

Stop-Loss Coverage: Specific Advanced Funding Guidelines

At Indigo Insurance Services, we're committed to making the self-funded process a manageable one for employer groups. With Specific Advance Funding, the days of paying a large claim and waiting for reimbursement are over. We will pay claims that exceed the specific deductible up front to help ease cash flow concerns—at no additional cost to you.

All of the following items must also be met for us to consider approving Specific Advance Funding on a particular claim:

1. Requests for Specific Advanced Funding must be for amounts equal to or exceeding \$2,000.
2. We must receive all required documentation and the request form within 15 calendar days following contract period or within 15 calendar days following the applicable run-out period.
3. Requests submitted for Specific Advance Funding reimbursement must be fully processed and adjudicated according to the terms of your plan documents, which were reviewed, approved, and insured by Indigo Insurance Services.
4. The Specific Deductible must be paid within the contract period.
5. Your request must include proof that you paid the Specific Deductible and it was delivered to the payee.
6. Your contracted premium must be current.
7. Your request must be submitted following all contract guidelines.
8. Your request form must be completed and signed by you or the appropriate representative. .
9. We must receive all required documentation and the request form within 15 calendar days following contract period or within 15 calendar days following the applicable run-out period.
10. You must issue the payment required under your Stop-Loss coverage and deliver that payment to the payee within 5 business days after we receive the check for Specific Advance Funding. If you do not issue and deliver payment within the required time frame, our check must be voided and returned immediately.
11. If any portion of the check is not used to pay amounts required, we must receive a check representing the amount not payable within 5 business days.
12. We must receive proof of payment (i.e., check number, amount paid, date paid,) within 10 business days after receipt of the Specific Advance Funding payment. We reserve the right to request additional proof of payment, for example, negotiated checks.
13. Not available if your Stop-Loss coverage terminates prior to the end of the contract period.
14. If you fail to comply with all our requirements, your request will be rescinded.

Note: The underlying Policy outlining the terms and conditions of the relationship with Indigo Insurance Services is incorporated by reference. Except as outlined in this document, all other terms, conditions, and provisions of the underlying Policy shall remain unchanged. If there is any conflict between the provisions expressly contained in this document and the underlying Policy, and/or any other document, then the provisions expressly stated in the underlying Policy shall govern.

These Specific Advance Funding guidelines may be modified, supplemented, amended, or revised only in writing by Indigo Insurance Services. These Specific Advance Funding guidelines supersede all previous agreements and understandings, written or oral, between the parties as to the subject matter hereof.