



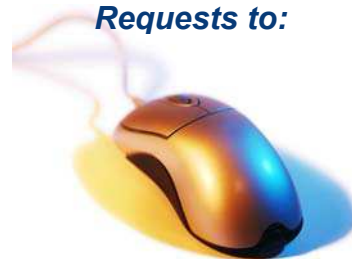
**Medical Excess**

# Request For Proposal

Medical Excess provides catastrophic healthcare risk solutions to organizations that are at risk for the healthcare of their members. We distribute those products through select Third Party Administrators, Brokers, and Consultants. We welcome the opportunity to review your proposal request.

Medical Excess is a business unit of Chartis, Inc., and is a provider of Employer Stop Loss on behalf of its carriers since 1974. The company maintains underwriting offices in South Coast Metro, CA and Indianapolis, IN.

**Email Quote  
Requests to:**



[RFP@MedicalExcess.com](mailto:RFP@MedicalExcess.com)

## RFP Check List:

<b>I. General Case Information:</b>
<input type="checkbox"/> Name, Address, Zip Code, SIC Code (exact nature of business)
<input type="checkbox"/> Subsidiaries, Address, Zip Code, SIC Code, # of covered lives at each location
<input type="checkbox"/> Effective date of coverage
<input type="checkbox"/> Contract type - Specific & Aggregate
<input type="checkbox"/> Specific Retention
<input type="checkbox"/> Current premium rates - Specific & Aggregate or fully insured
<input type="checkbox"/> Current agg factors
<input type="checkbox"/> Proposed TPA (complete name, address, contact name, & commission percentage)
<input type="checkbox"/> Broker (name, address, contact name, & commission percentage)
<input type="checkbox"/> Name of current and proposed PPO Network(s)
<input type="checkbox"/> Name of medical management vendor(s) and the purchased programs that will be in force (e.g. pre-certification, case management, disease management-by type)
<b>II. Census Data, elements to include (Electronic Format Preferred): PLEASE DO NOT INCLUDE SOCIAL SECURITY NUMBERS</b>
<input type="checkbox"/> Age or Birth date, Gender, Family Status (eligible dependents) of employee
<input type="checkbox"/> Retiree status
<input type="checkbox"/> COBRA participants
<input type="checkbox"/> Disabled or not actively-at-work employees or dependents
<b>III. Schedule of Benefits:</b>
<input type="checkbox"/> Copy of employee booklet/certificate
<input type="checkbox"/> Medical, Dental, Rx, Vision (which coverages are to be included)
<input type="checkbox"/> Copy of Plan Document
<b>IV. Claims Data, to include:</b>
<input type="checkbox"/> Two years of monthly claims experience and enrollment
<input type="checkbox"/> If self-funded, claimants that have reached, <u>or are expected to reach</u> , 50% of the Specific Retention amount during the past 12 month period
<input type="checkbox"/> Detailed Large Claim information. Include diagnosis, prognosis, and dollar amounts paid
<b>V. For an Aggregate Stop Loss Quote, necessary information for the most recent 24 months:</b>
<input type="checkbox"/> Note number of covered employees by month
<input type="checkbox"/> Paid claims by month separated for each coverage (Medical, Dental, Rx, Vision).
<input type="checkbox"/> Note whether excess claims are first dollar and include the dollar amount
<input type="checkbox"/> Note significant plan changes to correspond with experience periods

## Basic Guidelines of Employer Stop Loss Program

<b>Classes of Business:</b>	Single Employer, Taft-Hartley Groups, Associations, MEWA's, PEO's*	
<b>Minimum Covered Employees:</b>	100 employees (50 employees with Medical Excess underwritten Transplant Program)	
<b>Participation Requirements:</b>	75 % of total eligible employees	
<b>Specific Deductible:</b>	Minimum \$20,000	
<b>Aggregate Corridors:</b>	25% standard, lower corridors available subject to underwriting approval	
<b>Specific Maximum:</b>	\$1,000,000 (higher maximums may be available)	
<b>Aggregate Maximum:</b>	\$1,000,000 Maximum	
<b>Family Specifics:</b>	Available with \$25,000 minimum specific level	
<b>Waiver of Actively at Work:</b>	Available subject to underwriting approval	
<b>Contracts:</b>	Incurred and Paid Time Periods offered (others available upon request):	
	<i>12 months/12 months (12/12)</i>	<i>12 months/15 months (12/15)</i>
	<i>15 months/12 months (15/12)</i>	<i>24 months/12 months (24/12)</i>

\*Associations, MEWA's, and PEO's require scoring based on a checklist designed for the class of business. A minimum score must be achieved before we will consider quoting.

## Optional Coverages

- **Specific Cash Flow Assistance Benefit**  
*An advanced funding option to help ease cash flow burdens*
- **Aggregating Specific Corridor**  
*Creates a corridor of risk above the specific deductible, which the employer assumes*
- **Monthly Aggregate Accommodation**  
*Protection against a potential aggregate claim*
- **Specific or Aggregate Terminal Liability**  
*Employer has the option to purchase, at policy inception, an additional three months of "run-out" coverage that will apply if policy terminates at end of coverage period*
- **Family Specific Deductible**  
*Allows the covered expenses of any covered family member or a combination of covered family members to be used to satisfy the specific deductible*
- **Identity Theft**  
*Included for groups with fewer than 1000 employee lives covered under their Stop Loss Policy*
- **Advantage Plus\***  
*When Organ Transplant and Excess Loss policies underwritten by Medical Excess are purchased together, the Excess Loss Policy will be upgraded to the AdvantagePLUS – No Laser Program at no additional charge for qualified groups.*  
*\*The renewal increase cap assumes that the second year renewal (and subsequent renewals) will include terms and conditions similar to the 1<sup>st</sup> year policy.*

## Contact Us

South Coast Metro Office	
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<b>Local:</b>	(714) 436-3600

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<b>Mail:</b>	8777 Purdue Road Indianapolis, IN 46268
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### About Chartis, Inc.

Chartis is a world leading property-casualty and general insurance organization serving more than 40 million clients in over 160 countries and jurisdictions. With a 90-year history, one of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength, Chartis enables its commercial and personal insurance clients alike to manage virtually any risk with confidence. Chartis is the marketing name for the worldwide property-casualty and general insurance operations of Chartis Inc.

*Chartis is the marketing name for the worldwide property-casualty and general insurance operations of Chartis Inc. All products are written by insurance company subsidiaries or affiliates of Chartis Inc. Coverage may not be available in all jurisdictions and is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain coverage may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.*