

## 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 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 unknown risks. The Disclosure Statement must be completed and signed by the appropriate parties no more than thirty (30) days prior to the proposed Effective Date of stop loss coverage unless otherwise agreed to by the Company in writing and received by the Company within five (5) days of completion. 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 submitted after the date of the Disclosure Statement, the Plan Sponsor shall notify the Company of any known changes to the risks described herein as of the date that such Binder Check is submitted to the Company. Notice to the Company must be in the same format as the Disclosure Statement and submitted to the individual underwriter listed on the Stop Loss Insurance Proposal.

Upon receipt of the completed Disclosure Statement, the Company will assess all data provided within or clearly marked as an attachment to the Disclosure Statement. The Company will inform the producer in writing within fifteen (15) business days of any changes to the rates, factors or terms of coverage. 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 Family and Medical Leave Act (FMLA) benefits 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 and have the potential to exceed, during the policy period, the lesser of 50% of the lowest specific retention amount applied for or \$30,000.
4. Have received medical services or been diagnosed, during the last 12 months, for/with 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, either intentionally or unintentionally, then the Company will have no liability for claims incurred by such individual.

### Stop Loss Disclosure Statement

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"> <li>• (D)isabled</li> <li>• (H)ospital Confined</li> <li>• (C)andidate for Case Management</li> <li>• (P)recertified w/in Last 3 Months</li> </ul>	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 7<sup>th</sup> 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