

STOP LOSS PRODUCTS

RxReins underwrites Stop Loss Insurance for employers that have self-funded Prescription Drug Plans. Stop Loss insurance protects the employer from an excess amount of spending for the entire group or for an individual member within the group. We underwrite for carriers that are "AM Best" rated insurance companies, and our programs are available in all 50 states.

RxReins uses the employer's current group benefit plan and claims history to project expected claim cost for the following year. We then offer several protection options, including **Aggregate, Specific and Guaranteed Cost** Stop Loss Insurance.

Aggregate Stop Loss is a reimbursement contract which is settled on an annual basis. Each option offers a corridor ranging from 115% to 125% to fit the employer's risk tolerance and cash flow. The corridor is the difference between the employer's expected claims and the point at which Stop Loss protection begins, also known as the attachment point. Employer's who are comfortable taking risk may choose a higher corridor and an employer who is less risk tolerant may choose a lower corridor. The higher the corridor the lower the premium.

Specific Stop Loss Insurance is available in conjunction with an Aggregate Stop Loss policy. Specific deductibles may range from \$30,000 to \$100,000 per member.

Guaranteed Cost was designed as a fully insured hybrid. The employer's risk is limited by paying a fixed cost each month. Similar to a fully insured plan, the employer is not liable for eligible claims in excess of the monthly fixed rate. Another attractive feature is that at the end of the year any remaining funds, from the fixed cost contribution, will be returned to the employer.

SpecialtyRx is a managed closed formulary designed to maximize cost savings while protecting the employer from unexpected FDA approvals and rising costs.

TYPES OF STOP LOSS

Aggregate:

Protects from claims in excess of the attachment point for the entire group

Specific:

Protects from claims in excess of the attachment point for one individual

Guaranteed Cost:

Protects from claims in excess of the attachment point on a monthly basis

SpecialtyRx:

A managed formulary which protects the employer from the rising costs

Please feel free to contact us direct at stoploss@rxreins.com or **888-RxReins**. We are readily available to assist you with questions or concerns regarding self funding and Rx stop loss implementation.



THE PRESCRIPTION FOR STOP LOSS SOLUTIONS

RxReins is a managing general underwriter that specializes in prescription drug group benefit plans. Contact us for a quote or to provide additional information.

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