

# Close the GAP. Win the Renewal.

Group GAP plans designed, underwritten, and administered through Northgate Benefit Group

## WHAT IS GROUP GAP?

Group GAP is employer-sponsored supplemental coverage that pays benefits toward the out-of-pocket costs employees incur under the group major medical plan — deductibles and coinsurance for inpatient and outpatient services. Paired with a higher-deductible medical plan, GAP lets the employer capture meaningful major medical premium savings while keeping the employee's real-world exposure low.

## THE STRATEGY YOUR CLIENTS WILL UNDERSTAND

### 1. INCREASING DEDUCTIBLES

Deductibles keep climbing every year — lean into the trend with a higher-deductible design that captures premium reduction while protecting member satisfaction.

### 2. INSERT GAP

A Group GAP plan fills the new exposure, paying inpatient and outpatient benefits toward employee out-of-pocket costs.

### 3. KEEP THE SAVINGS

Net plan spend goes down, employee out-of-pocket stays controlled, and the benefits story improves at open enrollment.

## AN ILLUSTRATIVE EXAMPLE

### CURRENT PLAN

- \$1,500 deductible PPO
- Full-freight major medical premium
- Renewal pressure every year

### RESTRUCTURED PLAN

- \$5,000 deductible PPO
- Lower major medical premium
- GAP pays toward the new \$3,500 exposure

### THE RESULT

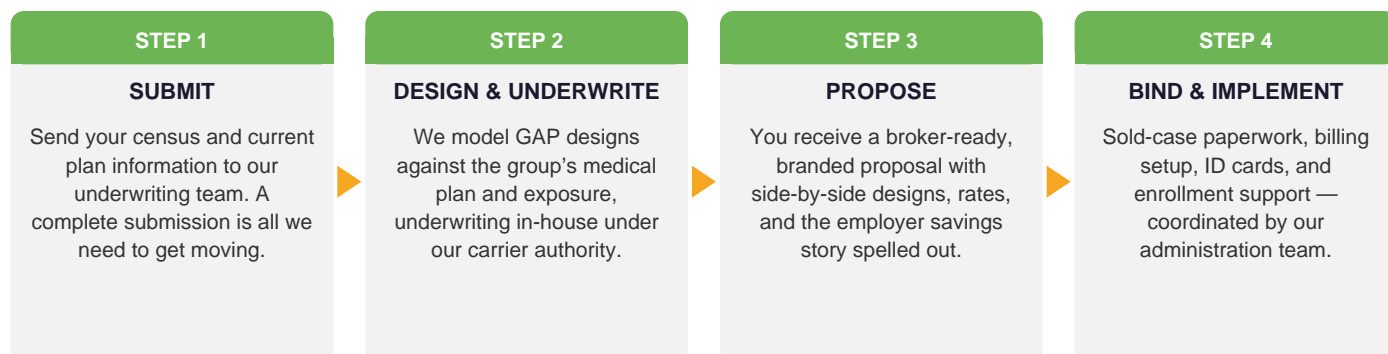
- Net premium savings for the employer
- Employee out-of-pocket stays near current levels
- Savings can fund GAP — and then some

*Hypothetical illustration for concept only. Actual plan designs, rates, and savings vary by group and are subject to underwriting.*

## WHY BROKERS BRING GAP DEALS TO NORTHGATE

- **Real underwriting authority.** As a managing general underwriter, Northgate quotes and underwrites GAP on behalf of A-rated carrier partners — you work directly with the decision-makers, not a quoting queue.
- **Fast, flexible quotes.** Quick turnaround on complete submissions, with plan designs tailored to the group's medical plan, budget, and workforce — not pulled off a rate sheet.
- **Built for hard-to-place groups.** Deep experience with variable-hour, part-time, seasonal, and multi-location hourly workforces that standard markets struggle to rate.
- **Broker-exclusive distribution.** Northgate distributes solely through licensed brokers and consultants. We protect your relationship and your compensation — always.

## How Quoting Works — From RFP to Bound Case



### WHAT TO INCLUDE IN YOUR SUBMISSION

- Current employee census (age or DOB, gender, ZIP, coverage tier)
- Current medical plan design
- Requested effective date
- Proposed or renewal medical plan design, if changing
- Situs state and employee locations
- Any specific plan design preferences

### PLAN DESIGN FLEXIBILITY

GAP benefit levels are tailored case by case — inpatient and outpatient benefit amounts, physician and emergency benefits, and per-person and per-family maximums can each be tuned to match the underlying medical plan's deductible and coinsurance structure. We'll model multiple designs so you can present options, not ultimatums.

### Have a group in mind? Let's quote it.

Send your RFP or census to [Sales@northgatebenefitgroup.com](mailto:Sales@northgatebenefitgroup.com) and we'll take it from there.

[Sales@northgatebenefitgroup.com](mailto:Sales@northgatebenefitgroup.com)