

Requirements for Stop Loss Proposals

In order for HBS Insurance to provide the most accurate and competitive stop loss proposal, we need to have the following information:

- Group information, including location(s) and type of industry. If the group has multiple locations, please provide the zip codes for each location and approximate number of employees at each location.
- Group census, including zip codes, employee age or date of birth, gender, and dependent coverage status. Please identify any retirees or COBRA participants. If retirees are covered, please indicate whether Medicare is primary or secondary, and include retiree eligibility requirements.
- Monthly paid claims and enrollment (Aggregate Reports) covering the 2 year period prior to the requested effective date.
- Details on any claims that have exceeded 50% of the Specific Deductible or \$30,000 – whichever is less, for the 2 year period prior to the requested effective date. Details should include the total paid, diagnosis, and prognosis (current health status) for each claimant.
- A copy of the current benefit plan description, including current PPO network and other managed care protocols.
- Current Stop Loss contract terms, rates and factors and renewal offer, if available.

Please contact HBS at the number above if you have any questions.