

Frequently asked Question

Q. When will I receive my policy application?

- A. Policy applications are released 2 weeks after our Underwriting and Sales team approve the case. Your Regional Account Manager should be able to provide you with status updates.

Q. When will I receive my policy?

- A. New Policies: Policies are issued and delivered to you immediately upon receipt of the signed Application and Plan Document Confirmation form.

Renewing Policies: If there were changes to the prior year's policy, we will release the current year's policy upon receipt of the signed application and plan document confirmation form. If there are no changes to the prior year's policy, the policy document previously issued will remain in effect upon receipt of the signed application and plan document confirmation.

You may request a copy of your policy at any time by contacting groupinstallations@ullico.com.

Q. Where do I send Stop Loss premium payments?

- A. Depending on the carrier of your policy, Stop Loss premium payments should be sent to the following:

The Union Labor Life Insurance Company
PO Box 223772
Pittsburgh, PA 15251-2772

Fidelity Security Life Insurance Company
16132 Collections Center Drive
Chicago, IL 60693

Fidelity Security Life Insurance Company of New York
62883 Collections Center Drive
Chicago, IL 60693

For additional information, please send inquiries to groupinstallations@ullico.com.

Q. Why should I get Stop Loss Insurance?

- A. Stop Loss Insurance mitigates the financial risk of a self-funded plan.

Q. I get a huge discount from my PPO network, is that a good enough strategy to contain my plan's costs?

- A. Although PPO networks will allow the plan to get health care at a reduced cost, compared to what it would have paid in the absence of a network discount through pre-negotiated rates for its members, there are various other strategies to contain the plan's costs. Please visit our *Cost Containment page* for more details.

Q. How do I submit a claim?

- A. You have different options of submitting your claims:
- Via our **website**;
 - Via encrypted email to: StopLossClaims@Ullico.com;
 - Via fax to: (202)682-6920; or

- Via mail to:
Stop Loss Claims Department
The Union Labor Life Insurance Company
8403 Colesville Road
Silver Spring, MD 20910

Q. How do I know that you received my claim?

A. We will send you an Acknowledgement letter within 72 hours of receipt of your claim. In the event that you do not receive an Acknowledgement letter, please contact us immediately.

Q. How do I get reimbursed?

A. We can either send you a check or wire the money directly to your bank account. Please contact your Regional Account Manager for more details.

Q. How much time do I have after a policy expires to submit a claim for reimbursement?

A. The policy allows you to submit a claim within a year after the end of the benefit period.

Q. Do deductibles, copays and coinsurance go towards the Aggregate and/or Specific Deductibles?

A. Deductibles, copays and coinsurance do not apply toward the Aggregate and/or Specific deductibles.

Q. Do the Specific Claim reimbursements to the plan apply towards the Aggregate Deductible?

A. Specific Claim reimbursements to the plan do not apply towards the Aggregate Deductible.

Q. Are all the benefits covered in the Summary Plan Description (SPD) considered as eligible expenses under the Stop Loss policy?

A. Although we try to mimic the benefits under the SPD, some expenses may not be eligible expenses under the Stop Loss policy. We encourage you to review the policy and compare it to your SPD. For assistance, please contact your Regional Account Manager.