



Berkshire Hathaway
Specialty Insurance

BHSIC Medical Stop Loss (MSL) Policy Update Information

Our MSL Application, Policy and Endorsements have been revised with effective dates of January 1, 2019¹ or after. The revised Policy has been streamlined from 27 pages to 18 pages, removes some exclusions and conditions, and relies on the Application in place of a separate Schedule of Benefits in the Policy. Added features to our Policy, previously available by endorsement, are now standard within our Policy.

Notable Policy Revisions:

- Elimination of the mirroring endorsement, as our Policy was written with the intent to mirror the plan document. The list of exclusions and limitations now includes exclusions for occupational accidents or illnesses - expenses you are not obligated to pay due to coverage under other plans or programs, and expenses for experimental or investigational treatment (subject to State Endorsements);
- Producer signature no longer required on the Application (except in Florida);
- Specific Advance Funding is now a standard offering within the Policy;
- Premium grace period is now 45 days;
- Claims filing period, at the end of the claim basis period, is now 6 months; and
- Simplified future renewals with a Renewal Declarations and terms to allow claim information to be reported to us as a substitute for providing us with a signed Disclosure Statement at renewal.

Since many States require notice that renewal of your BHSIC MSL Policy will be conditioned on use of our new Application, Policy and Endorsements (where approved) please allow this to serve that purpose (recognizing this does not take the place of our regular discussions on renewing your BHSIC MSL Policy).

For further details (including a red line of Policy changes) please visit us at <https://bhspecialty.com/msl/forms-resources/>.

¹ Subject to approval in HI and ND (not approved in WA).