



Berkshire Hathaway  
Specialty Insurance®

# MEDICAL STOP LOSS

## Berkshire Hathaway Specialty Insurance: Helping Protect Taft-Hartley and Union Plan Assets

### WE UNDERSTAND YOUR UNIQUE NEEDS

**Berkshire Hathaway Specialty Insurance Company is dedicated to providing medical stop loss solutions to meet the unique needs of Taft-Hartley and union plans:**

- We understand the timelines around collectively bargained benefits.
- We work closely with our customers to ensure that we know the hour banking and eligibility requirements of each and every plan.
- Union members will be considered Actively At Work if they remain eligible under the plan based on their accumulated hours.
- Our offices are strategically placed across the country, so you can access us closer to home.

# partner.

IN LOCKSTEP WITH  
YOU, LONG TERM.



### WE PROVIDE WHAT YOU REQUIRE:

#### Flexibility:

- Our understanding of the unique characteristics of the union market allows us to offer tailored solutions for our customers.
- We do not purchase reinsurance for medical stop loss; allowing us flexibility with our contracts, underwriting and claims handling.
- Our goal is to mirror the eligibility rules of the plan (and if we are not able to fully mirror the plan document we will let you know).

#### Experience:

- Our underwriting and claims teams average 20+ years of serving the Taft-Hartley market.
- We understand how to work with self-administered plans - We have the experience and knowledge you can trust.
- We can work with BUCA and rental networks, as well as many reference-based reimbursement strategies.

## Service:

- Our expert underwriters and support staff provide reliable service, quick policy installations and a long-term customer focus that does not end once you have purchased coverage.

## Claims Handling:

- Paying a large claim accurately and in a timely fashion reveals how much of a partner your insurance carrier really is. Our claims team offers skilled support, and they understand your needs as a plan sponsor.
- Direct access to the decision makers in our claims department.

## Cost Management:

- We have expertise in handling large ongoing claims, and can make available to our customers our contracts with best in class cost management solutions such as: disease specific networks, transplant networks, specialized high cost medical management, and more.
- We offer standard unlimited lifetime maximum coverage and optional annual maximums, which includes unlimited coverage per person for each policy year.

## Policy Features and Options Include:

- Multiple year premium options available to help plan sponsors better predict costs throughout the lifecycle of the collective bargaining agreement, locking in renewal rates for multiple years on specific stop loss coverage.
- We can also offer no new laser options at renewal on specific stop loss coverage.
- Individual cases may be underwritten for experience refunds or quota share (50/50 aggregating specifics).

## OUR TEAM




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Berkshire Hathaway Specialty Insurance (www.bhspecialty.com) provides commercial property, casualty, healthcare professional liability, executive and professional lines, transactional liability, surety, marine, travel, programs, accident and health, medical stop loss, homeowners, and multinational insurance. The actual and final terms of coverage for all product lines may vary. It underwrites on the paper of Berkshire Hathaway's National Indemnity group of insurance companies, which hold financial strength ratings of A++ from AM Best and AA+ from Standard & Poor's. Based in Boston, Berkshire Hathaway Specialty Insurance has offices in Atlanta, Boston, Chicago, Houston, Indianapolis, Irvine, Los Angeles, New York, San Francisco, San Ramon, Seattle, Stevens Point, Adelaide, Auckland, Brisbane, Cologne, Dubai, Dublin, Hong Kong, Kuala Lumpur, London, Macau, Madrid, Manchester, Melbourne, Munich, Paris, Perth, Singapore, Sydney and Toronto. For more information, contact info@bhspecialty.com.

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