

# Aggregate Advantage

Give your clients the benefits of self-funding with the ability to manage cash flow from year to year with Aggregate Advantage.

Aggregate Advantage is a unique approach to pricing aggregate coverage for groups new to the self-funded market. Customized specifically for employers with 25 to 200 lives, the Aggregate Advantage allows a group to purchase a lower aggregate corridor, subject to state minimum mandates, in exchange for an agreement that a portion of claims exceeding the Aggregate Deductible (to a maximum of 12.5%) will be recoverable in subsequent contract years when the group's actual claims are lower than the Aggregate Deductible. Any remaining deficits (if applicable) will be forgiven after three years.

## Key Features & Highlights:

### Better Coverage Terms Compared to Traditional Insurance Programs.

The Aggregate Advantage contract begins with a 12/18 contract in the first year for both specific and aggregate and renews on 12/18 contracts with gap protection (a Paid/18 renewal contract). Not only does the contract provide run-out protection for six months, but the renewal contract provides protection for claim that are not paid in the previous six month run-out period.

### No Laser Guarantee!

The Aggregate Advantage option includes a "No Laser Guarantee" in the specific terms upon renewal.

### Savings and Value.

The plan receives the benefit of keeping the savings generated by lower than expected claims volume, just like a traditional, self-funded plan with stop loss, while having the protection of reduced aggregate corridors. This allows policyholders to obtain all the benefits of self-funding with the ability to manage their cash flow from year to year.

### Competitively Priced Compared to Traditional Insurance.

The Aggregate Advantage writes at a lower aggregate corridor than traditional insurance, make the total "maximum liability" of the plan more competitive.

Underwritten by: HCC Life Insurance Company  
*a subsidiary of HCC Insurance Holdings, Inc.*

Administered by: Group Resources®

Marketed by: Arizona Benefit Plans, Inc.

Let Arizona Benefit Plans and Group Resources® show you how Aggregate Advantage can work for you.

Contact Arizona Benefit Plans, Inc. today to get your quote.  
(602) 249-2030 800-224-3333