

YOU ASKED ... WE LISTENED

INTRODUCING GAP COVER BENEFITS

FOR SELF-FUNDED ENTITIES WHO IMPLEMENT AN INTERNATIONAL MEDICAL TRAVEL BENEFIT

- GAP coverage is now available for Self-Insured/ Self-Funded US employers who provide medical travel/tourism benefits within their healthcare benefit plans.
- Highly customizable plans available beneficial for all size employers.
- Helps alleviate large exposure between points of “self-insuring” and stop loss coverage deductible/self-insured retentions amounts as low as \$25,000.
- Another great tool for employers to use in helping to lower overall costs of providing healthcare benefits.
- Can be used with both International and Domestic Medical Travel.
- Provides tailored Global Protective Solutions benefits with higher limits for medical complication events

Typically a self-insured entity would carry Stop Loss Insurance to mitigate exposure and risks that may arise from a claimable event. However the limits at where the stop loss benefits typically are triggered can be from \$100,000 - \$300,000 or more depending on the size of the employer.

Custom Assurance Placements has developed a GAP program that has an attachment point that is typically \$50,000 and can be as low as \$25,000 in the event of a medical complication, the employer is now only responsible for claim costs up to this point, where the GAP cover is triggered. Customized GPS benefits would then provide the much needed protection to address these losses to the point where a Stop Loss policy would take effect.

Don't be sidelined by uncertainty, medical travel can provide instant savings for employers who implement medical travel benefits! Custom Assurance Placements can provide all of the risk mitigation solutions for your organization.

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