

Organ Transplant (Specified Disease) Proposal

Employer: CITY OF COPPELL
 Proposal: 185861
 Producer: Holmes Murphy & Associates, Inc.
 Claims Admin.: UMR Holdings, Inc.
 Carrier: National Union Fire Insurance

Underwriter: Josefina Panopio
 Sales: Guy Finley
 Quote Date: 06/05/2017
 Quote Valid Until: 10/01/2017
 Effective Date: 10/01/2017

This proposal contemplates the utilization of the above captioned Claims Administrator. Any deviation is a material change of fact rendering this proposal null and void.

Summary of Coverage

Lifetime Maximum :	Unlimited
Policy Deductible :	\$0
Notification / Coordination :	See requirements in attached policy specimen
Transplant Benefit Period :	Evaluation through 365 days post transplant
Reimbursement :	* 100% of covered transplant-related costs, including organ procurement, when performed in-network. * 80% of covered transplant-related costs up to scheduled maximum amount per transplant when performed out-of-network (see policy)
Transportation :	\$300 per day, \$15,000 maximum for patient and companion. Coverage includes a separate ambulance benefit.
Experimental :	Coverage for all phases of NCI Clinical Trials
Pre-Existing Requirements :	Pre-Ex is waived for current Participants (unless they are completing an established Pre-Ex Waiting Period). However, Participants added from the acquisition of a new group, affiliate, division, and/or subsidiary, are subject to a 12 month Pre-Ex Waiting Period that begins on the date the acquisition is covered under the Policy. A Pre-Existing Condition is any condition for which the Participant has within the past 24 months: been advised that a transplant may be necessary; had a transplant consultation, workup, or evaluation; been scheduled for a transplant consultation, workup, or evaluation; received or has been listed to receive a transplant; received dialysis treatments; or been diagnosed with Chronic Kidney Disease or End Stage Renal Disease. *
Other Coverage / Services :	Please refer to policy specimen
Rate :	\$ 8.22 Single * \$ 18.90 Family *
Premium :	\$ 56,252.16
Commission :	Rates include 0% commission

* Rates and benefits are subject to state approval, and the 24 month Pre-Ex "look-back" period may vary by state.

Russ Jehs

Vice President, Organ Transplant Product Management

No coverage of any kind is made effective by this quote transmitted. Sales Representatives, and brokers or agents, have no authority to make effective coverage, or enter into contracts on behalf of the company. Coverage will be effective only after: (1) a quotation is issued by the company; (2) a completed and signed application and disclosure is received by the company; (3) the application is approved by the company; (4) Written notice confirming effective coverage is issued by the company. This proposal supersedes all others previously issued to you, and all other Proposals and Rate Quotations previously issued to you are void.



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Contingencies

For All Producers / Groups

- * Explanation of any upcoming significant census changes (20%) within 30 days of effective date.
- * Retirees are covered.
- * Contract period is for 12 months from the effective date.
- * Our information indicates that the licensed broker for this quote/proposal is David Shipley with Holmes Murphy & Associates, Inc. Only appropriately licensed brokers can sell, solicit and negotiate insurance products with prospective AIG Benefit Solutions' customers.

For Non-Select Groups: In addition to the Information requested above, please provide the following:

(Attached Proposal is 'indication only' based on our Pooled Producer rates. The information requested below is to determine any variance from pooled rates in order to determine our final underwriting position.)

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