

# CareFirst has Refreshed its Stop Loss Offering

Protect your business financials with Stop Loss insurance from the name you know and trust, CareFirst BlueCross BlueShield (CareFirst). CareFirst can help protect your self-funded health plan should you experience catastrophic or higher than expected claims. Pairing CareFirst Stop Loss Insurance with CareFirst administrative services, either CareFirst ASO or CareFirst Administrators, provides an easy one stop solution to manage your benefit plan.



## CareFirst Stop Loss insurance features:

- Specific coverage (individual coverage)
  - Coverage for groups with as few as 100 participants
  - Specific deductibles starting at \$50,000 up to \$2,000,000
  - Standard 12-month contract terms available with 3, 6, or 12 month run-in or run-out options
  - Unlimited specific maximums
  - No new laser options
  - Rate caps starting at 40%
  - Cash flow protection—automatic Stop Loss claims adjudication credited toward claims invoice for CareFirst administered groups, advance funding available for CareFirst Administrators groups

- Aggregate coverage
  - Benefit maximums up to \$2,000,000
  - Automatic aggregate accommodation
  - Corridors as low as 115%, subject to state regulations

## Additional coverage options are:

- Terminal liability options for specific and aggregate coverage
- Aggregating specific deductibles in exchange for reduced specific premiums
- Early lock-in available for select groups
- Gapless 12/15 renewal option
- Experience refund rider available
- Organ transplant exclusion rider available

For more information or questions about CareFirst Stop Loss insurance, contact:

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When requesting a Stop Loss quote, please submit your request to your CareFirst Sales or Account Consultant while copying [stoplossmarketing@carefirst.com](mailto:stoplossmarketing@carefirst.com).