

Stop Loss

Savings Share Plus Endorsement



**When we save,
 you save. Up to 15%***

As your stop loss carrier, we take pride in operating with a philosophy of fairness and partnership.

*On claim reimbursements for eligible cost-containment claim savings intervention.

Symetra Savings Share Plus Endorsement

We created the Savings Share Plus Endorsement to give our policyholders the opportunity to share in our savings when their engagement with a pre-approved cost-containment vendor is authorized.

How it works

Symetra will pay the policyholder a sum equal to 15% of the savings amount, up to \$75,000, when they engage with a cost-containment vendor that produces net savings over the Specific deductible on their Symetra Stop Loss policy.

To qualify, the first-dollar claim amount must be greater than two times the Specific deductible for groups with a Specific deductible less than \$500,000. For groups with a Specific deductible greater than, or equal to, \$500,000, the first dollar claim amount must be \$750,000.

Savings Share Plus Example

Specific Deductible	First-Dollar Claim (allowed amount)	Final Paid Amount (after cost-containment vendor intervention)	Stop Loss Reimbursement	Net Savings	Policyholder Share of Savings	Total Symetra Payment to Policyholder
\$400,000	\$900,000	\$500,000	\$100,000	\$400,000	\$60,000	\$160,000
\$500,000	\$800,000	\$400,000	—	\$300,000	\$45,000	\$45,000

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The details

- Payment is capped at \$75,000 per claim.
- The policy does not need to be renewed to be eligible.
- A copy of the final savings report from the approved third-party cost-containment vendor must be submitted, along with the Specific stop loss claim.
- Proof that the final claim amount has been paid and accepted by the provider or facility submitting the bill for covered expenses must be submitted. It must indicate full and final settlement of the eligible claim.

We're committed to ensuring the success of your self-funded medical and prescription drug plans, while also developing innovative stop loss programs that reduce overall plan expenses.

The Savings Share Plus Endorsement is offered at no additional cost and can be added to a Symetra Stop Loss policy upon review and approval.

Contact your Symetra representative to learn more.



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Symetra Life Insurance Company is the parent company of First Symetra National Life Insurance Company of New York (collectively, "Symetra"). Symetra Life Insurance Company does not solicit business in the state of New York and is not authorized to do so. Each company is responsible for its own financial obligations. Stop loss policies are insured by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Base policy form number is ELC-24000 7/19. Savings Share Plus Indorsement form number is ELC-24109 6/23. In New York, stop loss policies are insured by First Symetra National Life Insurance Company of New York, New York, NY. Mailing address: P.O. Box 34690, Seattle, WA 98124. Policy form number is ELC-24000/NY 7/19. Savings Share Plus Endorsement form number is ELC-24109/NY 6/23.

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