

Transplant costs are increasing rapidly and transplant incidence can be difficult to predict. That's why it's more important than ever that companies protect themselves with the Optum™ Managed Transplant Program (MTP) – a fully-insured risk carve-out policy. Combined with the Optum Stop Loss coverage, MTP helps cover any gaps in coverage.



15.6
transplants per 100,000 lives¹

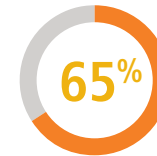


\$471,857
U.S. average billed cost for a transplant episode²



\$7.4 MILLION
in billed charges per 100,000 lives²

On average,



of total transplant costs consist of hospital and physician charges²



Transplant risk is high, even for smaller groups. A 300-employee group has a greater than **50%** probability of experiencing a transplant episode in the next 5 years³

Accept less risk & make transplant costs more predictable

TRANSFER
LIABILITY



SINGLE MONTHLY PREMIUM



When combined with Optum Stop Loss coverage, the Managed Transplant Program eliminates gaps in coverage

PROTECTS against potential costs of multiple transplants in one year

ENSURES virtually all transplant related costs are covered



ELIMINATES laser at stop-loss insurance renewal on potential transplants

Optum Managed Transplant Program

Access to the **BEST** national transplant network, including

148

Centers of Excellence facilities

and

801

Transplant programs⁴

Optum has more than **28 YEARS EXPERIENCE**

managing transplant costs and improving clinical outcomes

And is the single largest transplant referral source in the United States



¹ Milliman Global Consultants and Actuaries, April 2011
² Milliman Cost Estimates for 2002-2011, transplant phases I-IV
³ Based on Milliman 2011 Transplant Projections
⁴ As of 2/13