



DEDUCTIBLE REIMBURSEMENT PLAN (DRP)

High Deductible Aggregate "Wrap" Stop Loss Product

SIZE GROUPS: 10 covered employees and up

HIGH DEDUCTIBLE CARRIER: Blue Cross & Blue Shield (BCBS) or other fully insured plan.

DRP ADMINISTRATION: Certain AMF approved TPA's

AGGREGATE REINSURER: Great West Life, Canada Life or American Fidelity Assurance.

BENEFIT DESIGN: As shown on other side of page, but with flexibility of plan design for covered expenses below the "high deductible".

UNDERWRITING REQUIREMENTS: Single Employer Groups Acceptable to Blue Cross & Blue Shield or other fully insured carrier.

In some states, BCBS and other fully insured carriers, will offer substantial rate reductions for \$2,000 thru \$10,000 high deductible options. Employers are often intrigued by the cost savings (up to 50% for a \$5,000 deductible option) but have concerns about claims administration on the deductible portion and the overall liability.

A high quality TPA can be hired to administer claim payments on the first \$5,000 of deductible expense, according to the employer's wishes. A plan document would be drawn to detail the payment of these "discounted" claims. Claims below \$5,000 would have the BCBS or ASO discounts applied before payment is made.

AMF can provide a "cap" on the overall liability of the employer's deductible reimbursement portion of the plan. If the deductible is properly priced by the insurer, AMF may be able to guarantee a maximum cost exposure that will not exceed the cost of the carrier's otherwise fully insured renewal. Our insurance will provide the employer with peace of mind to facilitate the cost savings of a high deductible program, without the liability!!

Please contact AMF today to request a quote.

Visit AMF Risk Management Solutions' website at: www.amfrms.com

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