

Xchange Benefits, LLC®



WELCOME

You can expect

SERVICE

Our clients enjoy un-rivaled service levels.

CREATIVITY

When you are speaking with our underwriters you get the benefit of years of experience solving problems and creating solutions.

AUTHORITY

Our industry leading reputation means that our risk partners and carriers have given us the authority to underwrite any opportunity presented to us.

STABILITY

Xchange Benefits® enjoys a multi-year relationship with our carrier which gives you and your clients un-paralleled stability.

RFPs can be sent to:

rfp@xbllc.com

Xchange Benefits® Request for Proposal

Xchange Benefits® is a Specialist Underwriting Agency with almost 100 years of collective Employer Stop Loss underwriting experience. We offer full-service underwriting, complex risk solution and consultation. In an effort to help us deliver our highest level of service to you and your clients, we have included a checklist for your request for proposal (RFP) that will streamline the quoting process. As always, never hesitate to call us with any questions and we thank you for your business.

Does the "RFP" cover page include:

- Group Name, City, State, Zip Location, Other Locations.
- Effective date. Industry (SIC code if known).
- SIR options and/or aggregating specific deductibles (current and proposed).
- Contract type (current and proposed) for both specific and aggregate.
- Benefit coverage (Med, Rx, Dent, etc.) for both specific and aggregate.
- Designated PPO network (current and proposed).

Other items:

- Plan schedule of benefits - if not the whole SPD (current and proposed).
- Census (Microsoft EXCEL) that includes DOB or Age, gender, coverage type (single, family, retiree, cobra etc.), or age banded if available.
- 9 months of current claims and, if available, two prior years of experience.
- Experience self-funded: monthly aggregate summary report including monthly enrollment, and specific large claimant summary report of all claimants at 50% of the group's specific deductible, should include diagnosis and prognosis for each year of experience available.
- Experience fully insured: Monthly claim report including monthly enrollment preferred, but lump sum reports are usable, and a large claimant report of all claimants 50% of the group's requested specific deductible.

Supplemental Information (if available):

- Current and/or renewal rates and factors if self-funded; single/family if fully insured and the current carrier.
- PPO savings report.
- Pre-certification reports.
- Open and pending claim reports to match the claim experience periods.
- Large claim management reports or clinical summaries for known high risk or large claimants.

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