

RSL Risk Solutions[®] Medical Stop Loss Insurance



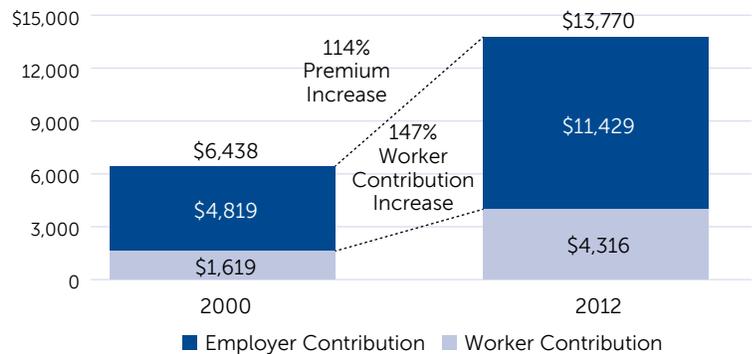
The New Reality in Health Care

Rising health care costs are nothing new; neither are well-meaning measures to combat them. However, in no point in history has the health care delivery landscape been in more turmoil than today, when government, employers and insurers all jockey for position in a race to save health care from economic flat-line.

With the introduction of the landmark Patient Protection and Affordable Care Act (PPACA), the die has been cast. Promised savings are not yet forthcoming—nor will they be for employer plan sponsors. Health plan spending continues to rise, thanks in part to PPACA-mandated initiatives like the removal of lifetime benefit limits. As health plans consolidate in this environment and others move toward mandated designs, there are fewer options for the employer shopping a fully-insured plan. And fewer choices typically equals higher cost.

Health premiums have more than doubled in the last decade.

Average Annual Health Insurance Premiums and Worker Contributions for Family Coverage, 2000 – 2012



Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2000 – 2012.



RSL Risk Solutions®

RSL Risk Solutions® is a flexible program of group stop-loss insurance designed to help employers maximize their control over health care spending. RSL Risk Solutions offers both specific risk (individual) and aggregate risk (total) stop-loss coverage for groups as low as 50 lives:

- ▶ Specific risk coverage helps protect a self-funded plan sponsor against catastrophic claims above the specific risk deductible, which can be as low as \$25,000 and as high as appropriate for the group and plan.
- ▶ Aggregate risk coverage helps protect a self-funded plan sponsor in the event that actual claims costs exceed a planned, budgeted amount.

Stop-loss coverage is available for medical plans, including those with accompanying dental and prescription card plans. Typical plan design features include:

- ▶ Market-sensitive rating models
- ▶ Deductible levels as low as \$25,000 and as high as appropriate to the group and plan
- ▶ Specific Excess Risk Insurance
- ▶ Aggregate Excess Risk Insurance
- ▶ Renewals available with or without lasering
- ▶ Lifetime and annual maximums of \$1 million to unlimited

Flexible Solutions to Meet Each Plan's Needs

While some typical plan designs are outlined below, Reliance Standard may be able to offer benefits that are closer to the employer's current plan. Please discuss this with your sales representative in more detail.

12/12	▶ Includes all claims incurred and paid within the 12-month policy term
15/12	▶ Includes all claims incurred up to 90 days prior to the start of the 12-month policy term, and paid within the 12-month term (called a "run-in" plan)
12/15	▶ Includes all claims incurred within the 12-month policy term and paid up to 90 days following the end of the 12-month term (called a "run-out" plan)
24/12	▶ Includes all claims incurred up to 12 months prior to the start of the 12-month policy term, and paid within the 12-month term

Eligibility

- ▶ Employer groups with more than 50 lives
- ▶ Minimum of 75% employee participation

How to Get Started

Please provide the following in order to obtain a quote:

- ▶ Group name and location
- ▶ SIC code or industry
- ▶ Plan design requested
- ▶ Current census
- ▶ Contract basis to be quoted along with current rates
- ▶ Detailed information on any claims which exceed 50% of the specific deductible to be proposed for the current and previous years
- ▶ Monthly claims detail report, including monthly enrollment for the current and previous years

The Reliance Standard Advantage

Working with a top-ranked group benefits carrier that is part of a leading global insurance group in business for over a century, has its advantages. Employers will also have access to:

- ▶ A full complement of group voluntary products include: Group Term Life, Short and Long Term Disability, Accidental Death and Dismemberment, Critical Illness, Accident, Dental/Vision and Limited Benefit Medical Insurance.
- ▶ Additional services available on our group products include: Employee Assistance Program, Bereavement Counseling, 24-hour Travel Assistance and Identity Theft Recovery Services.
- ▶ RelianceONE health and productivity management services to help establish and maintain a culture of health and measure ROI through both productivity gain and medical spending (optional for groups with 2,000+ employees).

Why Reliance Standard?

Reliance Standard Life Insurance Company is a leading insurance carrier specializing in innovative and flexible employee benefits solutions. Reliance Standard markets these solutions through independent brokers and agents to employers of all sizes. Rated A+ (Superior) by A.M. Best*, Reliance Standard celebrated its centennial year in 2006.

Coverage options include:

- ▶ Group Life
- ▶ Group Disability Income
- ▶ Group Accidental Death and Dismemberment
- ▶ Group Dental and Vision
- ▶ Group Critical Illness
- ▶ Group Accident
- ▶ RSL Risk Solutions Medical Stop-Loss Coverage
- ▶ Absence Solutions®
- ▶ Limited Benefit Medical
- ▶ Business Travel Accident
- ▶ RelianceONE® Health and Productivity Management

Our Commitment to Service Excellence

As a leader in the group benefits market in business for over a century, we've learned what producers, employers and employees really want—a partner who makes doing business easier. Therefore, we choose each and every day to dedicate our time, expertise and resources to where it matters most—enhancing your service experience. From simplifying processes to tailoring our support and services to meet your unique needs, we are committed to service. In order to continue to improve on our service delivery, annually we ask our clients to rate their experience. In 2012, 97% of client respondents rated their overall service experience with Reliance Standard Good or Better.

Stability You Can Depend On

Reliance Standard Life Insurance Company is a member of the Tokio Marine Group, one of the 25th largest insurance groups in the world by net premiums written. Tokio Marine Holdings, Inc., the ultimate holding company of the Tokio Marine Group, operates in the property and casualty insurance, reinsurance and life insurance sectors globally. The Group's main operating subsidiary, Tokio Marine & Nichido Fire (TMNF), was founded in 1879 and is the oldest and leading property and casualty insurer in Japan. TMNF enjoys an A.M. Best rating of A++.

For more information, please contact your Reliance Standard representative or visit www.RelianceStandard.com.

RELIANCE STANDARD
A MEMBER OF THE TOKIO MARINE GROUP

www.reliancestandard.com

*Rating affirmed August 2013.

RS 2412 (03/14)

Stop-loss coverage is provided under Excess Loss Indemnity Group Policy, Form #LRS-9101, et al.

Insurance products and services are provided through Reliance Standard Life Insurance Company in all states (except New York), the District of Columbia, Puerto Rico and the U.S. Virgin Islands. In New York, insurance products and services are provided through First Reliance Standard Life Insurance Company, home office: New York, NY. Product availability and features may vary by state.