

Stop Loss

We know this business and can help you grow yours



With over 45 years in the stop loss business and over \$1 billion in stop loss policyholder premium in-force, we know the importance of providing clear, user-friendly policies backed by an experienced team of sales, underwriting, claims and clinical professionals.¹

See why groups across the nation look to Symetra to protect their self-funded plans and engage our cost-containment expertise in the management of large claims.

Your teammate for stop loss

Your Symetra sales representative is here to help with new business and renewals, to provide support during times of rapidly changing medical and pharmaceutical innovation in the health care industry, and to share knowledge on topics like networks, financial calculations and more. With decades of stop loss experience, they can help you grow your business and meet the needs of your clients through our consultative sales process.

A best-in-class policy that helps avoid surprises

Our policy covers the benefits outlined as “covered expenses” in the employer’s plan document, without conflicting provisions or definitions. There are no “gotchas” at time of claim. If the benefit is covered under the plan, then it is also covered under the policy.

> Collaborative, flexible approach to underwriting

Working together we can deliver the right stop loss policy for your clients, at the right price.

- Reference-based pricing with single and dual option capabilities.
- No individual health questionnaires.
- No signed disclosure statements required on new business or renewals.
- Access to Peer Group Benchmark metrics.
- Maximum renewal rate cap guarantees.²
- No new or increased lasers at renewal.³
- No declined renewals due to poor claims experience.
- Limited general exclusions—Workers’ Compensation claims and administrative fees.

> Specific coverage

- Groups with 51+ eligible lives or state minimum requirement.
- Deductibles starting at \$25,000.
- Unlimited lifetime benefits.
- Aggregating Specific options.
- Advanced funding automatically included for no pricing load.

> Aggregate coverage

- 125% standard corridors; lower corridors may be available.
- Up to \$10 million maximum.
- Monthly Aggregate Accommodation is available upon request.

[Continued >](#)



Helping you help your clients.

Symetra has decades of experience helping clients navigate and protect their self-funded plans through even the most complex situations. Bring us your challenges and we'll find a solution.

> There when you need us

Keeping our promises and paying claims is what it's all about. Our team is committed to delivering claim payments as expected while finding opportunities to help control costs without sacrificing quality of care.

- Medical Risk Consultants—our team of registered nurses, who are certified case managers—are aligned to help validate claims from the clinical and financial perspectives.
- Established strategic partnerships with cost containment vendors to help claims administrators maximize successful outcomes and savings on medical and pharmaceutical claims.
- Proactive plan document reviews to avoid potential claim interruptions.
- Claim Reimbursement Guidance provides access to external peer review resources that provide a written opinion on a claim before it is submitted to Symetra. There is no cost to the policyholder for access to this program.

> Technology to make administration easier

Every Symetra policyholder has access to Group Online (GO), our administration portal. Available 24/7, it's a convenient way to access and manage policy information, view claim details, make electronic payments, print an explanation of reimbursement and more.

> Service that makes a difference—dedicated account management

Each group is assigned a dedicated account manager who provides an exceptional customer experience starting at implementation with ongoing support and service throughout the plan year. This includes monitoring policy activity to ensure there are no claim or premium concerns, leading midpoint reviews to keep clients informed and collaborating with your Symetra sales representative to make the renewal process as simple as possible.

Sound financial strength ratings⁴

For Symetra Life Insurance Company

Financial strength ratings are impartial, third-party opinions that assess the ability of the company to meet its obligations to policyholders.

A.M. Best	A	"Excellent"	3rd highest of 16
Moody's	A1	"Good"	5th highest of 21
Standard & Poor's	A	"Strong"	6th highest of 21

For more information, contact your Symetra representative.

Symetra Life Insurance Company (est. 1957) is a direct subsidiary of Symetra Financial Corporation. First Symetra National Life Insurance Company of New York (est. 1990) is a direct subsidiary of Symetra Life Insurance Company and is an indirect subsidiary of Symetra Financial Corporation (collectively, "Symetra"). Neither Symetra Financial Corporation nor Symetra Life Insurance Company solicits business in the state of New York and they are not authorized to do so. Each company is responsible for its own financial obligations.

Stop loss policies are insured by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Base policy is ELC-24000 7/19.

In New York, stop loss policies are insured by First Symetra National Life Insurance Company of New York, New York, NY., P.O. Box 34690, Seattle, WA 98124. Base policy is ELC-24000/NY 7/19.

Products, features, terms and conditions may vary by state and may not be available in all U.S. states or any U.S. territory. Coverage may be subject to exclusions, limitations, reductions and termination of benefit provisions. Guarantees and benefits are subject to the claims-paying ability of the issuing insurance company.

¹ Eighteen years for First Symetra National Life Insurance Company of New York.

² Not available in New York.

³ Subject to underwriting approval.

⁴ Dates of last ratings updates or affirmations are as follows: A.M. Best—March 3, 2022; Standard & Poor's—June 23, 2022, and Moody's—Oct. 30, 2020. Ratings are subject to change. Please refer to www.symetra.com/ratings for current information.



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