

Bridge Renewal

Providing Security for Clients

HM Insurance Group (HM) offers the Specific Stop Loss Bridge Renewal feature to help self-insured clients gain added security and protection on run-out contracts. HM's Bridge Renewal option covers the gaps that may occur for clients when eligible claims fall between Stop Loss contracts.

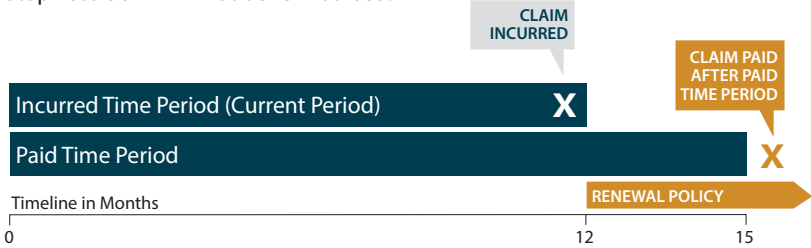
The HM Bridge Renewal Advantage

For clients with a 12/15 or 12/18 Specific Stop Loss contract, the Bridge Renewal provides coverage for eligible claims that are paid outside the run-out period, eliminating the risk of unexpected costs after the contract ends.

Example: 12/15 Specific Policy

Without the Bridge Renewal Feature

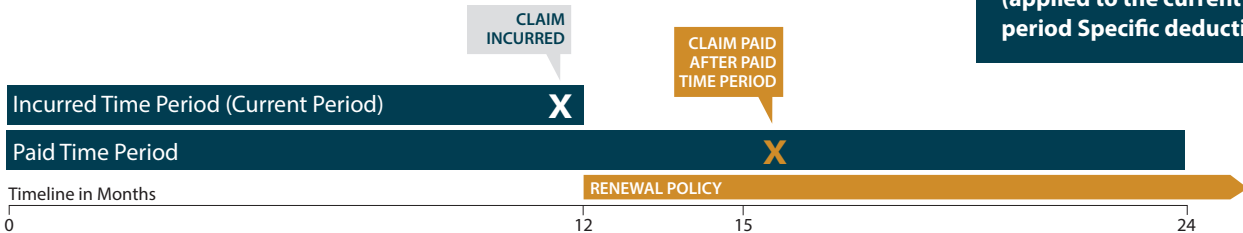
For clients with a run-out contract, when an eligible claim is incurred during the policy period and paid within the run-out period, the claim is reimbursed. However, if an eligible claim is incurred during the policy period and paid after the run-out period, the Stop Loss claim will not be reimbursed.



The Claim Would **NOT BE REIMBURSED**
(not applied to the renewal period Specific deductible)

With the Bridge Renewal Feature

With HM's Specific Stop Loss Bridge Renewal feature, an eligible claim is eligible for reimbursement in the renewal policy period, as the paid time period is extended to 24 months.



The Claim Would **BE REIMBURSED**
(applied to the current period Specific deductible)

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The Specific Stop Loss Bridge Renewal Option Details

- Available for Specific Stop Loss coverage only; not available for Aggregate Stop Loss coverage
- Available to groups with a 12/15 or 12/18 contract
- Included at no charge; group must renew to have prior period coverage extended to the 12/24 basis
- Does not apply when there is a claim administrator change at renewal
- Any eligible expenses incurred after the original effective date of the policy and paid after the run-out duration will be eligible under the current policy subject to the current Specific deductible being met (lasers, aggregating specifics and/or other exclusions still apply)
- Subject to HM Insurance Group underwriting approval

About HM Insurance Group

HM Insurance Group (HM) works to protect businesses from the financial risk associated with health care costs. A recognized leader in Employer Stop Loss, the company delivers protection for a range of group sizes. HM also offers assumed Accident and Health reinsurance solutions and Provider Excess insurance through HM Specialty.

HM Life Insurance Company, HM Life Insurance Company of New York and Highmark Casualty Insurance Company are all rated "A" (Excellent) by AM Best Company.* Through its insurance companies, HM Insurance Group holds insurance licenses in 50 states and the District of Columbia and maintains sales offices across the country.

For more information, contact your HM sales representative or visit [hmig.com](https://www.hmig.com).



800.328.5433 | [hmig.com](https://www.hmig.com)

MX3740363 (R6/24)

*AM Best Company, September 2023.

Stop Loss coverage is underwritten by HM Life Insurance Company, Pittsburgh, PA, in all states except New York, under policy form series HMP-SL (08/19) or HMP-SL (06/20) or similar. In New York, Stop Loss coverage is underwritten by HM Life Insurance Company of New York, New York, NY, under policy form series HMP-SL (06/20) or similar. In all states except New York, Provider Excess Insurance is underwritten by HM Life Insurance Company, Pittsburgh, PA, or Highmark Casualty Insurance Company, Pittsburgh, PA, under policy form series HM PEL 1105, HC PEL 1105, HMP PEL (09/20) or similar. In New York, Provider Excess Insurance is underwritten under policy form series HMNY PEL 1105 or similar. In all states except New York, Assumed Accident and Health Reinsurance is underwritten or reinsured by HM Life Insurance Company, Pittsburgh, PA, or Highmark Casualty Insurance Company, Pittsburgh, PA, under form HM1005-ELR or similar. In New York, Assumed Accident and Health Reinsurance is reinsured by HM Life Insurance Company of New York, New York, NY. The coverage or service requested may not be available in all states and is subject to individual state approval. Reinsurance agreements only reflect a form number when required by applicable state law.