



UME

Underwriting Management Experts

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As a full-service MGU, UME offers underwriting, policy binding, contract issuance, premium collection and claims payment. UME provides excellent customer service and responsiveness with a focus on flexibility, so we consistently meet our partners' needs.

TRADITIONAL STOP-LOSS | MAXIMUM ADVANTAGE | CAPTIVES | RBP | MEC
| STUDENT MEDICAL |



TRADITIONAL Stop-Loss

UME's traditional stop-loss product is designed for employers who want to take control of their healthcare expenses. We underwrite our policies with the flexibility to design creative solutions and the expertise needed to implement them successfully.

Groups can choose specific coverage or combined specific and aggregate coverage.

PRODUCT FEATURES

- ✓ Minimum Specific Deductible of \$15,000
- ✓ Minimum Case Size of 25 Lives
- ✓ Monthly Aggregate Accommodation
- ✓ Aggregating Specific Deductibles
- ✓ Group Term Life and AD&D Insurance
- ✓ No Laser at Renewal Options
- ✓ Specific and Aggregate Terminal Liability
- ✓ Multiple Contract Terms Available

MAXIMUM Advantage

UME's Maximum Advantage Program is a unique solution to help small employers become self-funded. It allows group health plans the comfort of a monthly maximum liability, while also reaping the benefits of self-funding. All unused claim funds remain with the employers at the end of the plan year.

Maximum Advantage is designed for groups looking for a seamless transition from the fully insured world into the self-funded market.





WHAT ARE THE ADVANTAGES?

- ✔ Competitive rates
- ✔ Group sizes from 10-150 lives
- ✔ Most industries eligible
- ✔ Cost savings potential
- ✔ Full protection from larger claims
- ✔ Predictability of a monthly cost
- ✔ Run-out protection

Captives

At UME, we are highly experienced in captive arrangements. We offer multiple captive solutions for your unique needs. We arrange the fronting carrier and reinsurance while underwriting with your customized strategy. Simply put, captives are a long-term risk vehicle, and it takes a knowledgeable partner to guide you through captive planning, administration and underwriting. UME is here to help.

Reference-Based Pricing

Reference-Based Pricing (RBP) helps self-funded plans and their members ensure they're paying a fair and reasonable rate for medical care. Reducing claim costs with RBP could help with renewal rates and offers more competitive pricing. UME will help you understand the possibilities and benefits that RBP can bring to you and your clients.

Minimum Essential Coverage

The Minimum Essential Coverage (MEC) product is available to help employers provide basic coverage while meeting compliance requirements. It is designed to offer a limited medical plan in lieu of major medical coverage. MEC can include services like preventive care, immunizations, routine imaging and laboratory services. UME's quotes are provided on a level-funded basis and include aggregate accommodation, run-out coverage and affordable pricing.



MEET THE TEAM



Anne Marie Chapman
Managing Partner



Samantha Gallagher
Chief Executive Officer



Jack McCarthy
President



Robert Glorioso
Chief Operating Officer



Costas Reamensnyder
Chief Financial Officer



Kimberly Schmidt
Senior VP of Underwriting

sales@umexperts.com

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umexperts.com | 900 Forty Foot Road Lansdale, PA 19446 | 855.315.5088 | sales@umexperts.com