

RAPID RESPONSE Aggregate AccommodationSM from CMG



Aggregate Accommodation is a supplement to the aggregate stop loss policy designed to protect the employee benefit plan during months when claim activity may be inordinately high. It is intended to provide the plan with a maximum monthly liability when the plan is fully funded. RAPID RESPONSE Aggregate AccommodationSM from Certus Management Group (CMG) provides quick reimbursement (within 72 hours of receipt of request) and at any point during the month in which the plan's paid claim liability exceeds the cumulative, year-to-date, aggregate attachment point.

HOW DOES AGGREGATE ACCOMMODATION WORK?

Aggregate stop loss insurance protects the plan on an annual basis from an accumulation of claims incurred and paid that exceed the annual aggregate attachment point (deductible). The aggregate stop loss policy reimburses the plan for any excess claim liability after the claims have been paid by the plan, and only after the completion of the policy period. Because aggregate stop loss coverage is written on a reimbursement basis, the plan is required to pay the claims in total, and for the whole policy period before filing an aggregate claim with the stop loss carrier at year-end.

Aggregate Accommodation is an optional supplement to the aggregate stop loss policy that will allow for a maximum plan claim liability on a monthly basis. The plan is provided with a monthly aggregate maximum liability which is determined by dividing the annual aggregate attachment point by twelve.

Should the cumulative aggregate paid claims exceed the cumulative monthly maximum liability at any point during the aggregate policy period, the aggregate accommodation supplement will allow for the plan to receive an accommodation payment for that difference. Should the plan be in an aggregate claim position at year-end, all previous accommodation payments will apply towards that aggregate claim. If the plan does not end the year in an aggregate claim position, the plan is then responsible to repay all previous accommodation payments to Certus Management Group.

WHAT MAKES RAPID RESPONSE AGGREGATE ACCOMMODATIONSM SPECIAL?

RAPID RESPONSE Aggregate AccommodationSM from CMG allows for the plan to file an accommodation at any point during the month in which the cumulative paid claims exceed the cumulative monthly aggregate attachment point. Further, the plan may file multiple accommodation requests in the same month should the plan incur additional aggregate liability during that month.

Certus Management Group guarantees a Rapid Response to all aggregate accommodation requests, and will ACH the eligible accommodation payment within 72 hours of receipt of the completed request.