

# Spaggregat<sup>®</sup>

## The Original Level-Funded Stop Loss Product



■ ■ ■ The Right Turn For Your Benefits

# Specific + Aggregate = Spaggregate®



90 Degree Benefits is partnering with TPAC Underwriters, who has been successfully helping clients control healthcare costs for more than 30 years, and has pioneered one of the first level-funded, aggregate-only stop loss products in the nation.

Spaggregate helps employers by establishing a fixed monthly budget for claims coverage within a client's self-funded health plan. Our self-funded stop loss product delivers the ideal combination of predictability, savings and control to meet every client's unique benefits needs.

## Employers Who Use Spaggregate®

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Enjoy predictable monthly cash flow, no cash calls

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Were once fully insured or tentative on self-funding

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Are financially rewarded for low claims costs and retain all unused funds

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Have control and transparency in their health plan

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TPAC's years of experience, creative approach to problem solving and commitment to ethics are just some of the reasons we have partnered with them to meet our client's stop loss needs.



# Simplifying the Risk Business

## How does Spaggregate work?

1

Employers pay monthly premium and aggregate factors, i.e., claims costs.

2

If the total eligible claims costs exceed factors at any time, the stop loss policy covers the balance.

3

All remaining aggregate factors, i.e., claims costs, at the end of the contract are retained by the employer.



Spaggregate makes the transition away from fully insured **easy.**

## The Spaggregate Difference

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### Low Max Cost

Spaggregate is a blend of fully insured and self-funded stop loss underwriting methodologies, resulting in the lowest maximum obligation to a group.

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### No Lasers

Our self-funded solution has no specific coverage, so there would be no lasers or aggregating specifics. We are committed to offering all clients a non-laser renewal, while still providing an unlimited maximum per person.

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### Creativity

With Spaggregate, we are able to offer creative solutions in style of plan and benefits clients choose, from a Multiple of Medicare (MOM) to a Minimum Essential Coverage (MEC) to a traditional PPO and any variation in between.

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### Transparency and Control

Clients know their exact claims costs with Spaggregate. No more cash calls, claims are reimbursed daily. Additionally, clients retain all leftover funds at the end of the plan year, whether they renew or terminate.

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### Flexible Contracts

Clients can choose a contract that includes run out, such as a 12/24 contract, or minimize first year expenses by choosing a 12/12 contract. Run-in contracts such as a 24/12 are available. Other contract options are also available.

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## Underwriting Guidelines

### Case Size

- 25 employees required to quote, varies to comply with state regulation

### Participation Requirements

- 50% of total employees
- 75% of employees not waiving for other coverage

### Ineligible Industries

- PEOs, MEWAs, associations
- Long haul trucking
- Employee leasing firms
- Tribal owned firms

### Quote Requests Must Include

- Member census of all employees
- Current Schedule of Benefits
- Current rates and, if available, renewal rates
- All available claims experience

**Make the right turn for your business and benefits.  
Contact us today!**

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 **The Right Turn For Your Benefits**

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