

Aggregate stop loss

Planning your company's healthcare budget

It can be difficult to predict your business's healthcare expenditures for the year. That's where aggregate stop loss comes in. With aggregate stop loss, you can calculate the maximum liability your company faces each year if you are self-insured.



Aggregate stop loss vs. specific stop loss



Stop loss usually means **specific stop loss**, which puts a limit on the amount that an employer will pay for **any one**

individual claim



Aggregate stop loss looks at the employer's entire population and puts a limit on the amount that they will pay for the

group's total claims.

You must have specific stop loss coverage to be eligible for aggregate coverage.

Anthem logo left justified,
center aligned in space here

The benefit of aggregate stop loss

An aggregate stop loss policy helps employers budget more accurately for their yearly healthcare costs and protects them from significant variation in claims experience.

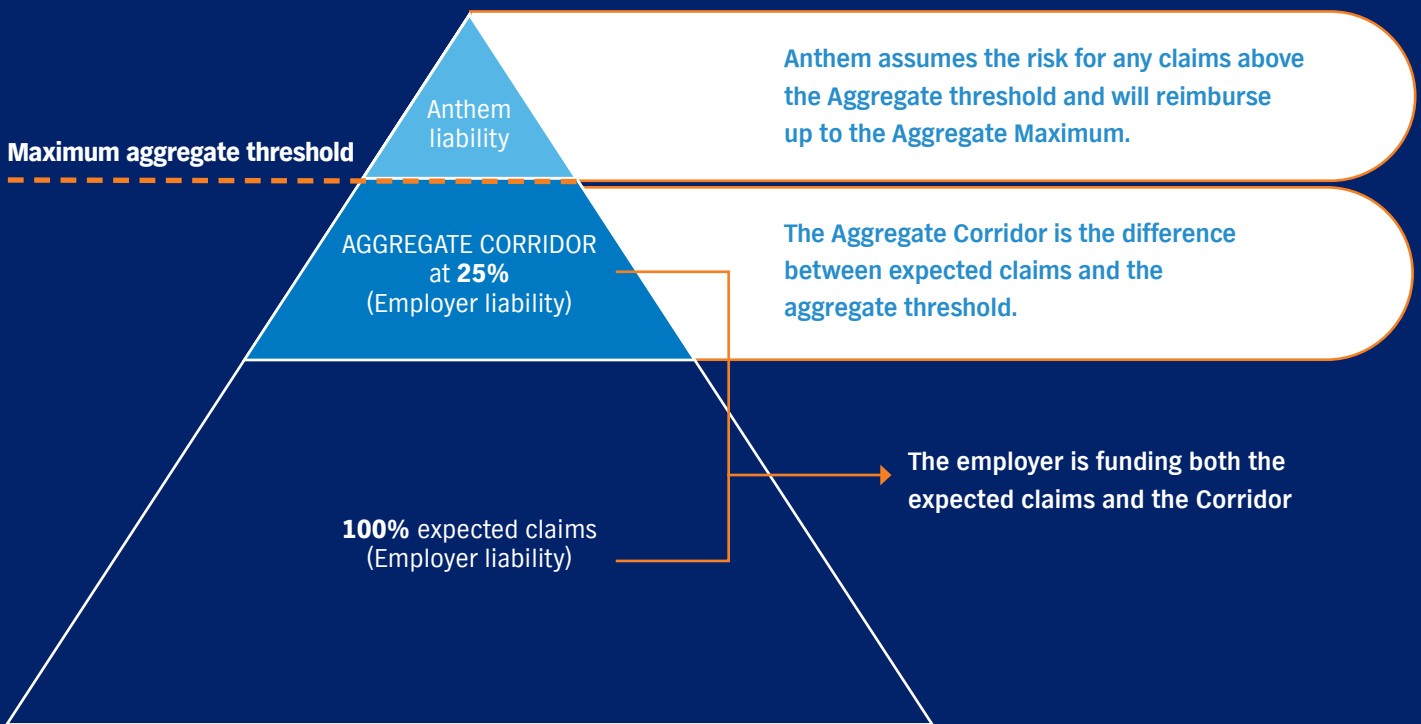
How it works

The aggregate corridor is the difference between the expected claims and the maximum aggregate threshold, which is typically set at 125% of the expected claims for the group. At the end of the contract period, Anthem will reimburse the employer for any claims in excess of the maximum aggregate threshold.

Why employers choose Anthem

- Immediate reimbursement
- Management of outsourced pharmacy claims
- Simplified billing with a dedicated single point of contact
- Financial stability — we assume 100% of risk
- Controlled claim costs for specialty care, out-of-network, and large-dollar claims
- Dedicated clinical team to correctly process high-dollar claims and price risk
- Solid, predictable protection with gapless renewals and plan-mirroring options
- Excellent financial strength — an “A” rating from A.M. Best Company and an “A-” rating from Weiss

Aggregate Corridor



Anthem logo left justified, center aligned in space here

Ask your <Anthem> representative about an aggregate stop loss plan that meets your budget and risk tolerance.

<Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In Ohio: Community Insurance Company, Inc. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by CompCare Health Services Insurance Corporation (CompCare) or Wisconsin Collaborative Insurance Corporation (WCIC). CompCare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.>

Aggregate stop loss

Planning your company's healthcare budget

It can be difficult to predict your business's healthcare expenditures for the year. That's where aggregate stop loss comes in. With aggregate stop loss, you can calculate the maximum liability your company faces each year if you are self-insured.



Aggregate stop loss vs. specific stop loss



Stop loss usually means **specific stop loss**, which puts a limit on the amount that an employer will pay for **any one individual claim**



Aggregate stop loss looks at the employer's entire population and puts a limit on the amount that they will pay for the **group's total claims.**

You must have specific stop loss coverage to be eligible for aggregate coverage.

The benefit of aggregate stop loss

An aggregate stop loss policy helps employers budget more accurately for their yearly healthcare costs and protects them from significant variation in claims experience.

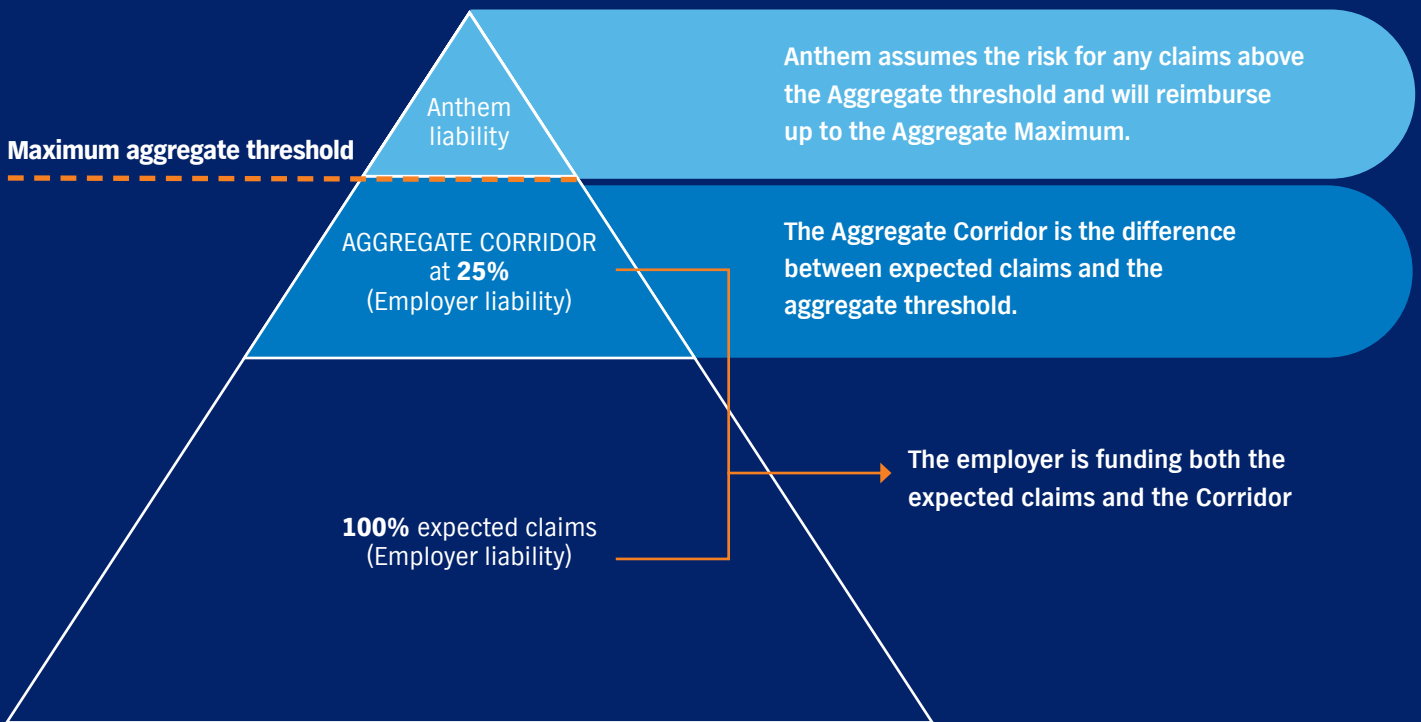
How it works

The aggregate corridor is the difference between the expected claims and the maximum aggregate threshold, which is typically set at 125% of the expected claims for the group. At the end of the contract period, Anthem will reimburse the employer for any claims in excess of the maximum aggregate threshold.

Why employers choose Anthem

- Immediate reimbursement
- Management of outsourced pharmacy claims
- Simplified billing with a dedicated single point of contact
- Financial stability — we assume 100% of risk
- Controlled claim costs for specialty care, out-of-network, and large-dollar claims
- Dedicated clinical team to correctly process high-dollar claims and price risk
- Solid, predictable protection with gapless renewals and plan-mirroring options
- Excellent financial strength — an “A” rating from A.M. Best Company and an “A-” rating from Weiss

Aggregate Corridor



Anthem logo left justified, center aligned in space here

Ask your <Anthem> representative about an aggregate stop loss plan that meets your budget and risk tolerance.

<Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In Ohio: Community Insurance Company, Inc. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by CompCare Health Services Insurance Corporation (CompCare) or Wisconsin Collaborative Insurance Corporation (WCIC). CompCare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.>