

A Better Approach to Stop Loss: Spaggregate®

The Original Level-Funded Stop Loss Product



A Turn For The Better

Specific + Aggregate = Spaggregate®

As one of the first level-funded, aggregate-only stop loss products in the nation, Spaggregate helps employers by establishing a fixed monthly budget for claims coverage within a client's self-funded health plan. Our self-funded stop loss product delivers the ideal combination of predictability, savings and control to meet every client's unique benefits needs. Spaggregate makes the transition away from fully insured easy.

Employers Who Use Spaggregate

Enjoy predictable
monthly cash flow,
no cash calls

Were once fully
insured or tentative on
self-funding

Are financially rewarded
for low claims costs and
retain all unused funds

Have control and
transparency in their
health plan

A Turn to Better Stop Loss

Low Max Cost

Spaggregate is a blend of fully insured and self-funded stop loss underwriting methodologies, resulting in the lowest maximum obligation to a group.

Transparency and Control

With Spaggregate, clients know their exact claims costs. No more cash calls, clients are reimbursed daily. Additionally, clients retain all leftover funds at the end of the play year, whether they renew or terminate.

Simplifying the Risk Business

How does Spaggregate work?

1. Employers pay monthly premium and aggregate factors, i.e. claim costs.
2. If the total claims costs exceed the accumulation of the employer's aggregate factors at any time, the stop loss policy covers the balance.
3. All remaining aggregate factors at the end of the contract are retained by the employer.

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Contact at sales.t6@90degreebenefits.com or 239.403.7884
to learn more about using Spaggregate with 90 Degree Benefits.
www.90DegreeBenefits.com

The Right Turn For Your Benefits