

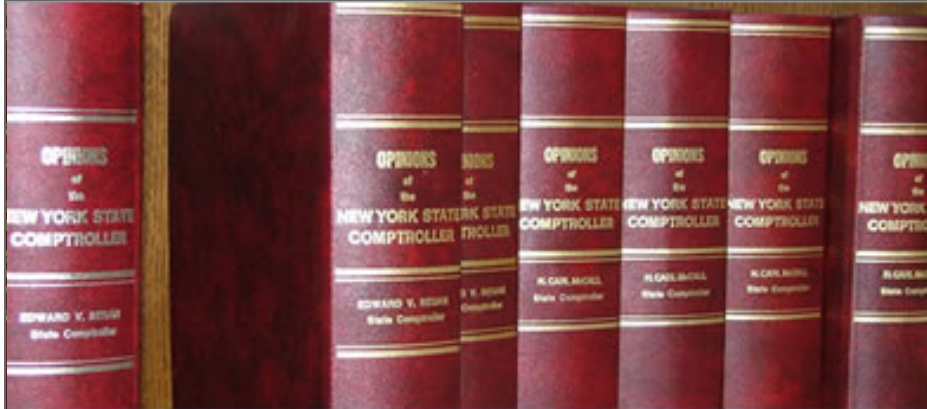


# KBM MANAGEMENT, INC.

Innovative Ideas | Valuable Solutions | Professional Guidance

Employee Benefit & Risk Management Consulting

Since 1986.



- ABOUT US
- RISK MANAGEMENT CONSULTING
- CONSUMER DIRECTED HEALTH PLANS
- ALTERNATIVE FUNDING & MEDICAL STOP LOSS**
- QUALITY ASSURANCE AUDITING
- ADMINISTRATIVE SERVICES
- MANAGEMENT TEAM PROFILES
- ASSOCIATIONS & LINKS
- CONTACT US

## ALTERNATIVE FUNDING & MEDICAL STOP LOSS

**As prices for medical stop loss insurance rise, the importance of making the right choice of coverage becomes all the more important.**

Medical stop loss insurance is a layer of coverage that provides insurance protection to employers who choose to alternatively-fund their medical benefit plan. Medical stop-loss products provide an important extra measure of financial protection against catastrophic claims to alternatively-funded employers.

KBM Management understands your need for a professional and technical firm to place the best Medical Stop Loss Insurance for your company.

This is what we can offer you:

- Extensive knowledge and experience with alternatively-funded programs, to provide assistance and stability with all facets of medical stop loss and risk management.
- A-rated insurance carriers like Gerber Life and QBE
- A choice of one of our value added services in addition to coverage, such as:
  - Large Claim Audit
  - Ombudsman
  - Actuarial services
  - Benefit Review
- **Professional Guidance** - a diverse staff of insurance, financial and medical claims specialists maintain corporate licenses
- **Innovative Ideas** - pioneered self-funding and minimum premium insured applications developed custom benefit plans meeting the needs of employers and employees
- **Valuable Solutions** - recommendations address collectively bargained benefits comprehensive services utilizing quality, results oriented team approach
- We are one of the most competitive, reliable, and financially stable market available to meet your needs.

**These characteristics make us the company to choose for your stop loss coverage.**

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## UNDERWRITING PARAMETERS

The following guidelines standard guidelines when submitting a RFP to our office:

- Group size is greater than 100 Lives
- Specific deductibles higher than \$30,000
- Attachment Levels higher than 125% for groups smaller than 300 lives or higher than 120% for over 300 lives
- Quotes for **Aggregate** coverage and **Specific** coverage.

If your submission does not fall under these guidelines, please **contact us** to discuss the submission.

Please note...

For any ongoing claims that have a diagnosis as follows, we will require detailed information regarding the diagnosis, prognosis, and course of treatment:

- Transplant (any)
- Leukemia
- Burns
- Premature Birth
- HIV
- Malignant Neoplasm
- CVA – Cerebral Vascular Accident
- Diabetes
- Congenital Defects
- Ventilator Dependency
- Cardiopulmonary Disease

## Available Forms

- RFP Checklist
- Managed Care Network Evaluation Form
- Aggregate Report
- Specific Stop Loss Reimbursement Request Form
- Stop Loss Coverage Disclosure Statement Form
- Aggregate Reimbursement Form
- Third Party Claims Administrator Questionnaire and Application for Approval
- Initial Large Claim Referral/50% Notification

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e-mail...

**Solutions@KBMemail.com**

address...

**KBM Management, Inc.**  
5860 Heritage Landing Drive  
East Syracuse, New York 13057

phone / fax...

**800.653.8305 / 315.449-3115**

