



### SECUREPAK SPECIFIC PLUS™

Specific attachment levels are set for individuals with claims exceeding or trending beyond seventy-five percent (75%) of the group attachment level **at application & 1st renewal.**



### SECUREPAK ULTRA™

Specific attachment levels are set for individuals with claims exceeding or trending beyond seventy-five percent (75%) of the group attachment level **at application only. No adjustment at first renewal is performed.**



### SECUREPAK AGGREGATE™

SecurePak Aggregate™ is available with or without SecurePak Specific Plus™ or SecurePak Ultra™.

*The following Plan Highlights and Considerations apply to SecurePak Aggregate™*

#### PLAN HIGHLIGHTS

- Protection against catastrophic claims or higher than expected claiming frequency
- Group coverage up to \$1,000,000 per annum
- Claim liability is limited to the aggregate coverage level
- Attachment levels: 110%\*, 115%\*, 120%, 125% and 150% of projected claims (\*only available to groups of 100 or more primary lives)
- "Drug and Extended Health Care" or "Drug Only" options
- National coverage

#### CONSIDERATIONS

- Minimum group size - twenty-five (25) primary lives
- A minimum of three (3) years of paid claims experience by benefit line
- Individual and Family volumes that correspond to each year of experience
- Determination of the "Stop-Loss Determinant Factor" by the Insurer's authorized representative
- Completed and signed application
- Health Service Spending Account (HSSA), Cost Plus, and Unlimited Benefits programs are excluded from coverage

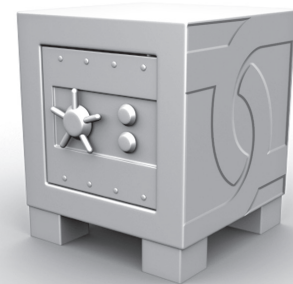
*The following Plan Highlights and Considerations apply to both SecurePak Specific Plus™ and SecurePak Ultra™*

#### PLAN HIGHLIGHTS

- Catastrophic claims protection
- Individual coverage per family member up to \$1,000,000 per lifetime
- "Drug and Extended Health Care" or "Drug Only" options
- Attachment levels of: \$ 10,000, \$15,000, \$20,000 and \$25,000
- Attachment levels in excess of \$25,000 will be considered on a client specific basis
- National coverage
- Includes Special Authorization for Specialty\* drugs

#### CONSIDERATIONS

- Minimum group size - twenty-five (25) primary lives
- An individual claims listing per family member for the most recent twelve (12) months
- For individuals within the group whose claims experience in the past twelve (12) months is in excess of, or trending beyond seventy-five percent (75%) of the group attachment level, the attachment level will be adjusted.
- If the individual claims experience is unavailable, the following is required:
  1. two (2) full years of aggregate claims information including number of insured members per year
  2. a minimum stop-loss level of \$10,000 for Drug and Extended Health Care and for Drugs Only is available. New levels may be available one (1) year after application subject to review of experience.
- Completed and signed application
- Health Service Spending Account (HSSA), Cost Plus, and Unlimited Benefits programs are excluded from coverage



## SecurePak™ Stop-loss Insurance

\* Specialty drugs are those drugs normally costing in excess of \$10,000 per year or drugs that when used in combination therapy with other drugs, normally have a cost in excess of \$10,000 per year

*All SecurePak™ products are subject to the administrative guidelines noted below:*

#### ADMINISTRATION

- Pricing based on percentage of paid claims
- Rates guaranteed for one (1) year
- Consolidated claims and stop-loss invoicing
- Detailed stop-loss policy provided
- Reimbursement of claims in excess of the attachment level after the policy anniversary date
- Fully pooled claims experience
- Claims administration fees are GST/HST exempt for benefits covered under this program
- Stop-loss coverage is subject to approval by the Insurer's authorized representative
- Two (2) week review and approval process
- Coverage is effective the first of the month following the date of approval
- Renewal based on ten (10) months of claims experience, annualized

#### CONTACT CLAIMSECURE

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SecurePak™ stop-loss insurance, offered by ClaimSecure Inc., is underwritten by Royal & Sun Alliance Insurance Company of Canada and administered by Expert Travel Financial Security (E.T.F.S.) Inc., a member of the ETFS Financial Group.

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