



Monthly Aggregate Accommodation:

The serious illnesses and or injury to an employee or a dependent can impact an employer health plan in many ways. Aggregate Stop Loss Insurance provides financial protection when medical claims exceed what you expected for an entire group. HIIG Accident & Health offers an option to eliminate concerns about cash flow fluctuations with your benefit plan by offering an aggregate accommodation service for a minimal fee.

Monthly Aggregate Accommodation is a supplement to the aggregate contract designed to protect the plan during months where claim activity might be unusually high. Aggregate accommodation minimizes the financial impact of unexpectedly high claims during by allowing for reimbursement during the policy period rather than waiting until the end of the policy period for standard aggregate reimbursement. Without this accommodation the Policyholder would be required to wait until the end of the policy period to receive reimbursement.

How it works:

If at the end of any month during the policy period, the cumulative total of claims paid to date by the Policyholder exceeds the greater of the Accumulated Aggregate Deductible or the Accumulated Minimum Aggregate Deductible minus any prior monthly accommodation by more than \$2,000.00 the administrator can request a Monthly Aggregate Accommodation.

At the end of the Policy Period, the same calculation will be made to determine if all or part of the monthly accommodation must be repaid:

If the cumulative total of claims paid by the Policyholder during the Policy Period **exceeds** the greater of the Accumulated Aggregate Deductible or the Accumulated Minimum Aggregate Deductible minus any prior monthly accommodation:

1. The aggregate claim audit will be scheduled
2. Final claim reimbursement will be determined upon completion of the audit.

If the cumulative total of claims paid by the Policyholder during the Policy Period, **is less than** the greater of the Accumulated Aggregate Deductible or the Accumulated Minimum Aggregate Deductible minus any prior monthly accommodation:

1. Any excess payment must be returned to HIIG A&H immediately
2. The aggregate claim audit will be scheduled
3. Final claim reimbursement will be determined upon completion of the audit.

Monthly aggregate accommodation is not available during the last month of the Policy Period.