

Standard Stop Loss Disclosure Statement

HIPAA Privacy permits the release of Protected Health Information (PHI) for the purpose of evaluating and accepting risk associated with the Plan Sponsor as a part of “health care operations”. The Company/MGU shall use the information provided solely for the purpose of evaluating the acceptability of this risk and shall not disclose any PHI collected except in performing this risk evaluation.

The Company will rely upon the information provided on this Disclosure Statement (“Disclosure Statement”), which will become part of the Application for stop loss coverage. Please note that previously or subsequently submitted documentation (eg. a “50% notice”) will not satisfy underwriting disclosure requirements unless you receive written notice from the Company to the contrary. The purpose of the Disclosure Statement is to allow the Company to take underwriting action on all known risks in the categories listed below. Disclosure of all of the information described in the categories below and on page 2 of this Disclosure Statement is material to the Company’s acceptance of the risk. It is the Plan Sponsor’s responsibility, either directly or through their designated representative, to accurately report all such risks known as of the date the Disclosure Statement is completed and delivered to the Company (unless otherwise agreed in writing by the Company) by making a thorough review of all applicable records. Such records shall include historical claims reports, disability 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 risks. The Disclosure Statement must be completed and signed by the appropriate parties no more than thirty (30) days (unless otherwise agreed in writing by the Company) prior to the proposed Effective Date of stop loss coverage and received by the Company within five (5) days of completion. The Binder Check (if applying for first year of coverage) should be remitted with the Disclosure Statement. If the Binder Check (if applying for the first year coverage) is remitted after the date of the Disclosure Statement, the Plan Sponsor shall notify the Company in writing by providing the individual underwriter listed on the Stop Loss Insurance Proposal with updated information of any known changes to the risks described herein in the same format as in this Disclosure Statement as of the date that such Binder Check is remitted to the Company.

Upon receipt of the completed Disclosure Statement, the Company will assess all data provided in or attached to the Disclosure Statement (assuming the data is clearly marked as a part of the Disclosure Statement), and will inform the producer in writing within fifteen (15) business days of any changes to the rates, factors or terms of coverage or whether additional information is needed. The Company reserves the right to rescind the proposal in its entirety based upon a review of all information submitted during the proposal process.

Provide on page 2 of the Disclosure Statement (or in an attachment to the Disclosure Statement clearly marked as a part of the Disclosure Statement) all information required therein for all individuals known to:

1. Be currently disabled, confined to a medical facility, or have been precertified within the last three months. For employees, disabled means absent from work and/or on FMLA/other leave due to his or her medical condition; for dependents, disabled means unable to perform his or her normal functions of a person of like age.
2. Have received medical services during the last 12 months the cost of which exceeds the lesser of, 50% of the lowest specific retention amount applied for or \$30,000, and for which bills have been received by the claims administrator and entered into its claims system.
3. Have been identified as a candidate for case management.
4. Have received medical services, during the last 12 months, for a condition represented by any of the ICD-10 codes (or ICD-9 codes, if ICD-10 codes were not yet implemented by the Plan Sponsor) contained in the attached lists.

If the Plan Sponsor fails to disclose in this Disclosure Statement (or, if required above, in updated information submitted in the same format as this Disclosure Statement and to the individual underwriter as described above) accurate or complete information or omits any information required on page 2 of this Disclosure Statement for any individual known to fall into one of the above categories, even if unintentionally, then the Company will have no liability for claims incurred by such individual.

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Risk Identifier	DOB	Sex	EE, Sp or Ch	(A)ctive, (C)OBRA, (R)etiree, (F)MLA or (T)ermed	Term Date	Diagnosis(es)/ Procedure(s) (see attached ICD-9 Code List)	Most Recent Date of Service	Indicate all that apply: <ul style="list-style-type: none"> • (D)isabled • (H)ospital Confined • (C)andidate for Case Management • (P)recertified w/in Last 3 Months 	Expenses Incurred This Plan Year (indicate paid, pending and/or denied)

The Plan Sponsor named below represents that the above list (and/or attachments clearly marked as a part of the Disclosure Statement) completely and accurately discloses all potentially catastrophic risks in accordance with this Disclosure Statement and that it is the result of a diligent search in accordance with this Disclosure Statement. **If there are no risks to report which meet the disclosure criteria in this Disclosure Statement, please check this box.**

Plan Sponsor: _____ Claims Administrator: _____ Agent/Broker _____

Signature: _____ Signature: _____ Signature: _____

Name: _____ Name: _____ Name: _____

Title: _____ Title: _____ Title: _____

Date: _____ Date: _____ Date: _____

ICD-9 Codes for Disclosure Notification

Please list all individuals who have been diagnosed with or treated for any of the codes/procedures listed below:

001-139 Infectious and Parasitic Diseases

038-038.9 Septicemia
042 AIDS / HIV
070-070.9 Viral Hepatitis

140-239 Neoplasms

140-149.9 Malignant Neoplasm of Lip, Major Salivary Glands, Gum, Mouth, Oropharynx, Nasopharynx, and/or Hypopharynx
150-150.9 Malignant Neoplasm of Esophagus
151-151.9 Malignant Neoplasm of Stomach
153-153.9 Malignant Neoplasm of Colon
154-154.8 Malignant Neoplasm of Rectum
155-155.2 Malignant Neoplasm of Liver
157-157.9 Malignant Neoplasm of Pancreas
161-161.9 Malignant Neoplasm of Larynx
162-162.9 Malignant Neoplasm of Lung
170-170.9 Malignant Neoplasm of Bone
174-174.9 Malignant Neoplasm of Female Breast
179-182.8 Malignant Neoplasm of Uterus or Cervix
183-183.9 Malignant Neoplasm of Ovary
185 Malignant Neoplasm of Prostate
186-186.9 Malignant Neoplasm of Testis
188-189.9 Malignant Neoplasm of Bladder, Kidney, Urinary
191-191.9 Malignant Neoplasm of Brain
192-192.9 Malignant Neoplasm of Nervous System
194-194.9 Malignant Neoplasm of Endocrine Glands
195-195.8 Malignant Neoplasm of Other Ill-Defined Sites
196-196.9 Secondary Malignant Neo. Lymph Nodes
197-197.8 Secondary Malignant Neo. Respty and Digestive Systems
198-198.89 Secondary Malignant Neo. Other Specified Sites
200-208.9 Lymphoma and/or Leukemia
235 Neoplasm Uncertain Behavior
239.2 Neoplasm Unspecified Nature – Bone, Skin

240-279 Endocrine, Nutritional, Metabolic, Immunity

250-250.9 Diabetes
272.7 Gaucher's Disease
277.0 Cystic Fibrosis
277.6 Alapha-1 Antitrypsin Deficiency
278.0 – 278.1 Obesity/Morbid Obesity/Hyperalimint

280-289 Diseases of the Blood and Blood-Forming Organs

282.6 Sickle-Cell Anemia
284.9 Aplastic Anemia NOS
286-286.9 Coagulation Defects and/or Hemophilia
279.2 Severe combined immunodeficiency

320-389 Diseases of the Nervous System and Sense Organs

330 Cerebral degenerations
344.0-344.09 Quadriplegia and Quadripareis
331.0-331.9 Reye's Syndrome
344.1 Paraplegia
348.0-348.9 Encephalopathy
357, 358 Neuropathy / Myasthenia Gravis

390-459 Diseases of the Circulatory System

410-410.9 Acute Myocardial Infarction
411-411.89 Acute and Subacute Ischemic Heart Disease
414-414.05 Coronary Atherosclerosis (ASHD)
415-415.19 Acute Pulmonary Heart Disease
416-416.9 Chronic Pulmonary Heart Disease
417.1 Aneurysm of Pulmonary Artery
421-421.9 Acute and Subacute Endocarditis
424-424.9 Valve Disorders
425-425.9 Cardiomyopathy
426-426.9 Conduction Disorders
427-427.9 Cardiac Dysrhythmias
428-428.9 Heart Failure
430, 431 Subarachnoid / Intracerebral Hemorrhage
434.9 Occlusion of Cerebral Arteries
436 Acute Cerebrovascular Accident (CVA)

440-441.9 Atherosclerosis / Aortic Aneurysm

460-519 Diseases of the Respiratory System

480-486 Pneumonia
490-496 COPD, Emphysema, etc.
515 Postinflammatory Pulmonary Fibrosis
518-518.89 Pulmonary Collapse and/or Respiratory Failure

520-579 Diseases of the Digestive System

555-555.9 Regional Enteritis (Crohn's Disease)
560.0-560.9 Intestinal Obstruction
562.1 Diverticulitis of Colon
567-567.9 Peritonitis
569.0-569.9 Other Disorders of Intestine
570-571.9 Liver Diseases and Cirrhosis
572.8 Other Sequela of Chronic Liver Disease
573-573.9 Other Liver Disorders
577-577.9 Pancreas Diseases
578-578.9 Gastrointestinal Hemorrhage

580-629 Diseases of the Genitourinary System

584-584.9 Acute Renal Failure
585 Chronic Renal Failure
586 Renal Failure, Unspecified
588 Disorders resulting from impaired renal function
592 Calculus of Kidney & Ureter

630-677 Complications of Pregnancy, Childbirth

640.03 Threatened Abortion
641.1 Placenta Previa
642.5-642.7 Eclampsia, pre-eclampsia
644.0-644.2 Premature Labor
646.83 Complications of Pregnancy
648.0 Gestational Diabetes
651 Multiple Gestation
654.5 Cervical Incompetence

710-739 Diseases of the Musculoskeletal System and Connective Tissue

710.0 Lupus
715.0-715.9 Osteoarthritis
721.3 Lumbosacral Spondylosis
722.0-722.9 Intervertebral Disc Disorders
730-730.9 Osteomyelitis and/or Periostitis
737.3 Kyphoscoliosis and scoliosis
740-759 Congenital Anomalies
745.0-746.9 Cardiac Congenital Anomalies Heart
747.2 Aortic Atresia / Stenosis
751.6 Biliary Atresia
759-759.9 Other and Unspecified Congenital Anomalies

760-779 Conditions Originating in the Prenatal Period

765-765.1 Prematurity
769 Respiratory Distress Syndrome
770.0-770.9 Other Respiratory Conditions of Newborn

780-799 Symptoms, Signs, and Ill-Defined Conditions

785-785.9 Symptoms Involving Cardiovascular System
786.5-786.59 Chest Pain

800-999 Injury and Poisoning

800-804.9 Fracture of Skull
805-805.9 Fracture of Vertebral Column
806-806.9 Fracture of Vertebral Column with Spinal Cord Injury
828-828.1 Multiple Fractures
853-854.1 Intracranial Injury
869-869.1 Internal Injury
887-887.7 Traumatic Amputation of Arm and Hand
897-897.7 Traumatic Amputation of Leg
949-949.5 Burns
952-952.9 Spinal Cord Injury
996-997.0 Complications peculiar to certain specified conditions
V23 Supervision of High Risk Pregnancy
V42 – V58.9 Transplants, etc.

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, including all codes, subcategories and any applicable 7th characters that fall under the listed categories

A00-B99 Certain infectious and parasitic disease 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
 D33 Benign Neoplasm of Brain
 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 Alcohol Abuse
 F11 Opioid Abuse
 F20 Schizophrenia
 F31 Bipolar Disorder
 F32 Major Depressive disorder, single episode, severe with psychotic feature
 F33 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
 G46 Vascular syndromes of the brain in cerebrovascular diseases
 G82 Paraplegia/Quadriplegia
 G83.4 Cauda Equina Syndrome
 G92 Toxic Encephalopathy
 G93.1 Anoxic Brain Injury

I00-I99 Diseases of Circulatory System

I12 Hypertensive chronic kidney disease or ESRD
 I13 Hypertensive heart and chronic kidney disease or ESRD
 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
 I60-I61 Subarachnoid Hemorrhage/Intercerebral Hemorrhage
 I63 Cerebral infarction
 I65.8-I66 Occlusion of Precerebral/Cerebral Arteries
 I67 Other cerebrovascular disease
 I70 Atherosclerosis
 I71 Aortic Aneurysm
 I72 Other aneurysm
 I82 Other venous embolism and thrombosis

J00-J99 Diseases of Respiratory System

J40-J44 Chronic Obstructive Pulmonary Disease (COPD)
 J80 Acute respiratory distress syndrome
 J84.10-J84.9 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 & retro peritoneum
 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

M05.80-M05.9 Rheumatoid Arthritis
 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
 O20 Threatened abortion
 O30 Multiple Gestation
 O31 Other complications specific to Multiple Gestations
 O42 Premature rupture of membranes
 O45 Premature separation of placenta

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
 P22 Respiratory distress syndrome of newborn
 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
 P78.81 Congenital cirrhosis of liver
 P91 Other disturbances of cerebral status newborn

O00-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
 Q91-Q92 Trisomies

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

R07.1-R07.9 Chest Pain
 R40-R40.236 Coma
 R40.3 Persistent vegetative state
 R57-R58 Shock, Hemorrhage
 R65.11 Systemic inflammatory response syndrome (SIRS) of non-infectious origin with acute organ dysfunction
 R65.2-R65.21 Severe sepsis

S00-T88 Injury, Poisoning and Certain 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 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
 S32.810A-S32.9XXS Fracture of the Pelvis
 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 Status and 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
 Z76.82 Awaiting organ transplant status
 Z87.01 Personal history of pneumonia
 Z94 Transplanted organ and tissue status
 Z95 Presence of cardiac and vascular implants and grafts
 Z98.85 Transplanted organ removal status
 Z99.1.1 Dependence on respirator
 Z99.2 Dependence on dialysis