Empowering
Innovation
with Comprehensive Coverage

SKYWARD SPECIALTY INSURANCE | Accident & Health

OUR SIMPLE FUNDED PLAN

Managing healthcare expenses can be challenging, especially with rising costs and an unpredictable regulatory landscape. While self-funded plans offer flexibility, they can be impractical for small and mid-sized employers.

Skyward Specialty's Simple Funded stop-loss offers a smarter solution—combining the benefits of self-funding with the stability of predictable costs. Designed for employers with an ERISA-qualified self-funded plan, our Simple Funded plan eliminates the minimum aggregate attachment for greater cost predictability. Employers fund up to their maximum stop-loss limit, and weekly reimbursement accommodations facilitated by the TPA help smooth cash flow. It's a streamlined, more stable alternative to traditional level-funded coverage.

AM BEST
A
EXCELLENT
Financial Strength Rating

PLAN FEATURES

- PRIMARY MARKET: 5- 100 EMPLOYEES
- SECONDARY FOCUS: 100-200 EMPLOYEES
- ERISA BASED EMPLOYER PLAN DOCUMENT
  - TAILORED BENEFIT PLAN DOCUMENT
  - SUPPORTS INNOVATIVE COST CONTAINMENT INITITATIVES
- SPECIFIC DEDUCTIBLES FROM $7,500
- AGGREGATE ATTACHMENTS FROM 120% OF EXPECTED CLAIMS
- NO MINIMUM AGGREGATE ATTACHMENT
- 12/15 FIRST YEAR CONTRACTS WITH GAPLESS 12/15 RENEWAL
  - 12/18 IS ALSO AVAILABLE
- AUTOMATIC RUNOUT PROVISION FOR EARLY TERMINATION
- AUTOMATIC SPECIFIC ADVANCE FUNDING AND WEEKLY AGGREGATE ACCOMMODATION

**Subject to state mandated minimums*

EMBEDDED COST CONTAINMENT

- **Select independent TPA administration**
- **Referenced-Based Pricing (RBP) or strong networks embedded into the program**
  - Concierge navigation
  - Bill review
- **Exclusive Partnerships for Long-Term Success**
  - Patient assist program for high-cost Specialty RX will be included.
  - Full pass-through pricing and rebates to employers
  - Plans can be quoted to exclude or limit Specialty Rx
  - An approved fully transparent PBM will be required

UNDERWRITING REQUIREMENTS

Experience the benefits of self-funding with greater flexibility and potential savings without the added risk. Our plan provides customizable options, expert claims management, and clear, transparent insights, empowering you to make informed decisions. Take control of your healthcare costs with a smarter, more predictable way to provide coverage for your employees.

- Employee Census
- In force and renewal rates are required for current fully insured groups
- Current and proposed plan design
- Loss Experience and large claims data are required for quoting existing level funded or self-funded groups

TECHNOLOGY

SkyVantage leverages our partnership with Gradient A.I. and our SAIL medical underwriting solution. With SkyVantage, we leverage these data insights and more precise assessments to offer highly customized and cost-effective solutions for the self-insured market. The platform replaces questionnaires for groups of 10–200 employees

ABOUT SKYWARD SPECIALTY

At Skyward Specialty, we approach insurance differently. Our specialty insurance experts are empowered to dig deeper to customize solutions that help our partners deliver impactful solutions to their clients. We operate at the complex end of the specialty market and leverage technology to bring disruptive, innovative insurance solutions to market. We are agile and steadfastly focused on our strategy to lead in the select markets in which we choose to do business. We call this our rule our niche strategy.

Skyward Specialty is a rapidly growing and innovative specialty insurance company, delivering commercial property & casualty solutions on both admitted and non-admitted basis. The company serves nine underwriting divisions including Accident & Health, Agriculture and Credit (Re)insurance, Industry Solutions, Global Property, Professional Lines, Captives, Specialty Programs, Surety and Transactional E&S. The Company's five subsidiary insurance companies are A (Excellent) with a stable outlook by A.M. Best Company. For more information about Skyward Specialty, its people, and its products, please visit skywardinsurance.com.