

LABORERS' GROUP MEDICAL STOP LOSS PROGRAM

Self-funding health benefits can be a smart and cost-effective choice for plan sponsors. Still, it only takes a few critically ill members or covered dependents to strain your plan's financial assets, or worse, deplete the entire medical fund.

As the cost of medical care continues to rise, plans are experiencing a growing frequency in higher dollar claims. Medical stop loss (Stop Loss) insurance helps a plan limit the impact of a potentially large financial liability.

The Union Labor Life Insurance Company (Union Labor Life) has partnered with the Laborers' Health and Safety Fund of North America to help protect Laborers' International Union of North America (Laborers') health and welfare funds and manage the financial risk associated with self-funding medical benefits with a group purchasing approach.

Coverage provided through the Laborers' Group Medical Stop Loss Program reimburses your health plan if claims exceed certain deductibles. And when large claims happen, you have the option to work with the professionals we enlist to help you further manage plan costs while ensuring quality of care. Coverages include aggregate stop loss insurance in conjunction with specific stop loss insurance.

Aggregate Stop Loss insurance protects the overall plan against claim expenses that exceed a certain threshold based on the group's expected claims rate per covered individual. When total claims during the period exceed a predetermined amount or aggregate attachment point, the plan is reimbursed for the amount over that point, up to the coverage's liability limit.

Specific Stop Loss insurance protects plans from large medical claims on any covered individual or dependent that exceeds a predetermined dollar amount per policy year with no lifetime coverage maximum.

DIVIDEND PROGRAM HIGHLIGHTS:

COMPETITIVE RATES

- Group premium rates based on the plan's characteristics, demographics and past experience.

DIVIDEND OPTIONS

- Premium Volume Dividend is a percentage of the participating plan's annual premium based on the total premium level attained for the program.
- Payable annually.
- Additional dividend based on the pool's favorable experience.

OPTIONAL NO NEW LASER AT NEXT RENEWAL GUARANTEE ON SPECIFIC STOP LOSS COVERAGE

- Your plan can be guaranteed no new lasers at next renewal for a premium increase as low as 5%.

SEPARATE EXPERIENCE TRACKING

- Provides information on emerging claim trends

OPTIONAL CLAIMS MANAGEMENT SERVICES

- Helps Plans reduce claims costs, earn dividends and save money.

WE HAVE WHAT YOU NEED FROM YOUR STOP LOSS CARRIER

- **FLEXIBILITY:** Our understanding of the unique characteristics of the union market allows us to offer tailored solutions for our clients.
- **EXPERIENCE:** We have offered Medical Stop Loss insurance since 1986 and have been serving the union market for more than 85 years. We have the experience and knowledge you can trust.
- **SERVICE:** Our expert underwriters and staff provide reliable service, quick policy installations and customer service that does not end once you have purchased coverage.
- **CLAIMS HANDLING:** Submitting a claim reveals how good your insurance carrier really is. Our claims staff offers skilled support and access to experienced claims management because they understand your needs as a plan sponsor.
- **INNOVATIVE SOLUTIONS:** We continue to respond to the changing health care marketplace as provisions and mandates of the Patient Protection and Affordable Care Act (PPACA) are adopted. We offer standard unlimited lifetime maximum coverage and optional annual maximums, which include unlimited coverage per person for each policy year.

TO LEARN MORE ABOUT THE LABORERS' GROUP MEDICAL STOP LOSS INSURANCE PROGRAM, PLEASE CONTACT:

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Dividends are rated for policies written and issued by The Union Labor Life Insurance Company. The Union Labor Life Insurance Company's solid financial position was reaffirmed by A.M. Best with a B++(Good) rating. Rating as of 5/1/13 by the A.M. Best Company.

Policies may have exclusions and limitations, and terms under which the policy can be continued in force or discontinued. For costs and complete details on coverage, please contact The Union Labor Life Insurance Company.

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SOLUTIONS FOR THE UNION WORKPLACE

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