

### ***Protect Your Company from the Huge, Unexpected Cost of Transplants***

#### **Program Perks**

- Pays 100% of all major transplant types and the associated costs
- Covers the expenses that stop-loss insurance often does not
- Eliminates the risk of unexpected transplant costs and related cash flow issues

#### ***How Does It Work?***

**Organ Transplant Carve-Out Insurance** works in conjunction with an employer's plan by "carving out" the transplant and insuring it separately from the plan document. It gives employers the opportunity to totally eliminate the risk of paying for costly organ transplants and the unpredicted cash flow issues that can accompany them.

#### ***Why Does It Work?***

As one of the most expensive procedures an employer can cover under its benefit plan, organ transplants are becoming more common with three times as many people on transplant waiting lists today versus 10 years ago. Often times, stop-loss insurance doesn't cover transplants – which can range anywhere from \$250,000 to \$900,000 on average – and many carriers offer significant premium discounts when carve-out plans are purchased.

#### **Cypress Exclusives – Comprehensive Plan Offerings**

- Stand-alone, fully insured, first-dollar product designed specifically for self-funded groups
- Works with employer's plan by "carving out" the transplant benefit and providing separate insurance
- Protects employer from the catastrophic expenses of transplant exposures
- Attaches to any plan document regardless of the stop-loss carrier
- Pays 100% of all major transplant types and their related costs (hospital stay, physician, pharmacy, etc.)
- Travel benefit allowance included
- Finest nationwide transplant network at Centers of Excellence and experienced transplant coordinators

#### **Adapting Benefits. Controlling Costs.**

As a pioneer in consumer-directed health plans with unparalleled industry experience, Cypress Benefit Administrators offers an exclusive, comprehensive set of medical risk management tools – including **Organ Transplant Carve-Out Insurance** – to save employers money. See why more and more companies are turning to innovative options within The Cypress Solution to meet their ever-evolving needs in self-funded benefit plans.

**Cypress Benefit Administrators | 877-236-0844**  
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