

# Medical Stop Loss

## Amalgamated Life Medical Stop Loss Insurance—The Essential, Excess Insurance

As a direct writer of Stop Loss we have the resources and expertise to perform due diligence based on an organization's Medical Stop Loss needs.

### Why Choose Amalgamated:

- Discounts for high-performance PPOs, TPAs and medical management
- Excellent claims management performance
- "A" (Excellent) Rating from A.M. Best Company for over 44 years
- Access to quality transplant networks
- Timely disclosure decisions
- Prompt response to all RFPs
- Licensed in 50 states and the District of Columbia
- We are the direct writer of stop loss coverage

Because Amalgamated Life is part of the Amalgamated Family of Companies, an organization gains even greater benefits including:

- Multi-product sales discounts
- URAC accredited medical management capabilities for financial disclosure
- **Ability to work with most TPAs and carriers**—simple approval process
- **Flexible claims basis available**—wide range of run-in, run-out and paid options
- Specialty drug cost management service

At Amalgamated Life, we realize that no two organizations are alike. That's why we offer a range of options enabling us to best meet the specific needs of an organization. You can choose options across both our Specific Stop Loss and Aggregate Stop Loss lines, as follows:

### Specific Stop Loss Options:

- Annual limit of liability up to unlimited
- Aggregate specific deductible
- Terminal liability option
- No New Laser at Renewal with 2nd year rate cap contract available (subject to underwriting approval)
- Experience Refund Option available (subject to underwriting approval)

### Aggregate Stop Loss Options:

- Corridor set at 125% (other corridors by exception)
- Limit of liability up to \$1 million (higher amounts subject to approval)
- Monthly aggregate accommodation
- Terminal liability option

Policy Form ALSLP-2020\*

\*Features & form numbers may vary by state

Founded in 1943, Amalgamated Life Insurance Company has since grown into a leading provider of comprehensive insurance solutions operating in all 50 states and the District of Columbia. The Company provides competitive group products including Term Life, Medical Stop Loss, Disability and Specialty Drug Cost Management, as well as voluntary products such as Accident, Accidental Death & Dismemberment, Critical Illness, Dental, Disability, Hearing, ID Theft, Legal, Portable Term Life and Whole Life, among others.

Since 1975, Amalgamated Life Insurance Company has consistently earned the "A" (Excellent) Rating from A.M. Best Company attesting to its strong fiscal position and claims paying abilities. The Company is a member of the Amalgamated Family of Companies; which includes: a third party administrator, Amalgamated Employee Benefits Administrators; Amalgamated Medical Care Management, a medical care management firm; Amalgamated Agency, a property and casualty broker; and AliGraphics, a printing firm.

The information in this product sheet is in an abbreviated form only. The actual coverage and amounts are subject to all the terms, limitations and exclusions in the policy. If the information in this product sheet differs from the Medical Stop Loss Policy, the terms of the policy govern.

For product information please contact:  
[marketing@amalgamatedbenefits.com](mailto:marketing@amalgamatedbenefits.com)

333 Westchester Avenue  
White Plains, NY 10604  
866.975.4089

[www.amalgamatedbenefits.com](http://www.amalgamatedbenefits.com)

