

Comprehensive Transplant Insurance

*The Sensible Solution for
Rising Catastrophic Transplant Costs for
Self-Funded Employers*



- *First Dollar Coverage*
- *Avoids Lasering*
- *Protects Stop Loss Rates*
- *Improves Cash Flow of Claims Fund*
- *Provides Top Level Medical Services*



Medical Excess

***A Transplant can hit any group, any time.
For Self insured Employers, it can have a
devastating impact to your stop loss insurance
and bottom line.***

Facts:

- The number of transplants has risen significantly in the past 10 years
- There are 3 times more people waiting for a transplant than 10 years ago
- Medical trend and transplant technology costs aren't getting any cheaper
- Average transplant cost exceeds \$250,000
- 40% of all stop loss lasers are due to transplants

Results:

- Higher Stop Loss Rates
- Lasering of employees on waiting lists
- Patients may not receive the best possible care

Offered by



Underwritten by



Solution:

Cypress Benefit Administrators is now offering the simple solution to transplant exposures for self-funded employers. By "carving out" transplant exposures from a benefit plan, employers can control the catastrophic costs associated with transplants and reduce them to a budgeted per employee per month rate. Underwritten by Medical Excess, an AIG member company, this A.M. Best A++ rated policy includes generous benefits that can fit with any employer's health plan.

Policy Highlights:

- *\$1 million lifetime maximum (\$2 million available)*
- *100% coverage for all in-network transplant-related claims from first dollar (including hospital, physician, procurement and drugs)*
- *Experienced transplant case coordination*
- *Choice of finest transplant centers in the U.S.*
- *Generous travel and lodging expenses for patient and companion*
- *Benefit period covers evaluation through 365 days post transplant operation*
- *Specific language that avoids confusion and interpretation*
- *Covers all major organ and tissue transplants:*
 - Heart, Pancreas, Heart / Lung, Kidney,*
 - Lung, Kidney / Pancreas, Liver, Small Intestine*
 - Bone Marrow and Stem Cell*

Advantageous Coverage

Employees will especially benefit from this coverage in that there are no deductibles or co-insurance • Patients receive the finest care available from the most reputable transplant centers in the country • Nationwide transplant network available to best fit the geographic needs of the employer • One simple, affordable rate per employee provides plan stability, and also reduces the employer's stop loss and out-of-pocket expense • Transplant providers are paid directly, thus avoiding cash flow drainage on the employer's health benefits trust • Exclusive to Cypress Benefit Administrators clients of 50 or more employee lives.

*For more information, call:
Cypress Benefit Administrators
Representative at 1-877-236-0844*