Re Corporate Solutions America Insurance. For more information about Swiss Re Corporate Solutions, please visit www.corporatesolutions.swissre.com or follow us on LinkedIn.



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Insurance products underwritten by Swiss Re Corporate Solutions America Insurance Corporation. Not all products or coverages may be available in all jurisdictions.

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