



### Our unique claim and notification support features:

- Weekly claim filing of new and subsequent claims
- Electronic claim filing and select carrier system integration
- Low document filing requirements
- Industry-leading 'Stop Loss Activity Monitoring' notification and trigger reporting that includes online drill-down with daily updates
- Direct carrier access to in-house care management resources for prognosis updating
- Sending final plan documents and amendments to carriers

## Stop loss

Superior service, products and pricing

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:

- Have access to financially stable carriers with a continued commitment to the stop loss market
- Receive preferred pricing given our ability to provide access to the UnitedHealthcare networks and superior cost containment programs, which provide the highest level of pricing consideration
- Have access to plan mirroring provisions to ensure no gaps in coverage between their medical plan documents and stop loss policies\*
- Receive claim turnaround guarantees that are the best in the industry\*
- Gain the ability for carriers to lock in rates sooner than the industry average\* and offer unique products (i.e, three-year contracts, experience-refund)

### The UMR customer 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

\* Carrier-specific provisions