



Stop Loss Insurance Services

SLIS couples industry-leading expertise with value-added services, allowing benefits professionals to fulfill their clients' needs without the headache, anxiety or wasted time that happens with working in an unfamiliar and complex space.

***MEDICAL STOP LOSS SOLUTIONS FOR
SELF-FUNDED CLIENTS***

MEDICAL STOP LOSS EXPERTS

Stop Loss Insurance Services (SLIS) provides brokers, consultants and TPAs a competitive edge by serving as a time-saving resource that is singularly focused on self-funded benefits solutions. Benefits professionals become more productive and successful in their core business by putting SLIS to work in this highly specialized segment of their practice. Our company is part of AmWINS Group, the largest wholesale insurance broker in the U.S.



VALUED PARTNERS

Valued partners provide invaluable service. Self-insuring group health plans is a well-established and increasingly attractive strategy for employers to manage comprehensive benefit plans while more effectively controlling costs. Consulting with and advising clients on the changing benefits world is time consuming and complex. And time matters, so leave the stop-loss to SLIS and enjoy the comfort of knowing you have secured the best possible array of products and services for your self-funded clients. Our clients say Stop Loss Insurance Services is a valued partner because we provide:

- Preferred access to the leading stop-loss carriers
- Competitive premium rates, terms, and conditions
- Unmatched technical expertise and focus
- Effective claims management insight and advocacy
- Complementary products, services and solutions that mitigate the impact of high-cost claims
- Seamless transition from fully insured to self-funded plan structure

Because our business segment expertise covers employee groups ranging from 25 to 25,000, in diverse fields including technology, healthcare, public entities, academia, unions, Taft-Hartley plans, and nonprofits. Our stop loss professionals can support and negotiate coverage for any employer considering the transition to self-funding. Additionally, we provide innovative solutions for “difficult to place” cases.

EXTRAORDINARY SERVICE

Our account management competencies allow benefits professionals to devote more time to their core book of clients. As the single point-of-contact for any and all stop-loss related issues, we provide you with the freedom to concentrate on delivering comprehensive solutions and the best value to your clients. Experienced account executives will work with you and our underwriting partners to structure customized terms that meet the specific needs of your clients. You can rest assured knowing that no detail has been left to chance.

We will also enhance the affordability of coverage through the use of aggregating corridors, modified deductible levels, special risk carve-out programs, alternative funding mechanisms, and other techniques. Stop Loss Insurance Services is the centralized point of contact for premium billing, collection and remittance, and your partner for best-in-class providers of ancillary services.

HIGH-COST CLAIM DRIVERS

One catastrophic claim is all it takes to wreak financial havoc on a group plan. Stop Loss Insurance Services knows how to reduce the volatility and impact of claims for dialysis, organ transplant, NICU, cancer, and heart disease/stroke. The frequency and cost of such claims continues to grow, for instance:

- One in every 10 adult Americans—more than 20 million people—has some level of chronic kidney disease
- Ongoing dialysis treatments often exceed \$40,000 a month, and provider charges have increased more than 65 percent over the last five years
- Transplant frequency has doubled in the past 10 years—any group, regardless of size, can be impacted by transplant exposures
- Nearly 25 percent of a group's catastrophic costs can be attributed to transplant exposures—transplants cost \$507,000 on average—having a significant effect on plan sponsor financials and stop-loss costs
- Nearly 500,000 babies in the United States—one out of every nine—are born prematurely each year, an increase of 36 percent over the last 25 years. Per-diem costs in the NICU can exceed \$15,000

NEW TO SELF-FUNDING?

The Affordable Care Act is motivating many fully insured employers to seek more cost-effective solutions through self-funding. As the nation's leading stop-loss wholesaler, we ensure your client's transition to self-funding is seamless, successful and stress free. We are the stop-loss experts—it's all we do. Learn more at stoploss.amwins.com or contact us directly at stoploss@amwins.com.

ABOUT US

With more than 25 years of focused experience in self-funding, Stop Loss Insurance Services is known for deep expertise, strong market relationships and hands-on service, all backed by the security of AmWINS Group, Inc. Headquartered in Charlotte, North Carolina, AmWINS places more than \$10.2 billion in premium across four divisions: Brokerage, Underwriting, Group Benefits and International. AmWINS employs more than 3,300 people in 108 offices across 17 countries, including 78 in the United States.

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