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Monthly Aggregate Accommodation Overview

The monthly aggregate deductible (Deductible) is the greater of:

1.) The employee aggregate factor times the number of employees plus the dependent aggregate factor times the number of dependent units accumulated over the months of the covered period or

2.) The minimum aggregate per month accumulated over the months of the covered period.

The eligible accumulated aggregate paid claims = (Claims).

The aggregate excess risk benefit payable or paid = (Benefits).

The aggregate excess risk benefit refund due BIG = (Refund).

If <u>during</u> the covered period Claims are greater than Deductible, then Claims less Deductible equals Benefits.

If during any subsequent covered month Claims are greater than Deductible plus Benefits previously paid, then additional Benefits are due.

If during any subsequent covered month Benefits previously paid are greater than Claims minus Deductible, then Refund equals Deductible plus Benefits less Claims. The policy requires accommodation refunds that are payable to be returned immediately.

The TPA must request the Benefits within 30 days of the end of the month of calculation. If Benefits are requested after 30 days from the end of a month, then the TPA must recalculate Benefits based on the current month's Deductible and Claims. Benefits can be requested up to and during the twelfth month of a contract period for claims processed during the first eleven months of the contract. After the twelfth month, a final aggregate will be calculated, no aggregate accommodation is payable. Final reimbursement is determined after the conclusion of an aggregate audit.

At no time is the aggregate accommodation provision meant to extend the paid basis of the contract period as defined in the policy. To receive consideration as eligible claims those claims must be paid within the terms defined in the policy.