



LARGE MARKET MED A MEDICAL STOP LOSS PROGRAM



23% of employers surveyed incurred at least one medical claim excess of \$1MM in their last two policy periods, up 14% from 2013.

International Society of Certified Employee Benefit Specialists



LARGE MARKET MED BENEFITS

- ◆ With unlimited annual and lifetime limits required by ACA, employers are now confronting increased risk from large claims. Large Market Med offers stop loss insurance with coverage attaching as low as \$500,000 per claim.
- ◆ Coverage is offered through a turnkey captive facility with established A rated reinsurance. Attractive wholesale reinsurance rates eliminate unnecessary layers of insurer profit and overhead.
- ◆ The captive offers quarterly objective reports of underwriting outcomes. No long drawn out negotiation of undefined terms often experienced with a participating contract arrangement.
- ◆ Employers addressing growing employee coverage demands with MVP or Bronze Plan strategies can effectively mitigate the increased exposure with Roundstone's Large Market Med solution.
- ◆ Cash flow advantages available through accelerated premium deductions.

"With the growth of our company in excess of 5000 employees and the new law requiring we offer everyone health insurance, we needed a different coverage approach.
Large Market Med was the answer."

Tom Applewhite
CFO, Wholesale Auto Parts Distributor



"With over 20,000 beneficiaries we never maintained coverage before ACA and now with these \$7MM claims we really do not have a choice. Large Market Med is flexible, cost effective and removes our worry about the next large claim."

Lou Biganti
President, Public Service Health and Welfare Fund

Any legal or tax information contained in this communication should not be relied upon and you are encouraged to seek independent advice for all tax and legal issues related to your business and insurance.