

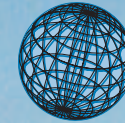


SLG Benefits & Insurance, LLC

9 Atlantic Avenue
Marblehead, Massachusetts 01945

Tel: 800-742-9279 (outside MA)
Tel: 978-740-4538 (local)
Fax: 978-740-9485

www.slgbenefits.com



SLG Benefits & Insurance, LLC

Dedicated Service and Solutions



Our Mission

- **SLG Benefits & Insurance, LLC's** goal is to offer a medical stop loss product that will help our TPA and broker partners expand their businesses and support the self-funding concept. With increases in medical inflation, Plan Sponsors will increasingly rely on brokers and TPAs to provide funding solutions. Our mission is to provide unparalleled product and expertise to our business partners. SLG's priority is to exceed the needs of clients and deliver superior results.

- **SLG Benefits & Insurance, LLC** is unique in the competitive employer stop loss insurance marketplace. The key to our past and future success is the quality business relationships we enjoy. The opportunities created by our business partners allow the seasoned and experienced professionals at SLG to deliver a core value proposition: Dedicated Service and Solutions.

Our Philosophy

- **Maintain Customer Focus**

In building lasting relationships with our production partners, we consider the business challenges they face in the delivery of products and services to common clients.

- **Strategy & Ideas**

We assist our production partners in ideas and concepts that promote the partial self-funding concept and Excess Loss Insurance. Additionally, we commit to fully appreciating the risk management techniques our select partners deliver, which impact medical trend increases.

- **Results**

Our staff develops cost effective insurance programs for our clients and delivers favorable underwriting results to our risk partners.

- **Integrity**

We preserve financial integrity by delivering carrier insurance partners with superior ratings. We preserve personal integrity by operating in an ethical manner.

Product Overview

SLG Benefits & Insurance, LLC is a full service **Medical Stop Loss Program Manager**. Self-funding is an effective approach that employers can use to gain greater flexibility and control over their health plan costs. In order to provide an extra measure of financial protection against catastrophic claims, most self-funded employers purchase Medical Stop Loss Insurance.

- Specific and Aggregate Stop Loss
- Reimbursement Advance Options
- Terminal Liability Options
- Rapid file claim submission and reimbursement program
- PPO, UR and Large Case and Risk Management Credits
- Consultative pricing including “no laser” renewal guarantee
- Market Competitive Excess Loss Contracts from AM Best A+ and A rated insurance carriers
- Consultative in house technical expertise and direct access to underwriters

SLG Benefits & Insurance, LLC and affiliate company **Stratus Re** function as a full service **Reinsurance Program Manager**. Our expertise extends to Life, Accident & Health Program underwriting and management of facultative, treaty and captive arrangements.

SLG Benefits & Insurance, LLC is an **Ancillary Lines Underwriting Manager**. We offer underwriting and related services for Group Life and AD & D Insurance, Group Disability Insurance and Voluntary Benefits. These product offerings include value added features as standard plan design and can be offered in conjunction with our medical stop loss insurance or on a stand alone basis.

Additional information and resources on SLG Benefits & Insurance, LLC's products and services are available at www.slgbenefits.com. Our online content includes resource material on our **Insurance Carrier Partners**, our **Business Partners Guide** which details policies, procedures and offers a **Forms Directory**. We also offer our **Producer Self Serve ©** via the SLG website; a unique online portal for our business partners to view protected real time underwriting, policy, accounting and claim information.

Cover photo: Marblehead Light located at Chandler Hovey Park on Marblehead Neck. Marblehead Massachusetts, located 17 miles north of Boston, was settled by fisherman in 1629. It was hailed by its earliest settlers as “the greatest town for fishing in New England.” Marblehead is now known as “The Sailing Capital of the World”, boasting more boats per capita than any other town or city on the face of the earth. The birthplace of the US Navy (by order of General George Washington in 1775), Marblehead's fishing and trade fleet provided the core of the country's first navy. The town was the destination of the USS Constitution's (Old Ironsides') bicentennial sail in 1997, commemorating its safe harbor visit 200 years earlier. SLG Benefits & Insurance, LLC's core value proposition of Dedicated Service and Solutions is adapted from our hometown's rich history of commitment and perseverance. SLG's value and expertise offerings to select business partners is also symbolically modeled from Marblehead Light's continued service as an aid to navigation at the entrance of Marblehead Harbor.

The key to our past and future success is the quality business relationships we enjoy.