

Aggregate Medical Stop Loss

Aggregate stop loss is purchased to protect the employer against the financial impact of excessive claim utilization of the group as a whole. Aggregate stop loss establishes a maximum annual claim liability known as the annual aggregate attachment point. This attachment point “caps” the employer’s liability for all claims incurred under the specific deductible during the contract period. In the unlikely event the plan experiences a period where it exceeds the aggregate attachment point, the stop loss carrier will reimburse the employer.

Aggregate Medical Stop Loss Coverage

- Aggregate stop loss insurance can be purchased in addition to Specific stop loss insurance to add additional protection to the employer’s financial condition.
- Aggregate stop loss is provided to limit an employer’s overall annual cost for a self-funded plan. This coverage addresses the accumulation of expenses on all individuals, as opposed to high expenses for particular individuals.
- Aggregate coverage is not limited to medical expenses. Dental, vision, prescription drugs, drug cards, and short-term disability can also be included in aggregate coverage.
- When eligible expenses paid during a contract period exceed the Annual Aggregate Deductible, the group is reimbursed as specified in the contract.

Advantages of Purchasing Stop Loss Coverage through BP Inc.

- Flexible and creative plan design.
- Ease of administration.

Manage expenses better with BP Inc.

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