

# Stop Loss

## Superior service with sizeable discounts

UMR has established strong relationships with the nation's leading stop loss carriers. Our preferred status earns customers discounts on premiums as well as a reduction in handoffs and complications that often occur when working with multiple vendors. We help customers sort through coverage options and customize a solution according to their specifications.

By using our arrangements, customers will experience:

- Enhanced transplant benefits with a step-down deductible provision
- Monthly accumulated cap benefits
- An aggregating specific benefit
- A family individual excess benefit
- A common accident benefit
- A terminal liability extension option or individual stop loss extension



*For more information on our Stop Loss offering, please contact your UMR representative.*

### The UMR advantage

- **Integration!**

We give customers integrated and immediate claim notification to get a jumpstart on managing high-cost claims.

- **No handoffs!**

We eliminate possible (and probable) confusion, confrontations and time lags that occur when using multiple vendors.

- **Financial accuracy.**

We provide premium billing and collection services as well as stop loss monitoring reports.

- **Assistance.**

We will discuss options and explain how differences in plan design and underwriting practices can impact a plan and its coverage.



A UnitedHealthcare Company