



**HCC LIFE INSURANCE COMPANY DISCLOSURE/TRIGGER DIAGNOSIS**

**Full Legal Name of Applicant/Name Insured** \_\_\_\_\_

This form must be completed by the named insured (Employer) and returned to HCC Life Insurance Company within 5 days of completion by the named insured. Should we require any additional information in order to evaluate this disclosure statement, we will respond in writing with any additional information necessary to complete our review. Upon receipt of the completed disclosure, the Company will assess all data, new and previously reported, and will inform the producer in writing within (5) working days of any changes to the rates, factors of terms of coverage.

Please answer each question below. If the answer is yes to any part, please provide details below or attach another sheet, if necessary .

"Participant" means any eligible employee, COBRA participant, retiree or their dependents.

1.- Have claims on any participant during the last 12 months been incurred and/ or paid in excess of 50% of the specific deductible or \$25,000 (whichever is less)?  Yes  No

2.- Are any participants currently, or have they been in the past 30 days, confined to a hospital or other medical facility on multiple occasions or for three (3) or more consecutive days?  Yes  No

3.- Are there currently any dependent children over the normal termination age covered by the plan under a disabled or handicapped child extension provision?  Yes  No

4.- Other than the individuals already listed, are there other known potential shock loss claims? (potential catastrophic claims means any claimants expected to incur claims that may reasonably be assumed will exceed 50% of specific deductible in the next plan year) Shock losses are defined on the second page along with a "Trigger" Listing (The *Trigger Diagnosis List is intended to assist the Named Insured in their disclosure review*  Yes  No

Last Name, First	Diagnosis/Prognosis	Mo./Yr. 1 <sup>st</sup> day for Treatment	Last 12 Months Paid Claims Amount	Pended/Denied Claims Amount
1.				
2.				
3.				
4.				

5.- Are there any participants who are expected to be absent from work due to disability on the effective date of the Stop Loss Policy Coverage?  Yes  No

6.- Have any participants been absent from work due to disability (sick time, Family Medical Leave, or scheduled Leave of Absence) during the past 30 days? (In case of a dependent or COBRA participant, is by disability unable to perform his or her normal functions of a person of like sex and age.)  Yes  No

Disabled Lives	Status/Reason for Disability
1.	
2.	
3.	

7.- Are any participants covered under COBRA, or COBRA eligible?  Yes  No

COBRA Participants	Qualifying Event and COBRA Start Date
1.	
2.	
3.	

8.- If currently fully Insured are extended benefits available from prior insurer for presently disabled eligible employees and/or dependents?  Yes  No  N/A

*After diligent review, we hereby represent and warrant that the above list is complete and accurate to the best of our knowledge and belief, and that nothing has been intentionally omitted. In addition, should HCC Life Insurance Company require additional medical information on any individual disclosed above, we agree to provide access to this information so that HCC Life Insurance Company may evaluate the risk and provide final terms. We also acknowledge that furnishing false written information concerning their insurance; or the suppression, withholding or misstating of material facts, or failure to return this required document within the specified time frame may result in the stop loss contract being revised or in a rescission of the contract, at the election of the carrier.*

 \_\_\_\_\_  
 Named Insured (Employer)                      Date  
 Officer Signature

 \_\_\_\_\_  
 Agent Signature                                      Date

## HCC Life Insurance Company Trigger Diagnoses List Suggested Categories and Guidelines for Identifying Potential Catastrophic Claims

The ICD-10 codes and diagnoses listed below are key indicators of potential catastrophic claims and should be referred to HCC Life Insurance Company.

### **A00-B99      Certain infectious and parasitic disease**

A40      Streptococcal sepsis  
A41      Other Sepsis  
B15-B19      Viral hepatitis

### **C00-D49      Neoplasms**

C00-C96      Malignant neoplasms  
D46      Myelodysplastic syndromes

### **D50-D89      Diseases of the blood/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**

E70-E89      Metabolic disorders

### **G00-99      Diseases of the nervous system**

G35      Multiple Sclerosis  
G36      Other Acute Disseminated Demyelination  
G37      Other Demyelinating disease of central nervous system  
G93.1      Anoxic Brain Injury

### **I00-I99      Diseases of Circulatory System**

I21.09-I22      Acute myocardial infarction  
I24      Acute and Subacute Ischemic Heart Disease  
I25      Chronic ischemic heart disease  
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  
I60-161      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**

K50      Crohn's disease  
K51      Ulcerative colitis  
K70-K77      Diseases of liver  
K83      Diseases of biliary tract  
K85-K86      Diseases of pancreatitis

### **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 lowbirth 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**

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

**S00-T88**      **Injury, Poisoning and Certain Other Consequences of External Causes (cont'd)**

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

**Additional disclosure information to be referred to HCC Life Insurance Company**

- **Transplants** – Transplants should be referred to our Specialty Claims Unit (SCU) for cost containment assistance prior to transplantation.
- **Pre-certifications**
- **Rx Prescription Drugs and Specialty Drugs**
- **Large Case Management**
- **Specific Claims at 50% of group deductible**