

Liberty Mutual Employer Stop loss

Our mission is to be a leader in the excess loss industry through outstanding service, relationship building, and innovative products.

We understand that relationships are one of the driving forces in our industry today. We are committed to meeting the special needs of our broker partners and, most importantly, our self-funded employers. Our employer stop loss coverage helps employers plan confidently for the future, without the worry of catastrophic medical expenses.



Services offered:

Specific coverage

- Incurred and paid contracts
- Specific deductibles available from \$25K (per state regulations) to \$750K
- Eligible groups down to 25 covered lives (per state regulations)
- Coverage available in all states except WA

Aggregate coverage

- Incurred and paid contracts
- Monthly aggregate accommodation available
- Terminal liability option available
- Solutions available for fully insured take-overs

Predictive analytics

Predictive data and risk tool for underwriters to accurately price groups without experience.

Referenced based pricing

Strategic partnership with preferred vendors to manage cost while providing the best possible member experience.

Liberty is here for you.
Today. Tomorrow. Together.

To learn more, please contact:

MSLSalesDesk@libertymutual.com

Please send all RFP
submissions to:

MSLquotes@libertymutual.com

In-house clinical team and ProAct solutions

Coverage isn't a one-size-fits-all solution, which is why our stop loss customers enjoy the added advantage of our in-house clinical review team and ProAct solutions. Specialized to help contain costs, these benefits include:

- A voluntary risk-management program that complements each client's individual stop loss coverage plan
- The combined support of our industry-leading underwriting capabilities, best-in-class vendors, and an elite clinical team of on-staff nurses to help improve clinical outcomes and enhance care coordination
- Access to transplant and cell and gene therapy networks, case management for catastrophic claims, and specialty pharmacy management
- Access to supplemental contract negotiations, bill review, and out-of-network negotiations
- Access to our robust in-house clinical review team offering expert guidance to producer partners
- In many cases fees for vendor services can be considered as an eligible expense under the stop loss policy for members that exceed the specific deductible

This document provides a general description of this program and/or service. See your policy, service contract, or program documentation for actual terms and conditions. Insurance is underwritten by Liberty Mutual Insurance Company or its affiliates or subsidiaries. Some policies may be placed with a surplus lines insurer. Surplus lines insurers generally do not participate in state guaranty funds and coverage may only be obtained through duly licensed surplus lines brokers.