

Producer Information Sheet

Thank you for choosing RxReins for your Rx stop loss solutions. Please submit all premiums, policy documents, licensing documents, monthly reports, and correspondence to our contact information below:

RxReins, Inc.
P.O. Box 2284
Palm Springs, CA 92263-2284
888-RxReins (888-797-3467)
Email: stoploss@rxreins.com

Policy Issuance Procedure

RxReins will issue the Confirmation of Insurance (binder) upon receipt of the following items:

1. The gross minimum annual premium or first installment of the periodic premium. Please make check(s) payable to the appropriate insurance carrier. RxReins will issue an invoice for the 2nd and 3rd periodic premium payments (if applicable).
2. Signed stop loss application (soft copies accepted)
3. Signed covered/excluded drug addendum (soft copies accepted)
4. Employee roster

RxReins will issue the stop loss policy upon receipt of the following items:

1. Summary Plan Description (SPD)
2. SPD or Evidence of Coverage from previous carrier. This applies if quote letter is predicated upon claims experience and coverage is to duplicate previous benefits.

SPDs must be received no later than 30 days after the proposed effective date of the policy. RxReins delivers the stop loss policies and correspondence directly to the designated agent/producer. It is the TPA/producer's responsibility to forward all policy documentation and correspondence to the employer group.

Monthly Reporting

RxReins requires the TPA/producer to submit total paid claims and enrollment (per coverage status) to our office each month. This report must be received by the 15th of each month for the previous month (see Monthly Claims Worksheet for requested information).

Renewals

First year renewals are provided to the producer approximately 45 - 60 days prior to the policy anniversary date. If no changes are made to the benefit plan, the renewal policy will be issued as a "paid" contract.

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Revisions

The stop loss policy is subject to revision if there is a 10% shift in enrollment or a change in the benefit plan during the contract year. The TPA/producer must notify RxReins within 30 days upon knowledge of a benefit plan change.

Administrative Allowance

The administrative allowance, if applicable, is a percentage of the stop loss premium paid to the licensed producer and entity providing RxReins monthly reporting. Upon receipt of the premium and after the producer has been appointed with the carrier, RxReins will issue a check to the producer for the Administrative Allowance on/before the 15th day of the following month.

High Claimant Notification

The TPA/Producer is required to notify RxReins within 24 hours of approving a large prescription drug claim in excess of \$5,000/per 30 day script.

Stop Loss Claim

The following documents and reports will be required to process a stop loss claim:

1. Formal notification from the TPA/employer indicating the employer would like to file a stop loss claim against the stop loss policy;
2. Claim check register showing incurred and paid dates;
3. Claim tape run including (in comma delimited [.csv] format)
 - a. date incurred
 - b. date paid
 - c. NDC
 - d. drug name
 - e. day supply
 - f. total cost
 - g. co-pay
 - h. total paid by plan.
 - i. Member name and relationship to employee
 - j. Rebates received (if applicable)