



Taft-Hartley coverage with QBE

As a leading global insurer and top ten independent medical stop loss carrier, QBE has served the needs of our customers with solid, financial protection for decades. We have expanded our offerings to include coverage for Taft-Hartley, multi-employer and union customers.

We are proud to provide comprehensive Medical Stop Loss coverage, including a stand-alone, fully-insured Organ Transplant product, for this unique group.

Why Choose QBE for Medical Stop Loss coverage?

Customers can rest assured they are getting specialized advice from a true partner underpinned by risk mitigation, exceptional claims, and caring service. When partnering with QBE, you can expect:

- **Experience:** A direct writing insurance company with a collaborative approach to risk with a focus on service and responsiveness stemming from our **130+ years** of experience.
- **Customer support:** We provide direct access to a specialized Taft-Hartley team of skilled underwriters and subject matter experts: actuarial, administrative, claims, and medical risk management to support our valued administrators and plan professionals.
- **Policy Provisions:** Our policies are created specifically with Taft-Hartley members in mind, mirroring Plan Provisions for Benefits and Eligibility, for ease and effectiveness. As a part of our insurance, we cover FDA approved gene and cell therapies.
- **Claims service:** Industry-leading claims performance with an average turnaround time of 5 days on a complete submission for reimbursement.
- **Financial strength:** A Standard & Poor's "A+" and A.M. Best "A" (Excellent) rated carrier.

- **Taft-Hartley focus:** We are dedicated to our Taft-Hartley clients and participate in many charitable and educational organizations that support or assist the organized labor community.
- **Giving back:** QBE is committed to building resilient communities through the QBE Foundation, our Premiums4Good initiative and partnerships with like-minded groups such as Feeding America and more.

Why Choose QBE for Organ Transplant coverage?

- **Simplicity:** Carve-out risk of transplants from stop loss coverage. Adding Organ Transplant protection can reduce stop loss premiums, losses, and laser liability.
- **Affordable:** Premiums can be more affordable and predictable than stop loss coverage and can help a Trust Fund's overall budget strategy to minimize risk.
- **Member benefits:** Reduces member expenses and provides travel reimbursement to assist members during a tough time.

For more information, visit our website at qbe.com/us/ah/products/taft-hartley or contact your benefits advisor, your local QBE Business Development Team or:

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*Top 10' claim made based on premiums earned, see 2022 NAIC Accident & Health Policy Experience Report.

* Learn more about ratings guidelines at standardandpoors.com and ambest.com. Ratings as of 4/1/24.

This literature is descriptive only. Actual coverage is subject to the language of the policies as issued.

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