




Intermediary Insurance Services, Inc.

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 United Resource Networks

Managed Transplant program

A Fully Insured Managed Transplant Carve-Out Program *arranged through*



United Resource Networks (URN) offers a fully insured transplant carve-out product to self funded employers. As costs and incidence of transplantation increase, the exposure to transplants risks becomes greater. Offering this unique first dollar product provides unparalleled protection to employers. Through the Managed Transplant Program, members gain access to the URN Transplant Centers of Excellence Network—the premier transplant network in the country—with over 100 transplant centers. Data shows that patients treated at Centers of Excellence Network programs have shorter lengths of stay and reduced complications/readmissions than the overall population hence enhancing clinical outcomes and reducing costs. Through the Managed Transplant Program, employers can stabilize their health care budget and provide their employees with access to extraordinary care.

United Healthcare Insurance Company (UHIC) underwrites the Managed Transplant Program. UHIC is an AM Best 'A+' rated insurer.

Plan highlights include:

- Only centers with the highest survival rates and transplant volumes are included
- Covers all transplant: Solid Organs (liver, kidney, heart, lung, pancreas, digestive) and Bone Marrow (allogeneic related/unrelated, autologous, syngeneic, cord blood or peripheral stem cell transplant)

- \$1,000,000 Lifetime Benefit which preserves the lifetime maximum benefit of underlying major medical coverage
- Covers all transplant-related costs including immunosuppressants (anti-rejection) drugs
- Transplant-related expenses are covered from one day prior to the transplant through a maximum of 365 days following the transplant.
- Benefits include evaluation, search & registry, organ procurement, home health, outpatient treatment, and travel and lodging benefits
- U.R.N.'s clinical consultants guide patients through every aspect of the transplant process including, evaluation, pre-transplant, transplant, post-transplant, arrangements for transportation, lodging and aftercare.

Benefits to self-funded employers:

- Provides a predictable premium expense in place of unpredictable transplant claim exposure
- Reduces the cost of stop loss premiums
- Reduces the potential of lasering transplant patients on stop loss renewals
- Protects against the risk of having to satisfy two annual stop loss deductibles for a transplant patient whose treatment spans two stop loss policy periods
- Eliminates high dollar transplant claims from stop loss renewal experience (claims are pooled in the Managed Transplant Carve-Out Program)

Schedule of Benefits

Benefit	URN Network	Non-Network*
Maximum Benefit for Search & Registry Fees	100% up to \$3,000 per search up to a maximum of \$12,000.	Not Covered.
Maximum Organ Procurement Benefit Donor	100% of Eligible Expenses during the Transplant Benefit Period.	60% of Eligible Expenses to a limited maximum as show in the policy.
Maximum Bone Marrow Harvesting Benefit	100% of Eligible Expenses during any Transplant Benefit Period within 365 days of the Transplant.	60% of Eligible Expenses during any Transplant Benefit Period within 90 days of the transplant up to a maximum of \$10,000.
Maximum Bone Marrow Storage Benefit	100% of Eligible Expenses if within 90 days of the Transplant.	60% of Eligible Expenses if within 90 days of the Transplant.
Maximum Transportation Benefit	100% of Eligible Expenses during any Transplant Benefit Period with a combined maximum of \$10,000 for lodging, transportation and meals.	No Benefit.

Schedule of Benefits (continued)

Benefit	URN Network	Non-Network*
Maximum Daily Benefit for Lodging and Meals	100% of Eligible Expenses during any Transplant Benefit Period up to a daily maximum of \$200 with a combined maximum of \$10,000 for lodging, transportation and meals.	No Benefit.
Maximum Air Ambulance Benefit	100% of Eligible Expenses during any Transplant Benefit Period up to a maximum of \$10,000.	60% of Eligible Expenses during any Transplant Benefit Period up to a maximum of \$10,000.
Maximum Private Duty Nursing Benefit	100% of Eligible Expenses during any Transplant Benefit Period up to a maximum of \$10,000.	60% of Eligible Expenses during any Transplant Benefit Period up to a maximum of \$10,000.
Maximum Transplant Evaluation Benefit	Prior to the Policy Effective Date: 100% of Eligible Expenses up to a maximum of \$5,000 for the evaluation reimbursed at the time of Transplant if the Covered Person is listed within 365 days prior to the date of the Transplant and the Transplant occurs during the Policy Period. On or after the Policy Effective Date: 100% of Eligible Expenses for the evaluation at the time of Transplant if the Covered Person is listed within 365 days prior to the date of the Transplant and the Transplant occurs during the Policy Period.	Prior to the Policy Effective Date: Not Covered. On or after the Policy Effective Date: 60% of Eligible Expenses for the evaluation at the time of Transplant if the Covered Person is listed within 365 days prior to the date of the Transplant and the Transplant occurs during the Policy Period.
Maximum Hospital Confinement and Physician Benefit	100% of Eligible Expenses.	For Organ and Allogeneic Tissue Transplants: 60% of Eligible Expenses up to a maximum of \$2,000 per day for each of the first 30 consecutive days of a Covered Person's confinement and 60% of Eligible Expenses up to a maximum of \$1,700 per day for each day of a Covered Person's confinement on or after the thirty-first day. For Autologous Tissue Transplant: 60% of Eligible Expenses up to a maximum of \$1,500 per day for each of the first 30 consecutive days of a Covered Person's confinement and 60% of Eligible Expenses up to a maximum of \$850 per day for each day of a Covered Person's confinement on or after the thirty-first day.
Maximum Skilled Nursing Facility Confinement Benefit	100% of Eligible Expenses.	60% of Eligible Expenses up to a maximum of \$10,000.
Maximum Home Health Benefit	100% of Eligible Expenses.	60% of Eligible Expenses up to a maximum of \$10,000.
Maximum Surgical Benefit for Organ or Tissue Transplant Benefit	100% of Eligible Expenses.	60% of Eligible Expenses up to a maximum of \$10,000.
Maximum Outpatient Treatment Benefit	100% of Eligible Expenses.	60% of Eligible Expenses up to a maximum of \$10,000.
Maximum Policy Benefit per Covered Person per Lifetime for all Transplants	\$1,000,000 for all Transplant Services.	\$1,000,000 for all Transplant Services.

*Non-network benefits can vary by state. Product is not available in all states. Contact iiSi for state specific details.

Information needed to obtain a quote:

- Standard stop loss quote material
- Transplant experience identifying type of transplant, facility and paid amount for hospital versus professional charges
- Waiting list identifying any member who has been diagnosed with a potential need for an organ or bone marrow transplant including actual diagnosis, date listed, type of transplant and facility

