

# Rapid Response Aggregate Accommodation<sup>SM</sup> from Vālenz<sup>®</sup> Health

Guaranteed rapid response to all  
accommodation requests

Aggregate accommodation is a supplement to the aggregate stop loss policy designed to protect the employee benefit plan during months when claim activity may be inordinately high. It is intended to provide the plan with a maximum monthly liability when the plan is fully funded. Rapid Response Aggregate Accommodation<sup>SM</sup> provides quick reimbursement (within 72 hours of receipt of request) and at any point during the month in which the plan's paid claim liability exceeds the cumulative, year-to-date, aggregate attachment point.



## Key Benefits of Rapid Response Aggregate Accommodation

Valenz guarantees a rapid response to all aggregate accommodation requests.

**Speed of  
reimbursement**

**Ease of  
administration**

**Level funded  
lookalike**

For more information, call (877) 884-6475 or visit [valenzhealth.com/stoploss](https://valenzhealth.com/stoploss)



## How does aggregate accommodation work?

Aggregate stop loss insurance protects the plan on an annual basis from an accumulation of claims incurred and paid that exceed the annual aggregate attachment point (deductible). The aggregate stop loss policy reimburses the plan for any excess claim liability after the claims have been paid by the plan, and only after the completion of the policy period.

Because aggregate stop loss coverage is written on a reimbursement basis, the plan is required to pay the claims in total and for the whole policy period before filing an aggregate claim with the stop loss carrier at year-end. The plan is provided with a monthly aggregate maximum liability, which is determined by dividing the annual aggregate attachment point by 12.

Should the cumulative aggregate paid claims exceed the cumulative monthly maximum liability, at any point during the aggregate policy period, the aggregate accommodation supplement will allow for the plan to receive an accommodation payment for that difference. Should the plan be in an aggregate claim position at year-end, all previous accommodation payments will apply toward that aggregate claim. If the plan does not end the year in an aggregate claim position, the plan is then responsible to repay all previous accommodation payments to Valenz.

## What makes Rapid Response Aggregate Accommodation so special?

Rapid Response Aggregate Accommodation allows for the plan to file an accommodation at any point during the month in which the cumulative paid claims exceed the cumulative monthly aggregate attachment point. Further, the plan may file multiple accommodation requests in the same month should the plan incur additional aggregate liability during that month.

Valenz guarantees a rapid response to all aggregate accommodation requests and will ACH the eligible accommodation payment within 72 hours of receipt of the completed request.

**Contact us today to find out how the Valenz Stop Loss solution can work for you. For more information, call (877) 884-6475 or visit [valenzhealth.com/stoploss](https://valenzhealth.com/stoploss)**

