



Accident & Health Claims and Premium Administration Guide

Table of contents

Introduction	2
Premium accounting	2
Claims administration	4
Contacts	5

Introduction

QBE North America is a global insurance leader focused on helping customers solve unique risks. Our Accident & Health (A&H) practice is part of our broad spectrum of insurance capabilities. We provide exemplary Medical Stop Loss, Captive Medical Stop Loss, Organ Transplant and Taft-Hartley coverage, as well as the associated services to support the specialized needs of self-insured employers. By providing competitive products and responsive service, we help brokers, policyholders, and administrative partners protect their clients while supporting the growth of their businesses.

The purpose of this guide is to assist claims administrators in complying with QBE's stop loss policy requirements and obligations, including premium remittance policies and claim notification procedures. This document does not replace, amend or otherwise affect the terms of the issued policy(ies). Actual coverage under the policy(ies) is subject to the terms, conditions, limitations and exclusions as issued. In the event of any inconsistency or conflict between the information contained herein and the actual policy(ies), the actual policy(ies) shall control.

Premium accounting

QBE offers several convenient methods for policyholders to pay their premiums. QBE's preferred option is our Premium Portal, which allows policyholders to remit payments directly to QBE online. In addition to the portal, policyholders can also pay via ACH, check or EFT (auto-account debit), providing flexibility to suit different preferences and operational needs. Please find additional information below for each option.

Premium & Enrollment (P&E) statement instructions:

Calculating premium due:

For your convenience, QBE can provide P&E statement templates upon request, although you may also use your own reporting format. QBE's P&E statements include the applicable coverage tiers, corresponding rates and calculation fields to assist with accurate reporting and premium reconciliation. You will simply enter the final enrollment counts (units) and the statement will calculate the total premium due.

We will also accept your own P&E statements that include the following information:

- Group name with policy year and number
- Premium remittance month
- Number of covered units for each rate tier category
- Premium rates applicable to each rate tier category (indicating whether rates are gross or net)
- Documentation of retroactive adjustments, including number of units per rate tier and number of retroactive months
- Commission percent/amount withheld, if remitting net of commission
- Calculation of total monthly premium

Please note we allow policyholders to have a 90-day look back for any adjustments to their monthly enrollment. This needs to be documented on the P&E statement.

Portal instructions:

To pay your premium via our Premium Portal:

- Visit QBE's A&H [homepage](#) or access it directly using the following link: <https://anhportal.qbe.com/>
- Once on the portal, you will create an account using the two-step verification process
- Once your account is verified through email and you are signed-in, you can select 'Add a Policy'
- You will be asked to enter the policy number, which will be three letters followed by seven numbers (such as 'ERS54321-24'), as well as the zip code of the policyholder's mailing address
- Please allow up to 24 hours for a requested policy to load to your account
- Once a policy is active on your account, you will be able to complete the following:
 - Remitting monthly payments (available in advance if preferred)
 - Make monthly adjustments according to QBE's look back period
 - View previously made payments and adjustments on the policy

Remitting premium by check:

- Checks should be made payable to "QBE Insurance Corporation"
- Please mail the check with the calculated premium amount and the coordinating P&E statement to the following address:

QBE North America
P.O. Box 28034
New York, NY 10087-8034

Remitting premium by overnight check:

- Overnight payments should be sent to the following address:

J.P. Morgan Chase NA
Attn: QBE Lockbox 28034
4 Chase Metrotech Center, 7th Floor East
Brooklyn, NY 11245

Remitting premium via ACH/wire payments:

- Funds will be directed to the account below:

J.P. Morgan Chase NA
ABA Number: 021000021
SWIFT: CHASUS33
Account Number: 339792571
Account Name: QBE Insurance Corporation- A&H

- When remitting premium by ACH/wire transfer, please remit backup documentation (P&E statement) at time of transfer to AHpremium@qbe.com.

Remitting premium by Electronic Funds Transfer (EFT):

- To pay premium by EFT, a QBE EFT Authorization Form will be provided upon request. The form must be completed, signed and returned for processing
- A voided check or savings deposit slip with the coordinating account numbers will need to be attached to the QBE EFT Authorization form
- Once the form is completed by the appropriate party and returned to QBE, it will be verified by our premium department

- By submitting this form, you are authorizing QBE to electronically transfer premium funds from the checking or savings account on the form and voided check/savings deposit slip
- A P&E statement must be completed and sent electronically to QBE at AHpremium@qbe.com by the first of each month to ensure the correct amount of premium is withdrawn and funds are properly allocated
- The premium payment will be debited and applied to the account within seven days of receiving the coordinating P&E statement

Claims administration

Notification requirements (timing and due dates):

Specific coverage:

The policyholder or its TPA must notify QBE in writing as soon as practically possible when a claim exceeds, or it appears that the claim will exceed the defined limits for a large claim under the stop loss policy. We ask that notification be sent to our riskmanagementnotices@qbe.com mailbox.

For all other Specific coverage claims, the TPA or policyholder must notify QBE within the timeframe specified in the policy terms once they become aware of a claim that has reached 50% of the Specific Deductible.

Notification requirements apply to paid and/or pending claim amounts. Our Specific Claim Form A Claim Notification or Initial Claim Filing Form can be utilized for submitting notifications. However, if you are able to submit the necessary information in another format, we can accept that as well.

Timely notification of claims provides QBE with the opportunity to review and offer to assist the TPA and policyholder in managing the claim, especially those that may be large claims.

Aggregate coverage:

If Aggregate Excess Loss coverage was purchased, the Policyholder or TPA must submit aggregate reports to QBE within the timeframe specified in the policy. The aggregate reporting must include monthly and cumulative paid claim amounts as well as monthly enrollment by coverage tier.

Filing procedures:

Filing an Initial Specific Claim (traditional TPA):

Once the TPA has determined that a claimant has exceeded the specific deductible, a request for reimbursement should be submitted to our stoplossclaims@qbe.com mailbox. The reimbursement request should include a completed copy of our Specific Claim Form A and all necessary supporting documentation. Below is a list of the documentation generally expected to be included with the reimbursement request:

- Completed Claim Form
- Detailed excel claim reporting
- Eligibility documentation
- COB documentation
- Work status information
- Accident details (if necessary)

Our Eligibility Form, COB Form, Liability Questionnaire Form and the other documents listed above can be found on our [claims webpage](#). Other formats may be accepted. If you prefer to provide this information in another format, please contact our team.

Filing a Supplemental Specific Claim (traditional TPA):

Supplemental claim submissions should be submitted to the stoplossclaims@qbe.com mailbox. The supplemental requests should include a completed copy of our Specific Claim Form B and detailed claim reporting to support the additional reimbursement request.

Filing an Initial Specific Claim (Administrative Services Only):

Policyholders that have contracted with an Administrative Services Only (ASO) administrator will be automatically enrolled into our QBE Initiated Claims program. This program allows the ASO administrator to file monthly reporting directly to QBE. We will analyze the reporting and identify any members who have exceeded the specific deductible. Afterwards, we will create a claim submission form for this claimant and reach out to the policyholder for the corresponding eligibility information for that claimant.

Filing a Supplemental Specific Claim (ASO):

Once an Initial Claim has been created for a claimant, QBE will continuously monitor subsequent monthly reporting from the ASO administrator and identify any new claim amounts. Supplemental claim forms will be created for any additional claim amounts.

Filing an Aggregate Claim:

Aggregate claim submissions should be sent to our aggregateclaims@qbe.com mailbox. Our Year End Aggregate Claim Form outlines all the required documentation that should be submitted by the TPA.

Contacts

If you have any questions, please contact the QBE A&H Claims, Account Management or Premium teams for assistance:

QBE A&H Claims:	stoplossclaims@qbe.com
QBE A&H Account Management:	policy@qbeah.com
QBE A&H Premium:	AHPremium@qbe.com

QBE A&H home office:

123 Pleasant Street, 3rd Floor
Marblehead, MA 01945
Phone: 800.742.9279
Fax: 978.740.9485
stoplossclaims@qbe.com

To view our forms, please visit our [claims webpage](#).