

# Medical Stop Loss Insurance 101

## What is it?

Stop Loss Insurance protects companies with self-funded health care plans against large, potentially catastrophic medical claims.

## Why would companies want to “self-fund”?

Employers may choose to self-fund their medical plans rather than provide conventional, fully insured group health insurance, because they can realize significant savings and cash-flow benefits. Self-funding may help contain costs of benefit plans through more efficient claims handling and payment, and employers can tailor plans to reflect the needs of their employee base.

## How does stop loss protect these companies?

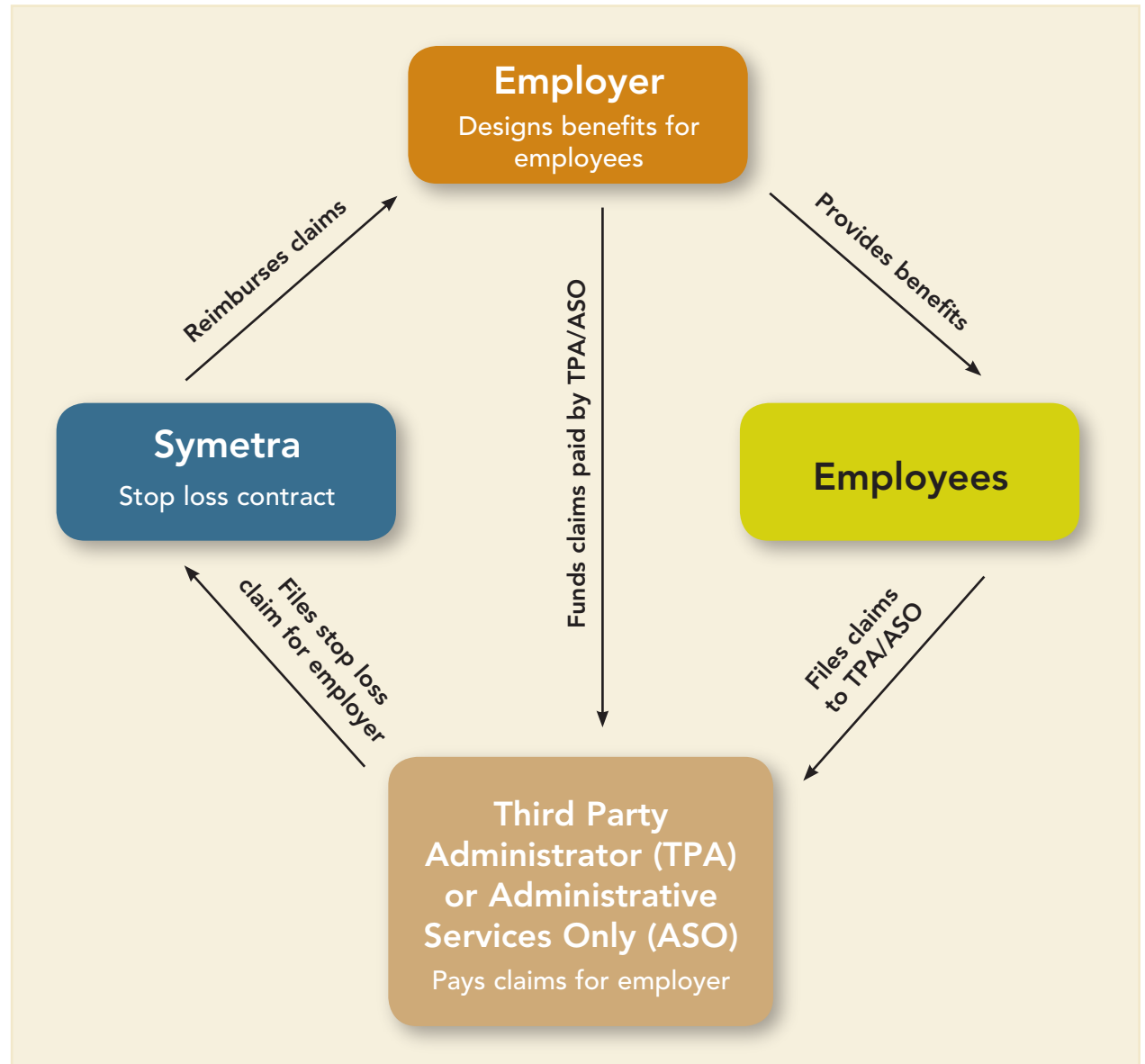
Stop loss coverage provides liability limits on claims for individuals and for the employer group as a whole. If claims exceed certain deductibles, the stop loss insurance kicks in, thereby protecting the employer against catastrophic losses by providing reimbursement for claims in excess of predetermined deductibles.



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Coverage will be offered under the LGC-8900 series group excess loss policy.