



## NLA ADVANTAGE MEDICAL STOP LOSS

For more information about the NLA Advantage stop loss program, please contact:

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### Testimonials:

“The NLA Advantage Stop Loss program has been a great fit for our coalition and many of our Member Funds. The Funds have consistently received fair renewals, timely claim reimbursements, guidance from the specialty care programs and valuable support from Hilb Group.”

**Stephen J. O’Sick, CEBS, Executive Director –  
New York Labor Health Care Alliance**

“The NLA Advantage Stop Loss program, administered by Hilb Group is worth exploring. Their Team has vast marketplace knowledge and is dedicated to finding innovative solutions that are customized to meet the specific needs of each Fund.”

**Josh Bindi, CEO – National  
CooperativeRx**



In 2012, the NLA introduced the NLA Advantage Stop Loss Program. The program is underwritten by HCC Life Insurance Company and administered by Hilb Group. The program provides a non-commissioned product with limited administration costs, potential premium holidays and shared savings features. This unique product meets a critical need and continues to be a popular and essential tool for many health plans, now and into the future.



The NLA (National Labor Alliance of Health Care Coalitions) is a nonprofit National organization of Labor Management Health and Welfare Coalitions. The NLA consists of twenty-one (21) member coalitions stretching from the East Coast, through the Midwest to California, the Pacific Northwest, Alaska and Atlantic Canada. The total membership is about 6 million covered lives, most of whom are in multiemployer Taft-Hartley plans or are collectively bargained Public or Educational employees.

**The NLA Advantage Includes the Following:**

- Funds choose their own deductible, contract basis and are underwritten on their own merits.
- Funds can lock in rates up to 180 days prior to the effective date without additional claims data.
- Funds receive discounted stop loss rates at inception, not a refund at the end of the policy year.
- Access to HCC Life's Preliminary Claims Unit (PCU) and the Specialty Claims Unit (SCU).
- Potential for premium holiday based on overall profitability of NLA program.

NLA member coalitions share many similarities when it comes to their membership, structure, financial challenges and long-term goals. There might not be a lot in common when it comes to the actual work each Fund is engaged in. However, all funds can benefit from the power of group purchasing to find cost-saving, quality solutions for their Members. Building, growing and maintaining unity are the essential ingredients.



**HCC Life Insurance Company**

For more than 50 years, HCC Life has provided market-driven stop loss products and sophisticated services to employers and Health Funds who self-fund their medical plans. Here are just a few reasons why clients, producers and third-party administrators trust HCC Life to meet their medical stop loss needs:

**Program Benefits Include:**

- Reinsures over 10 million lives nationwide.
- A direct writer
- HCC Life holds high ratings for financial strength:
  - A++(Superior) by A.M. Best Company
  - A+(Strong) by Standard & Poor's
  - AA-(Very Strong) by Fitch Ratings
- Over 160 Taft-Hartley accounts are currently partnered with HCC Life for stop loss insurance.
- Specialty Claims Unit (SCU)- provides expertise in the areas of transplant and neonatal care.
- Preliminary Care Unit (PCU)- assists clients in reducing wasteful spending.
- HCC Life works with third-party administrators, self-administered Funds and with the BUCAs (Blue Cross, United, Cigna, Aetna).
- Complete claim average reimbursement in 10 days.



Hilb Group has a strong tradition of working with Taft-Hartley Funds. Our stop loss professionals are considered experts in self-funding and are here to assist you from start to finish. Protecting a Fund's bottom line, exploring all avenues of potential savings, and adapting to each Fund's individual needs are all challenges we embrace. Hilb Group works with HCC Life to solve complex claims and administrative issues to ensure the NLA Advantage Program lives up to your expectations. With over 30 Member funds and \$12 million in premium, Hilb Group is meeting the NLA memberships' goals of transparency, competitiveness, quality coverage and individualized solutions and services.

**Highlights of Hilb Group's Services:**

- Collaborates with Fund, consultant and TPA in analyzing current and future stop loss needs.
- Develops a formal RFP with clear objectives.
- Evaluates, analyzes and delivers proposal results
- Provides guidance to facilitate positive strategic decisions.
- Guides Funds through disclosure, binding coverage and implementation.
- Claims monitoring and reimbursement assistance.
- Mid-year review.
- Renewal data collection and assessment with marketing as needed.