

Aggregate Only Stop-Loss

IAT's Aggregate Only Stop-Loss product is designed to provide a simplified stop-loss solution to meet the needs of employers who are seeking a low-cost, budgetable, monthly amount. With aggregate only, the Plan funds their claims account to the monthly attachment point and pays one premium. There is no specific deductible, and all eligible Plan claims accrue to the Aggregate. If, by chance, claims exceed the accumulated attachment point, IAT will immediately advance funds for claims paid by the Plan in excess of the accumulated attachment point.

CLEAR AND GUARANTEED RISK:

- Designed for groups of 25-250
- Maximum cost plan caps the monthly cost to the employer, stabilizing cash flow
- Available in 12/12, 12/15, 12/18, 15/12, and 24/12 contracts
- Unlimited maximum reimbursement available

CLAIM FUND:

• Money left over remains with the employer's plan.

MONTHLY ACCOMODATION:

• Rather than wait until the end of the contract, IAT has built in monthly accommodation.



Contact your underwriter for more information.