

STOP LOSS INSURANCE FOR EMPLOYERS' SELF-FUNDING MEDICAL PLANS

Get the benefits of self-funding medical plans while managing your risk.



**Fulfilling promises is what we do.
We're here to help employers fulfill theirs.**

Catastrophic claims have continued to rise and we understand the risk this can raise for self-funded medical plans. By mitigating the risk from catastrophic claims with Stop Loss Insurance, employers can focus on funding their plan while giving employees the coverage they deserve.

Why Prudential?

As a direct writing carrier, we hold underwriting discretion and claims reimbursement authority. We are offering Stop Loss Insurance to provide self-funded employers coverage they can count on from a leading financial services company.

So you can benefit from our:

Strength	Ease of doing business	Flexibility
<p>Experience Work with a partner you can trust—for over 150 years, the Prudential brand has stood for strength, stability, and innovation.</p>	<p>Efficient, responsive service Take advantage of streamlined processes across quoting, onboarding, and reimbursements.</p>	<p>Unbundled approach Choose from flexible policy options to build a coverage plan that works to address the financial needs of each self-funded plan and unique requirements of the business and employees.</p>
<p>Security Rated: <ul style="list-style-type: none"> • AA- by S&P • Aa3 by Moody's • AA- by Fitch • A+ by A.M. Best </p>	<p>Dedicated distribution team Benefit from our consultative approach for both new and existing Prudential clients, as we work hand-in-hand with your existing relationships.</p>	<p>Reassurance When you submit claims for Stop Loss reimbursement, we help ensure you are paying the right amount to serve your employees.</p>

Did you know?



Healthcare trend (i.e., inflation) is expected to be over 9% annually through 2027¹



More than 40 cell and gene therapies have received FDA approval and there are many more in the pipeline. The most expensive is over \$4M³



Just 1% of people account for a quarter of total healthcare spending²



Cancer claims represent the highest share of high-cost claims and have an average claim size of \$275,000—an amount that has increased by 9% each year⁴

Plan details

Offering	Options and riders
<ul style="list-style-type: none">• Ability to bind coverage early prior to the effective date• Easy renewals with no new lasers, rate caps, and gapless run-out options available• Available to employers with 100+ covered employees—with a wide range of networks and administrators• Flexible contract types• Specific Stop Loss Insurance coverage for medical and prescription drugs• Aggregate Stop Loss Insurance coverage for medical, prescription drugs, dental, vision, and short-term disability	<ul style="list-style-type: none">• Plan document mirroring (no load)• No new special conditions limitations at renewal• Renewal rate increase cap• Expedited reimbursement for specific (no load)• Advance funding for specific (no load)• Aggregating specific deductible• Gapless run-out period at renewal (no load)• Specific and aggregate terminal liability• Specific experience refund• Reference based pricing extension (no load)• Monthly aggregate accommodation• Family specific deductible

Learn more about Stop Loss Insurance

Speak to your Prudential representative today.

¹ Aon 2025 Medical Market Report, August 2025.

² KFF Analysis of Medical Expenditure Panel Survey data, January 2024.

³ Federal Drug Administration, Approved Cellular and Gene Therapy Products, 2026.

⁴ Alliant "What's Really Driving Large Medical Claims", 2025.

The Prudential Insurance Company of America has an A+ Financial Strength Rating from A.M. Best. A rating of A+ is the second highest of the thirteen ratings A.M. Best extends. The rating is an opinion on the insurer's financial strength and ability to meet its insurance policy and contractual obligation. Ratings are as of February 3, 2026 and are not a guarantee of future financial strength or claims paying ability. The ratings are subject to change and do not reflect any subsequent rating agency action.

- A.M. Best—A rating of A+ is the second highest of thirteen rating categories
- Fitch—A rating of AA- is the fourth highest of twenty-one rating categories
- Moody's—A rating of Aa3 is the fourth highest of twenty-one rating categories
- Standard & Poor's—A rating of AA- is the fourth highest of twenty-two rating categories

Prudential Stop Loss policy options may vary by state. Contact your Prudential representative for more information.

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