

Specific Advance v. Aggregate Advance

Specific Advance

What is it?

Specific Advance helps employers manage the financial impact of one large claim by advancing eligible claim amounts above the specific deductible instead of requiring the employer to pay the full claim and wait for reimbursement.

When is it used?

When an individual member's eligible claim exceeds the specific deductible.

Talking Point

Specific Advance doesn't increase stop loss protection—it simply accelerates access to reimbursement dollars, improving the employer's cash flow. Please note that this is included in all BHSI policies at no additional cost.

Both are valuable cash flow solutions that help Self-Funded employers avoid funding large claims upfront while maintaining the same stop loss protection. The difference is simply what triggers the funding—an individual catastrophic claim versus higher-than-expected claims across the entire plan.

Aggregate Advance

What is it?

Aggregate Advance helps employers when total policy claims are running higher than expected by providing reimbursement for claims in excess of the monthly or cumulative attachment point, instead of requiring the employer to wait until the end of the policy period for aggregate stop loss funds.

When is it used?

When cumulative plan claims exceed aggregate funding levels or monthly thresholds. If claims spike early in the year, Aggregate Advance can provide funding support before year-end settlement (subject to policy provisions).

Talking Point

Aggregate Advance helps employers maintain predictable cash flow when the entire health plan experiences higher-than-expected claims. Please note that there is a fee associated with this benefit and it can be purchased prior to the effective date of the group's policy.

Specific Advance	Aggregate Advance
Protects against one large claimant	Protects against high total plan claims
Triggered when an individual claim exceeds the specific deductible	Triggered when cumulative claims exceed aggregate funding thresholds
Improves cash flow during catastrophic claims	Improves cash flow when overall plan utilization is high
Best for employers concerned about large individual claims	Best for employers seeking smoother, more predictable monthly funding

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