

Instructions for Completing the Attached Disclosure Form

HIPAA Privacy rules permit the release of Protected Health Information (PHI) for the purpose of evaluating and accepting risk associated with the Plan Sponsor as part of Health Care Operations. The Company and the MGU shall use the information provided solely for the purpose of evaluating the acceptability of this risk and shall not disclose any PHI collected to any other person or for any other purpose.

The Company will rely upon the information provided on the attached disclosure form, which will become part of the application for stop loss coverage. The purpose of the form is to allow the Company to take underwriting action on all known individuals in the categories listed below. It is the Plan Sponsor's responsibility, either directly or through its designated representative, to accurately report all claims known as of the date of this disclosure by making a thorough review of all applicable records. Such records shall include historical claim reports, disability records, payroll records, current information from administrators, insurers, utilization management companies, managed care companies and any Agent/Broker of the Plan Sponsor. In exchange the Company will accept the liability for any truly unknown claimants. The attached disclosure form and any accompanying reports must be completed and signed by the appropriate parties no earlier than 30 days prior to the proposed Effective Date of stop loss coverage and received by the Company within 5 days of completion.

Upon receipt of the completed disclosure, the Company will assess all data, new and previously reported, and will inform the producer in writing of any changes to the rates, factors or terms of coverage proposed. The Company reserves the right to alter the terms of or to rescind the proposal in its entirety based upon a review of all information submitted during the proposal process.

When completing the form, remember that Plan Participants may include those on short or long-term disability, COBRA, FMLA, leave of absence, extension of benefits, sick time, vacation time or retirees covered under the plan and for whom coverage is requested in the quote. List on the disclosure form all Plan Participants who are known to meet any of the following criteria:

1. currently (a) confined to a Medical Facility, (b) are disabled, or (c) who have been precertified for the same within the last 90 days; or
2. received medical services during the past twelve months, the cost of which exceeds the lesser of 50% of the lowest Specific Deductible/Retention applied for or \$50,000, and for which the bills have been received by the Claims Administrator and entered into their claims system, or
3. been identified as a candidate for Case Management and/or as having the potential to exceed the lesser of 50% of the lowest Specific Deductible/Retention applied for or \$50,000 during the policy period; or
4. have been diagnosed within the past 12 months with a condition represented by any of the ICD-10 codes contained in the attached list and have also received services costing the lesser of \$50,000 or 20% of the lowest Specific Deductible/Retention applied for, during the same period; or
5. individuals currently eligible under the Plan who were formerly ineligible because they reached or exceeded their lifetime maximums in the past.

ICD-10-CM Diagnosis Codes for Disclosure Notification

Please list all Plan Participants who have been diagnosed with or treated for any of the codes listed under the following categories during the current Benefit Period:

A00-B99 Certain infectious and parasitic disease

A40 Streptococcal sepsis
A41 Other Sepsis
B15-B19 Viral hepatitis
B20 Human immunodeficiency virus [HIV] disease

C00-D49 Neoplasms

C00-C96 Malignant neoplasms
D46 Myelodysplastic syndromes

D50-D89 Diseases of the blood and blood-forming organs & disorders involving the immune mechanism

D57 Sickle-cell disorders
D59 Acquired hemolytic anemia
D60-D64 Aplastic and other anemias
D65-D69 Coagulation defects, purpura and other hemorrhagic conditions
D70-D77 Other diseases of blood and blood-forming organs
D80-D89 Certain disorders involving the immune mechanism

E00-E89 Endocrine, nutritional and metabolic diseases

E10-E13 Diabetes mellitus
E15-E16 Other disorders of glucose regulation and pancreatic internal secretion
E65-E68 Obesity and other hyperalimentation
E70-E89 Metabolic disorders

F01-F99 Mental, Behavioral and Neurodevelopmental disorders

F10.1 Alcohol Abuse
F11.1 Opioid Abuse
F20 Schizophrenia
F31 Bipolar Disorder
F32.3 Major depressive disorder, single episode, severe with psychotic feature
F33.1-F33.3 Major Depressive Disorder, recurrent
F84.0 Autistic Disorder
F84.2 Rett's Syndrome
F84.5 Asperger's syndrome

G00-99 Diseases of the nervous system

G00 Bacterial Meningitis
G04 Encephalitis Myelitis and Encephalomyelitis
G06-G07 Intracranial and intraspinal abscess and granuloma
G12.21 Amyotrophic Lateral Sclerosis
G35 Multiple Sclerosis
G36 Other Acute Disseminated Demyelination
G37 Other Demyelinating disease of central nervous system
G82.5 Quadraplegia
G83.4 Cauda Equina Syndrome
G92 Toxic Encephalopathy
G93.1 Anoxic Brain Injury

I00-I99 Diseases of Circulatory System

I20 Angina Pectoris
I21.09-I22 Acute myocardial infarction
I24 Acute and Subacute Ischemic Heart Disease
I25 Chronic ischemic heart disease
I26 Pulmonary embolism
I27 Other pulmonary heart disease
I28 Other diseases of pulmonary vessels
I33 Acute & Subacute Endocarditis
I34-I38 Heart Valve Disorders
I42-I43 Cardiomyopathy
I44-I45 Conduction Disorders
I46 Cardiac Arrest
I47-I49 Cardiac Dysrhythmias
I50 Heart Failure

J00-I99 Diseases of Circulatory System

Continued
I60-I61 Subarachnoid Hemorrhage / Intercerebral Hemorrhage
I63 Cerebral infarction
I65.8-I66 Occlusion of Precerebral /Cerebral Arteries
I67 Other cerebrovascular disease
I70 Atherosclerosis / Aortic Aneurysm

J00-I99 Diseases of Respiratory System

J40-J44 Chronic Obstructive Pulmonary Disease)
J84.10-J84.89 Postinflammatory Pulmonary Fibrosis
J98.11-J98.4 Pulmonary Collapse / Respiratory Failure

K00-K95 Diseases of Digestive System

K22 Esophageal obstruction
K25-K28 Ulcers
K31 Other diseases of stomach & duodenum
K50 Crohn's disease
K51 Ulcerative colitis
K55-K64 Diseases of intestine
K65-K68 Diseases of peritoneum & retroperitoneum
K70-K77 Diseases of liver
K83 Diseases of biliary tract
K85-K86 Diseases of pancreatitis
K90-K95 Other diseases of digestive system /Complications of bariatric procedures

M00-M99 Diseases of Musculoskeletal System & Connective Tissue

M15-M19 Osteoarthritis
M32 Systemic lupus erythematosus
M34 Systemic sclerosis
M41 Scoliosis
M43 Spondylolysis
M50 Cervical disc disorders
M51 Thoracic, thoracolumbar & lumbosacral intervertebral disc disorders
M72.6 Necrotizing Fasciitis
M86 Osteomyelitis

N00-N99 Diseases of the Genitourinary System

N00-N01 Acute and Rapidly Progressive Nephritic Syndrome
N03 Chronic Nephritic Syndrome
N04 Nephrotic Syndrome
N05-N07 Nephritis and Nephropathy
N08 Glomerular Disorders classified elsewhere
N17 Acute Kidney Failure
N18 Chronic Kidney Disease (CKD)
N19 Renal Failure, Unspecified

O00-O9A Pregnancy, childbirth and the puerperium

O09 High Risk Pregnancy
O11 Pre-Existing Hypertension with Pre-Eclampsia
O14-O15 Pre-Eclampsia and Eclampsia
O30 Multiple Gestation
O31 Other complications specific to Multiple Gestations

P00-P96 Certain conditions originating in the perinatal period

P07 Disorders of newborn related to short gestation and low birth weight
P10- P15 Birth Trauma
P19 Fetal distress
P23-P28 Other respiratory conditions of newborn
P29 Cardiovascular disorders originating in the perinatal period
P36 Bacterial sepsis of newborn
P52-P53 Intracranial hemorrhage of newborn
P77 Necrotizing enterocolitis of newborn
P91 Other disturbances of cerebral status newborn

Q00-Q99 Congenital malformations, deformations and chromosomal abnormalities

Q00-Q07 Congenital malformations of the nervous system
Q20- Q26 Congenital Cardiac malformations
Q41-Q45 Congenital Anomalies of Digestive system
Q85 Phakomatoses, not classified elsewhere
Q87 Congenital malformation syndromes affecting multiple systems
Q89 Other Congenital malformations

R00-R99 Symptoms, signs and abnormal clinical and laboratory findings, not elsewhere classified

R07.1-R07.9 Chest Pain
R40-R40.236 Coma
R57-R58 Shock, Hemorrhage
R65.2-R65.21 Severe sepsis

S00-T88 Injury, Poisoning and Other Consequences of External Causes

S02 Fracture of skull and facial bones
S06 Intracranial injury
S07 Crush injury to head
S08 Avulsion and traumatic amputation of part of head
S12-S13 Fracture and injuries of cervical vertebra and other parts of neck
S14.0-S14.15 Injury of nerves and spinal cord at neck level
S22.0 Fracture of thoracic vertebra
S24 Injury of nerves and spinal cord at thorax level
S25 Injury of blood vessels of thorax
S26 Injury of heart
S32.0-S32.2 Fracture of lumbar vertebra
S34 Injury of lumbar and sacral spinal cord and nerves
S35 Injury of blood vessels at abdomen, lower back and pelvis
S36-S37 Injury of intra-abdominal organs
S48 Traumatic amputation of shoulder and upper arm
S58 Traumatic amputation of elbow and forearm
S68.4-S68.7 Traumatic amputation of hand at wrist level
S78 Traumatic amputation of hip and thigh
S88 Traumatic amputation of lower leg
S98 Traumatic amputation of ankle and foot
T30-T32 Burns and corrosions of multiple body regions
T81.11-T81.12 Postprocedural cardiogenic and septic shock
T82 Complications of cardiac and vascular prosthetic devices, implants and grafts
T83-T85 Complications of prosthetic devices, implants and grafts
T86 Complications of transplanted organs and tissue
T87 Complications to reattachment and amputation

Z00-Z99 Factors Influencing Health & Contact with Health Services

Z37.5-Z37.6 Multiple births
Z38.3-Z38.8 Multiple births
Z48-Z48.298 Encounter for aftercare following organ transplant
Z49 Encounter for care involving renal dialysis
Z94 Transplanted organ and tissue status
Z95 Presence of cardiac and vascular implants and grafts
Z98.85 Transplanted organ removal status
Z99.1 Dependence on respirator
Z99.2 Dependence on dialysis