



When employees have covered claims, they are paid out of the claim pre-fund account.

Then, one of two things can happen at the end of the year.

If claims are less than what you funded, you may receive the surplus either as an administrative fee credit or cash¹.



OR



If claims are more than what you funded, the stop-loss insurance pays the balance so you don't have to. This means you are protected against large, unexpected claims.

¹ Not all surplus options have a cash option.