



# Employer Stop Loss

Concerns about the high cost of medical and dental care are driving employers to consider creative benefit alternatives. Self-funding is a proven model for controlling the unrelenting increase in employee benefit expenses. To limit their exposure to catastrophic claims and unexpected losses, self-funded employers can protect themselves by purchasing stop loss coverage.

## Product Description

- Designed for employer groups, both for-profit and not-for-profit with 100 to 1,000 employees, that self-fund their group medical and/or dental plan.
- Specific and aggregate coverage available.
- Comparatively few excluded industries.
- State benefit mandates do not apply to self-funded plans. Coverage is customized.
- Our “best in market” approach allows us to work with a variety of PPO/provider networks and TPAs.
- Commissions are negotiable. Producers may be paid on a “consultative fee” basis by the employer and still place the business with Markel.

## Target Classes\*

Employer groups with 100 to 1000 employees, such as:

- Consulting firms
- Financial institutions
- Hospitality industries
- Law firms
- Manufacturing companies
- Municipalities/school districts
- Retail organizations
- Service organizations
- Technology firms
- Wholesalers and distributors
- Cases with dependent ratios less than 25%

\* If you have a risk that is not listed, please contact Paul Broughton at [pbroughton@markelcorp.com](mailto:pbroughton@markelcorp.com)

## Excluded Industries

- Multiple Employer Welfare Arrangements (MEWAs)
- Professional Employers Organizations (PEOs) and employee leasing companies
- Associations
- Long-haul trucking companies
- Underground mining companies

## Program Specifics

- Per person (*specific*) excess maximum limit: \$5 million
- Per person (*specific*) minimum deductible: \$15,000
- Group (*aggregate*) minimum attachment point: 120% of expected claims

## Contact

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