



**First Symetra National Life Insurance Company of New York is an industry leader who has built one of the best medical stop loss organizations in the country.**

Today we continue to grow our business by delivering on promises and maintaining our commitment to help independent distribution partners serve the needs of their clients.

#### POLICY HIGHLIGHTS

- Minimum group size of 51 or more eligible lives.
- Specific advance funding standard on all contracts.
- No new lasers or increase on existing lasers upon renewal.
- Only three general exclusions:
  - o Workers compensation
  - o Administrative fees
  - o Experimental/investigational claims as defined by the employer's plan document

#### SPECIFIC COVERAGE

Our Specific (referred to as Individual in the policy) Excess Loss protects against catastrophic claims above the plan document's individual deductible.

- Specific deductibles start at \$25,000.
- Aggregating Specific (Individual Advantage Deductible) is available.
- Prescription drug and terminal coverages are available.
- Up to a \$10,000,000 maximum may be considered upon request.

#### AGGREGATE COVERAGE

Our Aggregate Excess Loss protects a self-funded plan in the event that actual claims for a group exceed planned, budgeted claims.

- Flexible attachment points — 125 percent is standard; others may be available.
- Prescription drug and terminal coverages are available.
- Up to a \$10,000,000 maximum may be considered upon request.

To learn more about how First Symetra can help find creative, cost-effective solutions for your self-funded clients, contact your regional sales manager or visit [www.symetra.com/financial/stoploss](http://www.symetra.com/financial/stoploss).

**SYMETRA**<sup>®</sup>  
FINANCIAL

FIRST SYMETRA NATIONAL  
LIFE INSURANCE COMPANY  
OF NEW YORK

New York, NY

Mailing address: P.O. Box 34690, Seattle, WA 98124

[www.symetra.com/ny](http://www.symetra.com/ny)

Symetra<sup>®</sup> and the Symetra Financial logo are registered service marks of Symetra Life Insurance Company. Symetra Life Insurance Company, not a licensed insurer in New York, is the parent company of First Symetra National Life Insurance Company of New York.

Excess Loss is insured by First Symetra National Life Insurance Company of New York, New York, NY. Mailing address, P.O. Box 34690, Seattle, WA 98124.

**FOR STOP LOSS PROFESSIONAL USE ONLY**