



# USBenefits

Insurance Services, LLC

## Underwriting Guidelines

### Who We Are

USBenefits Insurance Services, LLC is a full service Managing General Underwriter, providing Medical Stop-Loss Reinsurance for employer groups through qualified Third Party Administrators and select brokers. USBenefits has total responsibility for all administration, claims and underwriting decisions pertaining to its Medical Stop-Loss program. Staffing includes Claims, Underwriting, Administrative, and Marketing departments that work in concert to deliver financially stable Stop-Loss products.

### Why USBenefits

- Direct access to underwriters and claims personnel
- Full range of Stop-Loss products
- Unlimited lifetime and annual maximums
- Aggressive rating consideration available for referenced based pricing plans
- Lock-in rates, terms and factors "firm" when contingencies and disclosure issues are finalized up to 60 days prior to effective date, if an existing TPA case, 45 days if a TPA takeover case, or if a fully-insured case

### Carrier Ratings

#### American National Life Insurance Company of Texas (ANTEX)

AM Best Rated "A" (Excellent)

Standard and Poor's rating of "A" (Strong)

ANTEX is not available in ME, NJ, NY and VT

#### American National Life Insurance Company (ANICO)

AM Best Rated "A" (Excellent)

Standard and Poor's rating of "A" (Strong)

ANICO is not available in NY

### Quote Submission Requirements:

- Company name
- SIC Code
- Physical location
- Census Data
  - Date of birth
  - Gender
  - Employee zip codes
  - Dependent status
  - Employment status
- Multi-location groups must provide zip codes for all business locations
- Rate history, minimum 2 years
- Current benefit plan, requested benefits, current certificate of coverage
- Claims data and enrollment data, minimum of 2 years

- Employer contribution
- Reimbursement (PPO, Medicare, etc.)
- Stop-Loss specifications, including commission level
- TPA approval

### Underwriting

Guidelines:

- Minimum case size 51 employees
- Specific deductibles available: \$25,000 - \$500,000
- Maximum aggregate reimbursement: \$1,000,000
- Mandatory hospital pre-certification
- Minimum employee participation:
  - Non-Contributory plans – 100%
  - Contributory plans – 75%
  - HMO involvement – 50%

Ineligible Industries:

- Professional Employer Organization
- Tribal groups
- Texas Municipalities without HB 1627 employer waiver
- Multiple Employer Groups (Consortium, MEWA's, Associations)
- Groups without a legitimate employer/employee relationship

### Contract Options

- Specific and Aggregate contracts:
- 12/12, 12/15, 12/18, 15/12\*, 18/12\* and 24/12\*
- Specific and Aggregate TLO (3 month run-out)
  - \*Aggregate Available with run-in limits

### Claims

- Specific Advancement is a standard feature with every Excess of Loss contract issued.
- Aggregate Accommodation is an optional feature that can be added to the Excess of Loss contract.

USBenefits Insurance Services, LLC  
dba Employer Stop Loss Insurance Services, LLC (CA only)

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