



The IMG-Stop LossSM Advantage

Experience

International Medical Group®, Inc. (IMG®) is a worldwide leader in designing and distributing global healthcare benefits. Since 1990, it has built a solid reputation by providing medical security to hundreds of thousands of individuals, families and groups in more than 170 countries. As a wholly owned subsidiary of IMG, here in the U.S., IMG-Stop LossSM, Inc. is a recognized leader in providing medical stop loss insurance to the group self-funded benefit market. With hundreds of years of combined experience in the medical stop loss business, the staff of IMG-Stop Loss is among the most experienced in the industry today.

Carrier Relationship

IMG-Stop Loss maintains a strong relationship with our carrier partner, Imperium Insurance Company. Rated A- (Excellent) by A.M. Best, Imperium shares IMG's vision of the stop loss marketplace and offers the stability of a well-established insurance company. Because of IMG's history and expertise in all aspects of the stop loss business, Imperium has designated IMG as its exclusive MGU representative for medical stop loss business in the United States.

Underwriting

As the sole representative of Imperium Insurance Company in the U.S. stop loss market, IMG-Stop Loss has positioned itself to be the stop loss market of choice for the discriminating self-funded employer. We have developed a stop loss product that limits the liability of a self-funded employer, and eliminates the pitfalls that many employers view as obstacles to self-funding. The advantages of the IMG-Stop Loss approach can be the difference between success and failure of a self-funded plan:

GUARANTEED RENEWAL OFFER

IMG-Stop Loss will guarantee the offer of a renewal of coverage at the in-force retention level, provided the group maintains minimum demographic requirements.

STOP LOSS FOR THE SMALL EMPLOYER

IMG-Stop Loss will underwrite coverage for employers with as few as 11 participating employees, and with specific retention levels from as low as \$5,000.

THE "FIRM RENEWAL"

IMG-Stop Loss will commit to providing each of our clients with renewal terms based on experience

information that is complete through the tenth month of the current policy period. Once issued, those terms will be firm up until 30 days prior to the effective date. Should the client accept our firm renewal prior to the first day of the twelfth month, terms will not be affected by claims activity in the eleventh or twelfth month.

GUARANTEE OF "NO-LASER" CONTRACT

IMG-Stop Loss will guarantee not to raise the specific deductible relative to an individual at renewal who may be experiencing on-going claims. Further, the terms for renewal will not represent a premium increase that includes the entire expected cost of a known future excess claim. Our client can expect to receive a renewal offer that is fair, and that is consistent with the in-force specific retention level.

S T O P / L O S S



INTERNATIONAL MEDICAL GROUP®

www.img-stoploss.com

1.877.884.6475

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Claims

IMG-Stop Loss recognizes the importance of cash flow to any business. We have developed claim procedures that protect the self-funded employer from cash flow issues that can result from unpredictable claim activity:

ADVANCE REIMBURSEMENT OF SPECIFIC EXCESS CLAIMS

The Imperium Insurance Company stop loss policy allows for immediate advance reimbursement of excess claim amounts once the specific retention has been funded by the employer.

“PAID WHEN RECEIVED”

IMG-Stop Loss will consider a specific excess claim as paid on the date it is received by the third party administrator, provided the group renews stop loss coverage with Imperium Insurance Company.

EXTRAORDINARY CLAIM SERVICE

Excess claims are routinely processed and paid within ten working days from receipt of a complete claim submission.

MONTHLY AGGREGATE ACCOMMODATION

IMG-Stop Loss offers monthly aggregate accommodation with year-end reconciliation.

ACH CLAIM PAYMENT

Claim payment via ACH transfer is available to every IMG-Stop Loss policy holder at no additional charge.

Contact Us

While it can be said that today's industry rating services can be of some help in evaluating the financial position of an insurance carrier, it has become more important than ever to consider the differences in product and commitment of the stop loss provider. To learn more about IMG-Stop Loss, please contact us. We are available to answer your questions and provide you with the products, world-class services and the resources to meet your specific needs.



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