

Your employer has included an Organ & Tissue Transplant Program as part of your health benefits package. This program is administered by Medical Excess, a member company of AIU Holdings, Inc.

This brochure is designed to assist you in understanding the Transplant program. **However, please refer to the Organ & Tissue Transplant Policy and Certificate of Coverage for complete coverage details, including applicable Benefits, Limitations, and Exclusions.** (Policy Form Number: M20001)

Overview of Benefits

- \$1 million lifetime maximum for the following transplant types:

- Heart	- Liver
- Lung	- Kidney
- Heart / Lung	- Pancreas
- Bone Marrow*	- Kidney / Pancreas
- Stem Cell*	- Small Intestine
- Benefit Period that begins at the time of evaluation and ends the sooner of 365 days after the transplant procedure or the lifetime maximum has been met under the Transplant Policy.
- Specialty Care Center Network transplant providers - 100% coverage for all transplant-related expenses, including certain drugs after transplant
- Non-Network transplant providers - 80% coverage, subject to a specified amount and 20% co-pay
- \$10,000 travel; lodging and meals reimbursement maximum for patient and one companion.

All transplant services (including evaluation, listing and transplant) are subject to our medical review and prior approval)

* Coverage for adults is for National Cancer Institute (NCI) sponsored Phase III or higher clinical trials only.

* Coverage for children is for NCI or Children's Oncology Group sponsored Phases I, II, III and IV clinical trials

Your transplant benefits are those expenses that are transplant-related. Other non-transplant related expenses will be paid in accordance with the terms and conditions of your company's health plan. Non-transplant related expenses include, but are not limited to the treatment of underlying disease or unrelated conditions. Transplant Policy provisions are subject to eligibility and pre-existing condition limitations. Please note: if you are covered under a high deductible health plan (as defined by the IRS), you will be required to meet that deductible before benefits will be eligible under the Transplant Policy. This requirement is necessary so that you qualify for the tax benefits associated with your high deductible health plan and related health savings account, if applicable.

* The underwriting risks, financial obligations and support functions associated with the Transplant Policy is the responsibility of the issuing carrier who is responsible for its own financial condition and contractual obligations.

What Happens if You Need a Transplant Operation?

Your physician may recommend a transplant operation for you or a member of your family. Many transplant operations are successfully performed every day in America, and can provide a longer and healthier life outcome. There are nearly 40,000 solid organ and bone marrow transplant operations performed each year in over 250 qualified transplant centers across the country.

Despite the significant medical and technological advances of the past few years, transplant operations remain one of the most costly surgical procedures to be performed. Your Transplant Program has been designed to help deliver excellent and uncompromising care. To help you attain the most complete coverage, two simple steps should be undertaken:

1. Once you or your dependent has been diagnosed by your physician as a possible transplant candidate, **you must immediately inform the Case Management nurses at Mutual Assurance Administrators (MAA), phone 800-825-3540.** Failure to comply with this step could result in a loss of full coverage.
2. Refer to your Certificate of Coverage to understand your benefits as they relate to organ and tissue transplants. If you are confused or unsure of your benefits, please contact **MAA**.

What Happens Next?

Once **MAA** has been informed and your physician has been consulted, you or your dependent will be assigned a Transplant Nurse Advisor. In addition, your Transplant Nurse Advisor will help you and your physician to identify an appropriate transplant center for you. Your coverage increases when you and your physician choose a transplant center in the Specialty Care Center Network® (SCCN). You should not receive any transplant-related services including consultation until approved by your Transplant Nurse Advisor.

The Transplant Nurse Advisor will also assist you during your entire covered “episode of care”. There are essentially four phases to a transplant episode of care:

Evaluation

This is when you first visit with the transplant surgeon. You will be examined and tested to determine if you qualify for a transplant. You will also meet with other members of the transplant team who will assist in the decision-making process. The transplant center will assign a Transplant Coordinator. The Transplant Coordinator and our Transplant Nurse Advisor will work together to assist you throughout your transplant process.

Candidacy

Once you are determined to be a good candidate for an organ transplant, your name is placed on the United Network of Organ Sharing (UNOS) waiting list. If a bone marrow transplant requires a donor, your transplant team will search the National Marrow Donor Program (NMDP) donor database. Many factors will determine how long you have to wait for an available organ – such as your medical status, the availability of donors in the local area and the level of match between the donor and recipient.

Procedure

This relates to your actual transplant and hospital stay. How long you will need to stay in the hospital varies for the different types of transplant procedures. Our Transplant Nurse Advisor will work closely with the transplant team in planning your discharge needs and follow up care

Follow Up

Once you have been successfully transplanted and released, you will be monitored closely by the transplant team; focusing on your status of health, diet exercise and the necessary anti-rejection drugs. This period of time generally lasts for a year after your surgery.

What Can You Do To Make It Easier For You?

As mentioned earlier in this brochure, you must notify **MAA** if you need a transplant operation. After this you should not proceed with any transplant-related services (including consultation, evaluation or listing) until services have been approved by your Transplant Nurse Advisor. You must also make sure that you have carefully studied and understand what your benefits are in this situation, such as reimbursement for travel, lodging expenses, and other costs. Save all of your receipts relating to your transplant expenses. Do not be afraid to ask questions if you are unsure what you should do. Your Transplant Nurse Advisor is also a good source for answers.

There are many support groups and organizations for you to share your concerns, as well as resources for you to research issues concerning your transplant operation. A good place to start is the Internet. The United Network of Organ Sharing (UNOS) and the National Marrow Donor Program (NMDP) have highly informative web sites (www.unos.org and www.marrow.org) to address many of your concerns. They may also suggest other informative web sites.

We understand that this is a critical and uncertain period of time in your life. At times, you may feel confused and worried. Your Transplant Nurse Advisor is highly experienced in understanding all your issues, and is available for you. All efforts will be made to assist you successfully through this process. Remember, many thousands of people have had successful transplants and are leading productive and happy lives today.

For further information on your health coverage, call **MAA** or the Medical Excess Transplant Unit at 800-850-0919.



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