

Stealth Captive Solutions Frequently Asked Questions



What are the requirements to join Stealth Captive Solutions?

Only clients of selected brokerage firms are eligible. The target market is fully-insured groups with 50 – 300 eligible employees and a minimum of 50 enrolled employees.

What is the collateral requirement?

Each participating group is responsible for posting collateral that covers the difference between total funds in the captive layer and 125% of expected claims within the captive layer. This will be a PEPM charge on your monthly TPA statement. The balance remaining in the collateral pool at the end of each contract year is returned to each group.

Who decides who can join Stealth Captive Solutions?

That decision is determined by Stealth Partner Group. The eligible broker will submit a proposal request and Stealth Partner Group will perform underwriting and risk analysis on the group to determine eligibility.

When can new entrants join?

There are no limitations on entry dates. Claims contract period must renew on a fiscal year basis.

What is the Stop Loss range I can choose from?

Individual Stop Loss (ISL) levels are between \$35,000 - \$175,000. Exceptions may apply.

Who is eligible for a surplus distribution?

This is determined by an individual group's claims performance within the captive layer. Any eligible surplus will be distributed approximately 180 days after the policy's year end.



How does the *Individual Stop Loss (ISL) work?

Each individual employer is responsible for a claimant's expense up to their selected Individual Stop Loss level. Once a claimant exceeds the ISL, they enter the captive layer.



How does the aggregate stop loss work?

The aggregate stop loss provides maximum liability for the entire program. Each group can choose between 110% and 125% of anticipated claims, while the captive layer is reinsured at 125% aggregate stop loss level.



What is Stealth Sentinel Solutions?

Stealth Sentinel Solutions is a portfolio of effective, integrated cost containment solutions focused on minimizing the impact of catastrophic claims.

