



## Intermediary Insurance Services, Inc.

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



OptumHealth 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 OptumHealth Transplant Centers of Excellence Network—the premier transplant network in the country—with over 120 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.

### Plan highlights include:

- Includes centers with the highest survival rates and transplant volumes
- Covers all transplants: solid organ, blood and marrow (cord blood, stem cells, bone marrow transplants)
- Provides first-dollar coverage, meaning no deductible, coinsurance or copays

- Unlimited lifetime benefit for transplant services
- Preserves the lifetime maximum benefit of underlying major medical coverage based on plan design
- Covers virtually all transplant-related costs, including immunosuppressants (anti-rejection) drugs
- Covers transplant-related expenses from one day prior to the transplant through a maximum of 365 days following the transplant
- Includes coverage of evaluation, search and registry, organ procurement, home health, outpatient treatment, and travel and lodging benefits

### Benefits to self-funded employers:

- Provides a predictable premium expense in place of, unpredictable transplant claim exposure
- Assists in reducing cost of specific stop-loss insurance premium
- Eliminates lasers at stop-loss insurance renewal on potential transplants
- Protects against the possibility of multiple specific deductibles over a two-year period
- Protects against potential costs of multiple transplants in one year

## Schedule of Benefits

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

## Schedule of Benefits *(continued)*

Benefit	OptumHealth Network	Non-Network*
<b>Maximum Private Duty Nursing Benefit</b>	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.
<b>Maximum Daily Benefit for Lodging and Meals</b>	100% of Eligible Expenses during any Transplant Benefit Period up to a maximum of \$200 with a combined maximum of \$10,000 for lodging, transportation and meals.	No Benefit.
<b>Maximum Transplant Evaluation Benefit</b>	100% of Eligible Expenses	60% of Eligible Expenses during any Transplant Benefit Period up to a maximum of \$10,000.
<b>Maximum Hospital Confinement and Physician Benefit</b>	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.
<b>Maximum Skilled Nursing Facility Confinement Benefit</b>	100% of Eligible Expenses.	60% of Eligible Expenses up to a maximum of \$10,000.
<b>Maximum Surgical Benefit for Organ or Tissue Transplant Benefit</b>	100% of Eligible Expenses.	60% of Eligible Expenses up to a maximum of \$10,000.
<b>Maximum Policy Benefit per Covered Person per Lifetime for all Transplants</b>	Unlimited for all Transplant Services.	Unlimited for all Transplant Services.
<b>Maximum Home Health Benefit</b>	100% of Eligible Expenses.	60% of Eligible Expenses up to a maximum of \$10,000.
<b>Maximum Outpatient Treatment Benefit</b>	100% of Eligible Expenses.	60% of Eligible Expenses up to a maximum of \$10,000.

\*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

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

**OptumHealth**<sup>SM</sup>

This brochure contains a brief description of the Managed Transplant Carve-Out Program. Complete details are contained in the actual policy and certificate of coverage.