



# BMA

## Bridge Product

### Key Advantages

- ✓ ERISA plan allows flexibility with benefit plan design and no state-mandated benefits
- ✓ Employer writes one monthly check (based on plan enrollment)
- ✓ No additional claim funding requirements
- ✓ One Maximum Retention (spread over 12 payments)
- ✓ Designed specifically for employers with 15-200 employees currently covered
- ✓ Lower maximum plan cost (as compared to traditional stop loss)
- ✓ Underwritten by A and above rated carriers

### Integrated Stop Loss Insurance

BMA offers the ultimate product for employers seeking a simple way to move from a fully insured group health plan to the benefits of a traditional self-funded medical expense benefit plan.

ISL, also known as “The Bridge Product”, is the ideal solution for employers who would like to transition to a self-funded program. Self-funded medical expense benefit plans provide stability while offering flexibility in developing cost saving benefit plan designs.

This product provides insurance coverage to cover the unexpected catastrophic claims incurred in a self-funded plan. Unlike traditional stop loss programs, Integrated Stop Loss Insurance is designed to give employers the benefits of traditional self-funding, while enjoying the ease, look and feel of a fully insured group health plan.

By introducing the BMA Bridge Product, all business types now have the option to move to a self-funded insurance plan.

# Example of Bridge Product Funding

Month	Single Employees	Family Employees	Max Monthly Total	Monthly Premium	Monthly Funding	Accum* Funding	Monthly Paid Claims	Accum.* Paid Claims	Accum.* Funding Reserves
Jan-10	20	34	\$57,787	\$26,144	\$31,646	\$31,646	\$9,580	\$9,579	\$22,066
Feb-10	20	34	\$57,787	\$26,144	\$31,646	\$63,291	\$17,468	\$27,047	\$36,244
Mar-10	21	34	\$58,301	\$26,376	\$31,925	\$94,450	\$27,412	\$82,058	\$44,317
Apr-10	21	34	\$58,301	\$26,376	\$31,925	\$126,376	\$27,412	\$82,058	\$44,317
May-10	21	34	\$58,301	\$26,376	\$31,925	\$158,301	\$81,897	\$163,956	\$5,654
June-10	20	35	\$59,189	\$26,777	\$32,412	\$190,713	\$28,332	\$192,288	\$1,575
Jul-10	20	35	\$59,189	\$26,777	\$32,412	\$233,125	\$24,168	\$216,456	\$6,669
Aug-10	21	34	\$58,300	\$26,376	\$31,925	\$255,050	\$27,415	\$243,871	\$11,179
Sep-10	21	35	\$59,700	\$27,008	\$32,692	\$287,741	\$31,676	\$275,547	\$12,195
Oct-10	22	35	\$60,211	\$27,240	\$32,971	\$320,713	\$25,559	\$301,106	\$19,607
Nov-10	21	35	\$59,700	\$27,008	\$32,692	\$353,404	\$46,580	\$347,686	\$5,718
Dec-10	21	34	\$58,301	\$26,376	\$31,925	\$385,329	\$23,484	\$371,169	\$14,160
			<b>\$703,673</b>	<b>\$380,483</b>	<b>\$385,329</b>		<b>\$371,169</b>		

\*Accumulated

## Quote Requirements

Current carrier and renewal rates (if available at time of RFP)

Monthly Claims and Enrollment (2-3 years) when available

Large and ongoing claim detail

Claims > \$15,000 with diagnoses

Corporate name and location(s)

Industry, nature of business, or SIC code

Effective date

RFP due date

Census (DOB, gender, zip, coverage tier, COBRA or retiree indicator)

Schedule of benefits

Benefit Management Administrators

11550 W. IH 10, Suite 220, San Antonio, TX 78230 | bmatpa.com

For more information, please contact BMA at (800) 934-6302 or sales@bmatpa.com.