



# MEDICAL STOP LOSS

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## DOES BEING ABLE TO GENERATE MORE NEW CLIENTS SOUND GOOD TO YOU?

Perico Life Insurance Company is now offering a “Split-Funded Aggregate” for you and your client in an effort to transition them from a fully insured environment for cases 50 lives and up.

## WHAT DOES A “SPLIT-FUNDED AGGREGATE” MEAN TO YOU?

The Split-Funded Aggregate offers policyholders the ability to have a lower aggregate corridor by allowing them to purchase a claims aggregate corridor as low as 110%.\* Other options available are: 115%, 125% and 135%. They may choose from three different split levels: 50/50, 75/25 or 25/75. Other options available are Monthly Aggregate Accommodation and Terminal Liability Benefit.

## HOW DOES IT WORK FOR YOU?

Here is a sample comparison for you:

Standard	
Specific Premium	\$80,000
Expected Claims	\$600,000
Corridor	1.25
Attachment Point	\$750,000
Reimbursement Percentage	100%
Aggregate Premium	\$10,000
Maximum Cost of Covered Expenses	\$840,000

Split-Funded Aggregate	
Specific Premium	\$80,000
Expected Claims	\$600,000
Corridor	1.10
Attachment Point	\$660,000
Reimbursement Percentage	1.10-1.25 50%
Aggregate Premium	\$15,000
Maximum Cost of Covered Expenses	\$800,000
\$40,000 (4.7%) less with Split-Funded Aggregate	

**Contact your Regional Marketing Director for more information.**

\* 110% corridor is not available in some states



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## DOES CONTROLLING RENEWAL COSTS SOUND GOOD TO YOU?

Perico Life Insurance Company is now offering a “Limited Increase Plan” for you and your clients in an effort to control rising healthcare costs.

## WHAT DOES A “LIMITED INCREASE” MEAN TO YOU?

It means the policyholder can budget their maximum renewal increase, in the current year, when the case is renewed with Perico Life. The Limited Increase Plan guarantees that we will not increase the specific rates at renewal by more than 48% based on duplicate contract terms. In addition to this Limited Increase, we will not add any lasers to the stop loss policy when the case is renewed with Perico Life.

## HOW DO YOU TAKE ADVANTAGE OF THE “LIMITED INCREASE PLAN”?

The Limited Increase Plan is available to all Perico Life policyholders for an additional 9% of the current specific rates and can be added to any new group or existing policyholder at the next renewal. This option does not reduce or remove any currently lasered individuals and assumes all current lasers will remain unless specifically removed by Perico Life. If the aggregating specific option is included in the policy, the aggregating specific amount will increase by the amount of the rate increase.

**Contact your Regional Marketing Director for more information.**



# MEDICAL STOP LOSS

ARE YOU LOOKING FOR A WAY TO GET MORE BUSINESS  
AWAY FROM FULLY INSURED?

Perico Life Insurance Company gives you the ability to aggressively market to those groups under 100 lives that are currently fully insured with the Perico Life Small Group Advantage.

## HOW DO WE DO IT?

Lower Aggregate Corridor: Small Group Advantage allows the group to purchase an aggregate corridor as low as 115%.\* (120% is also available.)

## SAMPLE COMPARISON

Standard	
Specific Premium	\$80,000
Expected Claims	\$600,000
Corridor	1.25
Attachment Point	\$750,000
Aggregate Premium	\$16,000
Maximum Cost	\$846,000

Small Group Advantage	
Specific Premium	\$80,000
Expected Claims	\$600,000
Corridor	1.15
Attachment Point	\$690,000
Aggregate Premium	\$32,000
Maximum Cost	\$802,000
\$44,000 (5.3%) less with Perico Life Small Group Advantage	

**Contact your Regional Marketing Director for more information.**

\* 115% aggregate corridor is not available in some states

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