

Proposed Plan Document and Employee Communication Language for Addressing Transplant Coverage

OptumHealth recommends that the following language be communicated to covered participants via an introductory letter or some other non-Summary Plan Description communication vehicle: Your health plan includes benefits for human organ and tissue transplantation, which are fully explained in the attached UnitedHealthcare Insurance Company Transplant Benefit Policy and Certificate of Coverage. Human organ or tissue transplant services for eligible employees [and dependents] are covered under this fully insured policy, according to its terms and conditions. Coverage under the UnitedHealthcare policy for the transplant and transplant-related services begins on the day before the transplant is performed and continues through and until the 365th day after the transplant. In addition to the transplant procedure itself, other covered services include the evaluation, search and registry, certain donor services and anti-rejection drugs. Some of the services may be incurred outside of the 365-day benefit period.



OptumHealth recommends that the following language be provided to Third Party Administrators for inclusion in the employer's plan document in the Plan of Benefits section of the document:

The terms of this plan document determine how the following are covered under the self-funded health plan:

- Transplant-related health services received before and after the "benefit period" as defined in the UnitedHealthcare Certificate of Coverage;
- Any other transplant-related expenses not covered under the UnitedHealthcare Certificate of Coverage; and
- Health care services, received at any time, which are not related to a transplant.

The following is to be included in the exclusions section of the Plan Document:

- Any expenses for which benefits are payable under the UnitedHealthcare Certificate of Coverage are excluded from coverage under the self-funded health plan.

Please be advised that you are solely responsible for the design of your plan and development of your plan documents. The language suggested by OptumHealth/UnitedHealthcare is merely a tool you may use, at your discretion, when designing your benefit language. This recommendation is not legal advice. OptumHealth stresses the importance of having your legal counsel participate in the process for creating your benefit language to determine if it meets your needs and complies with applicable laws.