

Zurich Integrated Stop Loss Insurance (ISL)

Integrated Stop Loss Insurance is an innovative bridge product tailored to employers seeking a simple way to move from a fully insured group health plan to a true self-funded group health plan.

Like traditional specific and aggregate stop loss insurance, Integrated Stop Loss is catastrophic coverage for self-funded group health plans. Employers gain the benefits of traditional stop loss while enjoying the operational ease of a fully insured group health plan.

And this is key: Zurich Integrated Stop Loss has a maximum cost that's lower than traditional specific and aggregate coverage for comparable needs.



Highlights

With Zurich Integrated Stop Loss Insurance, there is just one maximum retention to satisfy before excess claims are reimbursed. The maximum retention is spread over 12 equal monthly payments that do not fluctuate with claim activity, only with enrollment. There is no specific retention to satisfy, nor is there an internal maximum limit on individual claims that apply toward the Integrated Stop Loss retention. The retention could be satisfied by just one catastrophic claim. Other features:

- Designed for employers as small as 15 employee lives (state-specific minimums apply)
- Four-day typical claim turnaround time on excess claims
- Employer retains all unused ISL retention funding at year end; Zurich never touches the employer's claims fund
- A true ERISA plan allowing tremendous flexibility with benefit plan design
- More competitive against fully insured options
- Employer writes just one check each month that covers both ISL premium and ISL retention funding (Zurich's third party administrator handles the split between premium and the claims account)
- TPA manages the claim funding account, not Zurich
- ISL retention accumulates monthly – excess claims are reimbursed based on the accumulating ISL retention
- No additional claim funding requests from Zurich (provided the ISL retention is fully funded)
- First-year 12/12, 12/15 and 12/18 contracts are available
- Terminal liability available
- Pay-then-audit claim procedure
- Quarterly reconciliation on claim fund surplus over \$1,000

Why choose Zurich?

Financial strength and global reach

- Industry-leading financial ratings: A+ from A.M. Best and AA- from Standard & Poor's.¹
- A large global network serving customers in more than 210 countries and territories around the world.
- More than 90 percent of Fortune 500 companies as customers.

Commitment and experience

- Serving businesses for over 147 years worldwide, 106 years in North America.
- Over 54,000 employees worldwide.
- Customer advocacy scores 20 points higher than the business-to-business industry average in North America.²
- Industry-leading claims service in North America.³

Reputation

- Rated a five-star carrier by brokers surveyed by Insurance Business America (August 2017).⁴
- Named to Forbes' first-ever "Best Employers for Diversity" list (January 2018).⁵

- Three consecutive years as a Top Company for Executive Women, according to the National Association for Female Executives (March 2018).⁶
- Received Torch Award for Marketplace Ethics (Better Business Bureau, October 2018)⁶
- Investing in innovation through Zurich Innovation World Championship (February 2019)⁷

Related offerings

- Customizable accident coverages that include group personal accident and accidental death and dismemberment (basic and voluntary AD&D).
- Hospital indemnity coverage, which provides benefits related to a hospitalization.
- Business travel accident and other travel solutions, including Zurich Travel Assist™ services.
- Specialty health solutions ... and more.

Contact Zurich's Sales Team or visit www.zurichna.com for more information.

Ann Reyes
Regional Distribution Manager – West Region
512-970-0613
ann.reyes@zurichna.com

Shane Kemerly
Regional Distribution Manager – East Region
765-620-6145
shane.kemerly@zurichna.com

1. Ratings as of March 31, 2019. A.M. Best's and Standard & Poor's ratings are under continuous review and subject to change and/or affirmation. For the latest Best's and S&P's ratings, visit www.zurichna.com. The ratings represent the overall financial status of the individual member companies of Zurich in North America, including Zurich American Insurance Company, and are not a recommendation of the specific policy provisions, rates or practices of each issuing insurance company.
2. B2B Industry average: 26 RNPS (Zurich North America score peaked at 46 in 2015.)
3. Medallia B2B benchmark data, 2015.
4. Zurich North America. "Awards and recognitions." <https://www.zurichna.com/en/about/awards-and-recognitions>
5. Ibid.
6. Ibid.
7. PropertyCasualty360.com. "Zurich Innovation World Championship spotlights startups." 6 February 2019.

Zurich

1299 Zurich Way, Schaumburg, IL 60196-1056
www.zurichna.com
800-382-2150

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