



Amalgamated Life Medical Stop Loss Insurance— The Essential, Excess Insurance

Now more than ever before, Medical Stop Loss Insurance is essential. Healthcare costs continue to outpace inflation. New prohibitions on lifetime limits on benefits have been introduced by The Patient Protection and Affordable Care Act. Additionally, the costs of hospitalization, various medical procedures and advanced technologies are skyrocketing. Add to this our aging population and increased incidence of chronic diseases. To protect against potentially catastrophic losses, organizations must take a hard look at their medical stop loss coverage and make certain their coverage is everything it should be.

For self-funded groups which cover over 50% of all insured workers, the perils of not having the right Medical Stop Loss Insurance are even greater. One employee's catastrophic claim could potentially deplete an organization's entire medical reserves, require even more funding or worse yet, place your organization in dire financial straits.

Amalgamated Life—your resource for best in class Medical Stop Loss Coverage

An organization needs a provider of Medical Stop Loss coverage that has taken all of these factors into consideration to develop a product line that provides all the right options and protections. At Amalgamated Life, we have performed our due diligence based on an organization's Medical Stop Loss needs. We are the direct writer of stop loss coverage. We are not an MGU (managing general underwriter), who simply works for a carrier to interpret Medical Stop Loss policies. Furthermore, we have received the A.M. Best "A" (Excellent) rating each year since 1975 attesting to our financially strong condition and excellent claims-paying ability.

There are many more reasons why Amalgamated Life should be your Medical Stop Loss resource:

- Our discounts for high-performance PPOs, TPAs and medical management
- Our excellent claims management performance
- Our access to quality transplant networks
- Our timely disclosure decisions
- Our fast response to all RFPs
- Licensed in 50 states and the District of Columbia



Policy Form ALSLP-10(NY)*
*Form number varies by state

And, because Amalgamated Life is part of the Amalgamated Family of Companies, an organization gains even greater benefits including:

- Multi-product sales discounts
- URAC-accredited medical management capabilities
- Ability to administer groups via AliCare, Amalgamated Life's affiliate Third-Party Administrator

What makes Amalgamated Life's Medical Stop Loss product line the right one?

At Amalgamated Life, we realize that no two organizations are alike. That's why we offer a range of options enabling us to best meet the specific needs of an organization. You can choose options across both our Specific Stop Loss and Aggregate Stop Loss lines, as follows:

Specific Stop Loss Options:

- Flexible claims basis available—wide range of run-in, run-out and paid options
- Unlimited liability
- Aggregate specific deductible
- Terminal liability option

Aggregate Stop Loss Options:

- Corridor set at 125% (other corridors by exception)
- Limit of liability up to \$1 million (higher amounts subject to approval)
- Monthly aggregate accommodation
- Terminal liability option

About Amalgamated Life

Amalgamated Life Insurance Company is a leading provider of life and health insurance serving working men and women since 1943. For over 38 years, Amalgamated Life has consecutively earned the "A" (Excellent) rating from A.M. Best Company attesting to our proven policies and procedures, adherence to the industry's highest standards, strong fiscal condition and excellent claims-paying ability.

► Competitive compensation package for brokers.

For more information about Amalgamated Life's Medical Stop Loss Insurance solutions, please contact your Amalgamated Life sales representative.

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