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Instructions for Potential High Dollar Claim Notification

In any policy year, when a claimant reaches 50% of the Individual Specific Deductible or has the potential to exceed the specific deductible based on the diagnosis list noted below, the 50% Notification Form (024852) must be completed in its entirety and then submitted to LifeWise Assurance Company. Updated notifications need to be submitted to LifeWise Assurance Company on a monthly basis after the initial submission.

Immediate Report List

- Exceeds \$25,000 in paid claims with higher potential
- Admissions greater than 10 days
- 50% of Specific deductible
- Greater than three inpatient stays in four months
- Rehabilitation facility greater than 15 – day length of stay
- Extensive IV Therapies including TPN, IVIG therapies
- Conditions requiring constant monitoring to sustain life (e.g., ventilators)
- Hemophilia
- Hemodialysis and peritoneal dialysis
- Plasmapheresis
- Home health care requiring 24-hour nursing
- Coronary conditions with long-term complication (congestive heart failure, severe coronary artery disease, Cardiomyopathy)
- Multiple fractures
- Cancer except for skin lesions
- All potential transplants

Diagnosis List

001-199 Infectious and Neoplasms

- 070 Hepatitis C
- 141-148 Malignancies of Oral Cavity and Pharynx
- 150-172 Gastrointestinal and Respiratory Cancers, Melanoma
- 174-189 Breast and Genitourinary Malignancies
- 191-199 Nervous System and Unspecified Malignancies

200-299 Hematologic Disorders

- 200-208 Leukemia's, Lymphomas, Myelomas
- 272.7 Gaucher's Disease
- 277.0 Cystic Fibrosis
- 277.6 Alpha 1-Antitrypsin
- 279.10 Immune Deficiency T-Cell (AIDS)
- 279.11 DeGeorge Syndrome
- 279.2 Severe Combined Immune Deficiency (SCID)
- 282.6 Sickle Cell Anemia
- 284 Aplastic Anemia
- 286.0 Hemophilia

300-399 Neurological Disorders

- 331.4 Obstructive Hydrocephalus
- 335.20 Lou Gehrig's Disease (ALS)
- 357.0 Guillain-Barre Syndrome

400-499 Cardiac, Pulmonary Vascular

- 416 Primary Pulmonary Hypertension
- 425 Cardiomyopathy
- 427.5 Cardiac Arrest
- 430 Subarachnoid Hemorrhage

500-599 Respiratory, Liver and Renal

- 515 Post Inflammatory Pulmonary Fibrosis
- 518.81 Respiratory Failure
- 571 Chronic Liver Disease/Cirrhosis
- 572.8 Liver Failure
- 585 Chronic Renal Failure

600-699 Conditions of Pregnancy

- 644.2 Early Onset of Delivery
- 651.1 Triplet Gestation
- 651.2 Quadruplet Gestation

700-799 Perinatal Conditions

- 745-746 Congenital Heart Disease
- 750.3 Tracheoesophageal Fistula
- 759.7 Multiple Anomalies
- 765-765.1 Preterm Infants
- 765.7 Abdominal Wall Anomalies
- 769 Respiratory Distress Syndrome

800-899 Injury and Poisoning

- 806 Cervical Spinal Cord Injury
- 851.9 Open Laceration of the Brain (GSW)
- 852-854 Brain Injuries
- 897 Amputations

900-999 Traumas

- 945-948 Burns
- 952.9 Spinal Cord Injury
- 958 Early complications of Trauma
- 959.8 Multiple Trauma Injuries
- 996.80 Complication of Transplants
- 996.85 Graft vs. Host Disease