



USBenefits
Insurance Services, LLC

When the stakes are high, turn to the experts.

Established nearly 15 years ago, USBenefits Insurance Services, LLC is a full service Managing General Underwriter, providing Medical Stop-Loss insurance coverage for employer groups through qualified Third Party Administrators (TPAs), consultants and brokers.



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"In an ever-changing, oversaturated environment, it's important to partner with a stop-loss company that will bring both stability and trust. Our customers have confidence in USBenefits, knowing that we'll always provide actionable answers to their questions."

— Joseph Dore, President of USBenefits Insurance Services

Why USBenefits?

Our underwriting, claims, administrative and marketing staff works in unison to deliver financially stable stop-loss insurance products. **USBenefits' team members** bring experience, professionalism and unmatched customer service to every interaction while providing unparalleled stop-loss services. USBenefits provides:

- **Direct access** to underwriters and claims personnel
- **A full range** of Stop-Loss products
- **Unlimited** lifetime and annual maximums
- **Highly competitive** 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*

"USBenefits has been a trusted stop-loss coverage partner of ours for more than a dozen years, and it's because of two reasons: 1. Access and 2. Dependability. Both are crucial in our industry."

—Mary Ann Wessel, EBA&M

Our Partners



- **American National Life Insurance Company of Texas (ANTEX)****
 - AM Best Rated "A" (Excellent)
 - Standard and Poor's rating of "A" (Strong)
- **American National Life Insurance Company (ANICO)*****
 - AM Best Rated "A" (Excellent)
 - Standard and Poor's rating of "A" (Strong)

*If an existing TPA case, takeover case, or fully-insured case – finalized up to 45 days prior

**Not available in ME, NJ, NY and VT)

*** (Not available in NY)



Is USBenefits right for your organization?

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%

Contract Options & Claim Types

- ☐ 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)
- ☐ 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

* 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

** Aggregate available with run-in limits



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**Unlike many other companies, we still answer our phone.
Contact us today to learn more or to request a stop-loss quote:**

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

Send RFPs to: quotes@usbstoploss.com

Phone: 877.877.4USB

Fax: 866.504.4USB

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