

MEDICAL STOP LOSS DISCLOSURE FORM INSTRUCTIONS FOR COMPLETION

Coverys will use the information you provide in this Medical Stop Loss Disclosure Form solely for the purpose of evaluating the acceptability of this risk. We will rely upon the information you provide on the attached disclosure form, which will become part of the Policy Application for coverage. The purpose of the form is to allow us to take underwriting action on all known risks in the categories listed below. It is your responsibility, either directly or through your designated representative, to report all claims known as of the date this disclosure is signed by making a thorough review of all applicable records.

Such records include, but are not limited to historical claims reports, pended claims, disability records, current information from administrators, insurers, utilization management companies, managed care companies, and any agent/broker of the Plan Sponsor. The attached disclosure form must be completed and signed by the appropriate parties no more than thirty (30) days prior to the proposed effective date of coverage and received by us within five (5) days of completion.

Upon receipt of the completed disclosure, we will assess all data, new and previously reported, and will inform the producer in writing within [five (5)] business days of any changes to the rates, factors or terms of coverage. We reserve the right to rescind the proposal in its entirety based upon a review of information submitted during the proposal process.

You must list on the Disclosure Form all risks known to:

1. Be currently disabled, confined to a medical facility, or known to have been pre-certified within the last three months;
2. Have received medical services during the current plan year, the cost of which exceeds the lesser of 50% of the lowest Specific Attachment Point applied for or \$25,000, 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 as having the potential to exceed, during the policy period, the lesser of 50% of the lowest Specific Attachment Point applied for or \$25,000;
4. Have been diagnosed, during the current plan year, with a condition represented by any of the ICD-10 codes contained in the attached list [and have also received medical services costing \$5,000 during the same period]; and
5. Have conditions requiring treatment with a high-cost drug whose monthly cost exceeds \$10,000, or cell and/or gene therapy/editing.

If you fail to disclose any risk known to fall into one of the above categories, either intentionally or because a thorough review of all records was not conducted, your policy shall not extend to such claim.

MEDICAL STOP LOSS DISCLOSURE FORM

Risk Identifier	DOB	Sex	EE, Sp or Ch	(A)ctive, (C)OBRA, (R)etiree, (T)ermed, (L)OA or (M)edical leave	Term Date	Diagnosis	Most Recent Date of Service	Expenses Incurred This Plan Year

You represent that the above list accurately discloses all potentially catastrophic risks in accordance with the instructions attached to this form and that it is the result of a diligent search in accordance with those instructions. **If there are no risks to report which meet the disclosure criteria above, please check this box.**

Plan Sponsor Name: _____ Title: _____

Signature: _____ Date: _____

Claims Administrator Name: _____ Title: _____

Signature: _____ Date: _____

Agent/Broker Name: _____ Title: _____

Signature: _____ Date: _____

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 plan year:

A00-B99 Certain infectious 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
- 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 hyper alimentation
- E70-E89 Metabolic disorders

F01-F99 Mental, Behavioral and Neurodevelopmental disorders

- F10.1 Alcohol Abuse
- F11.1 Opioid Abuse
- F20 Schizophrenia
- F31 Bipolar Disorder
- F32.3 Major depressive disorder, single episode, severe with psychotic feature
- F33.1-F33.3 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

G82.5	Quadraplegia
G83.4	Cauda Equina Syndrome
G92	Toxic Encephalopathy
G93.1	Anoxic Brain Injury

I00-I99 Diseases of Circulatory System

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 / Aortic Aneurysm

J00-J99 Diseases of Respiratory System

J40-J44	Chronic Obstructive Pulmonary Disease (COPD)
J84.10-J84.89	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 & retroperitoneum
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

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
O30 Multiple Gestation
O31 Other complications specific to Multiple Gestations

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
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
P91 Other disturbances of cerebral status newborn

Q00-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

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

R07.1-R07.9 Chest Pain
R40-R40.236 Coma
R57-R58 Shock, Hemorrhage
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

S22.0	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
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
Z94	Transplanted organ and tissue status
Z95	Presence of cardiac and vascular implants and grafts
Z98.85	Transplanted organ removal status
Z99.1	Dependence on respirator
Z99.2	Dependence on dialysis