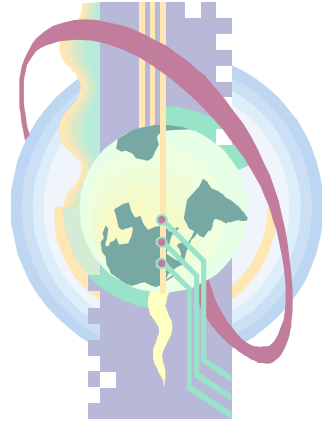


NorthWind, LLC

About NorthWind, LLC

NorthWind, LLC is a full service Managing General Underwriter, specializing in Medical Stop-Loss and Employee Benefit Carve-Out products. In addition, we provide Group Life and AD&D, Group Dental, Domestic Travel Accident coverage and International Medical Protection.

All carriers utilized are rated "A" Excellent or better by AM Best.



Providing protection around the
Globe...

NorthWind, LLC



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Product Portfolio

For additional information or if you wish to obtain a quotation, please contact us at our office or Email us at:

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Philadelphia

www.northwindllc.com

Medical Stop-Loss

NorthWind, LLC can provide Specific and Aggregate stop-loss coverage for most self insured employer groups nationwide. With an average of 10+ years experience, our underwriters can tailor stop-loss coverage for nearly any group of 25 lives and up.

We provide run-in, run-out and terminal liability options, as well as split-funded premium arrangements. The minimum deductible is \$15,000, and minimum premium is \$30,000 specific, \$5,000 aggregate. Specific advance and monthly aggregate accommodations are available as well.

Our stop-loss products include an integrated “centers of excellence” organ transplant program providing access to some of the finest medical care facilities nationwide.

Prescription Drug Carve-out

With inflationary trends in excess of 20%, RX benefit costs are becoming an area of concern for employers of every size. NorthWind has developed carve-out programs for both insured and self-insured employers of all sizes.

Working with the largest PBM’s, we have produced tangible savings for both small and large employers through progressive plan design and use of innovative payment mechanisms.

Contact us to configure a cost effective Rx benefit solution for your client.

Group Life and AD&D

Available for groups of 50 or more employees. Can be quoted on a stand alone basis or part of a stop-loss program.

Guarantee issue amounts up to \$500,000 may be available.

In addition, the AD&D coverage is available on a Carve-out basis as well as on a Voluntary employee paid basis.

The minimum group size for the Carve-out and Voluntary AD&D plans is 200 lives.

Business Travel Accident Insurance

As competition intensifies in the global business environment, travel continues to be the key to success for leading companies.

More and more employees are traveling, which creates opportunities as well as risks.

Business Travel Accident is designed to protect employees on a worldwide basis against the hazards of extensive travel.

Premiums are paid for by the employer and coverage can be either 24 hour business and pleasure or business only.

Flexible plans are available to fit every employers needs.

Premiums can be paid annually, in three-year annual installments or on a three year pre-paid basis.

International Medical Protection

In today’s Global economy many employers send employees abroad to conduct business. These trips can be short-term in nature, a few days, or can extend for months at a time. If an employee were to encounter an illness during their travels, things could become complicated very quickly.

International Accident & Sickness Medical was designed specifically to take care of employees while traveling outside of their home country.

Coverages include Accident and Sickness Medical, AD&D, Hospital Admission Deposit of \$10,000, Emergency Evacuation, Repatriation and travel and security assistance services.

Coverage is for groups of three or more and can be written on a per event basis or as an annual policy.

Expatriate Medical Coverage Group & Individual

As more companies take advantage of International opportunities, companies are requiring employees to take long term assignments overseas. While this creates opportunity, it can also create challenges for the companies to provide a comprehensive Expatriate or Third Country National medical plan.

Our coverage provides comprehensive, flexible small and large group products including Group Medical, Dental, Vision Life, AD&D and Disability.

This is available to individuals and groups who will be outside of their home country for more than 12 months.