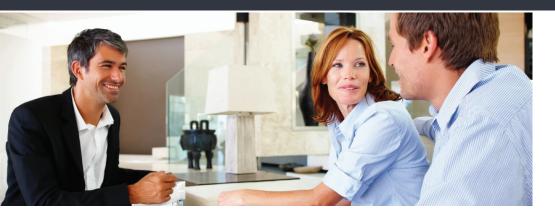


Stop Loss Checklist for TPA-Administered Groups



We offer specific and aggregate stop loss insurance products, with flexible options and extra features based on our special health expertise, that ensure employers have a range of choices to meet their needs. That's because our stop loss insurance can be specifically tailored to an employer's needs for coverage terms, premium levels and risk tolerance. It's a health cost management solution that helps manage employers' health care costs.

We offer stop loss insurance with comprehensive coverage that aligns with the employer's plan document.

## How does your current stop loss policy compare?

### Is the policy from a highly rated insurance company?

Our stop loss policies are underwritten by Unimerica Insurance Company, which is rated "A" by AM Best.

### Does the stop loss policy language match your benefits plan?

There are no surprises with us. The only exclusions are for injuries and illnesses resulting from war, work-related conditions and fraud.

# Does the carrier include access to discounts and programs for managing catastrophic conditions?

In-house clinical experts consult with the underwriting and claims teams, as well as third-party administrators (TPAs) and first-dollar case managers, to oversee identification of potential catastrophic claims and manage medical costs. Credit for quality managed care programs is included in the stop loss underwriting process. In addition, we provide access to Optum Centers of Excellence for treatment of a variety of catastrophic conditions (such as transplant, cancer and other complex medical conditions), resulting in significant cost savings.

#### Does the carrier offer other benefits?

We also offer a variety of programs to help people get healthy, stay healthy and manage their health care finances. Those include complex care management, a managed transplant carve-out program and consumer-directed health arrangements, including health savings accounts (HSAs).



Federal and state statutes and regulations are subject to change.



11000 Optum Circle, Eden Prairie, MN 55344

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Stop loss insurance is underwritten by Unimerica Insurance Company. In California, stop loss insurance is underwritten by Unimerica Life Insurance Company, and in New York, stop loss insurance is underwritten by UnitedHealthcare Insurance Company of New York.

Call **1-866-427-6804** or email **engage@optum.com** to reach an Optum representative or learn how to submit a request for proposal.