



**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

### Standard Life and Accident Insurance Company (SLAICO)

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) "A-"

*SLAICO is not available in ME, NH, NJ, NY and VT*

## 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.

877.877.4USB (4872)

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



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