



THE CMG ADVANTAGE

For more information, call 1.877.884.6475 / certusmg.com



Unparalleled Experience

Since 1998, Certus Management Group (CMG) has been providing certainty of stop loss protection to self-funded employee benefit plans of all sizes. With an average of over 20 years in the medical stop loss business, the CMG team is committed to providing employers with the right stop loss solution based on their individual needs. Our mission is to build long lasting relationships with our clients and provide a foundation for long term success of their self-funded plan.

Flexible Underwriting

We have developed a stop loss product which limits the liability of self-funded employers of all sizes, and eliminates the perceived risk that many employers view as obstacles to self-funding. The advantages of the CMG approach can be the difference between success and failure of a self-funded plan:

- **Traditional Specific and Aggregate Stop Loss**

At CMG, we've been underwriting traditional specific and aggregate stop loss coverage for groups of all sizes and risk characteristics for over 18 years. Our standard product includes a guarantee of "no new lasers" at renewal. Further, there are available options to cover the plan's run-out liability and guarantee a maximum specific renewal increase at the in-force specific retention level.

- **The Firm Renewal**

We commit to providing each of our clients with renewal terms based on experience information that is complete through the 10th month of the current policy period. Should the client accept our firm renewal offer prior to the first day of the 12th month, the terms will not be affected by claim activity in the 11th or 12th month.

- **Stop Loss For The Small Employer**

We underwrite coverage for employers with as few as 11 participating employees, and with specific retention levels from as low as \$10,000. Our small group solution provides employers with true peace of mind knowing their renewal will not include lasers.

- **Transitional Stop Loss**

(Level Funding)

Designed to make the first step into self-funding easy, CMG's Transitional Stop LossSM (TSLSM) product is an Aggregate-Only coverage for employers of 11-100 lives. The TSL approach is structured to cap the employer's cash flow liability to a fixed, budgetable amount each month.

Impeccable Claim Service

We have developed claim procedures that protect the self-funded employer from cash flow issues that can result from unpredictable claim activity. Additionally, excess claims are routinely processed and paid within 10 working days from receipt of a complete claim submission.



- **Advance Reimbursement of Specific Excess Claims**

The stop loss policy allows for immediate advance reimbursement of excess claim amounts once the specific retention has been funded by the employer, and in all 12 months of the policy period.

- **RAPID RESPONSE Aggregate AccommodationSM**

We provide quick reimbursement (within 72 hours of receipt of request) on a monthly basis, and at any point during the month in which claims exceed the greater of the accumulated minimum attachment point or true attachment point.

- **ACH Claim Payment**

Claim payment via ACH transfer is available to every CMG policy holder at no additional charge.





Strong Carrier Relationship

Certus Management Group maintains a strong relationship with our carrier partner, Sirius America Insurance Company (Sirius America). Rated A (Excellent) by A.M. Best, Sirius America has participated in the risk on CMG stop loss policies since our inception in 1998, and our relationship has positioned us to be the stop loss market of choice for the discriminating self-funded employer.

While it can be said that today's industry rating services are of some help in evaluating the financial position of an insurance carrier, it has become more important than ever to consider the differences in product, experience and commitment in making the decision of who to trust to provide stop loss coverage for your self-funded plan.

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