

## Standard Stop Loss Disclosure Form Instructions for Completion

**HIPAA Privacy permits the release of Protected Health Information (PHI) for the purpose of evaluating and accepting risk associated with the Plan Sponsor as a part of “health care operations”.** Skyward Accident & Health shall use the information provided solely for the purpose of evaluating the acceptability of this risk and shall not disclose any PHI collected except in performing this risk evaluation.

Skyward Accident & Health will rely upon the information provided on the attached disclosure form, which will become part of the Application for stop loss coverage. The purpose of the form is to allow the Company to take underwriting action on all known risks in the categories listed below. It is the Plan Sponsor’s responsibility, either directly or through their designated representative, to accurately report all claims known as of the date of this disclosure by making a thorough review of all applicable records. Such records shall include historical claims reports, disability records, current information from administrators, insurers, utilization management companies, managed care companies, and any Agent/Broker of the Plan Sponsor. In exchange, Skyward Accident & Health will accept the liability for any truly unknown risks.

Skyward Accident & Health reserves the right to rescind the proposal in its entirety based upon a review of all information submitted during the proposal process.

List on the Disclosure Form all risks known to:

1. Be currently disabled or have been precertified within the last three months with a condition represented by the ICD-10 codes contained on the attached list.
2. Have received medical services during the current plan year the cost of which exceeds the lesser of, 50% of the lowest Specific Retention Amount applied for or \$50,000, and for which bills have been received by the Claims Administrator and entered into their Claims System.
3. Have been identified as a candidate for Case Management and as having the potential to exceed during the policy period, the lesser of, 50% of the lowest Specific Retention Amount applied for, or \$50,000.
4. Have been diagnosed, during the current plan year, with a condition represented by any of the ICD-10 codes contained in the attached list.

If the Plan Sponsor fails to disclose any risk known to fall into one of the above categories, either intentionally or because a thorough review of all records was not conducted, then Skyward Accident & Health will have no liability for claims on the risk not disclosed.



**ICD-10-CM Diagnosis Codes for Disclosure Notification**

Please list all Plan Participants who have been diagnosed with or treated for any of the codes listed under the following categories during the current Benefit Period:

<b><u>A00-B99</u></b>	<b><u>Certain infectious and parasitic disease</u></b>	<b><u>H00-H59</u></b>	<b><u>Diseases of the eye and adnexa</u></b>
A40	Streptococcal sepsis	H35.32	Wet age-related macular degeneration
A41	Other Sepsis	H35.5	Hereditary retinal dystrophy
B15-B19	Viral hepatitis	H35.50	Unspecified hereditary retinal dystrophy
		H35.52	X-linked retinitis pigmentosa
		H35.54	Dystrophies primarily involving the retinal pigment epithelium
		H47.22	Hereditary optic atrophy
<b><u>C00-D49</u></b>	<b><u>Neoplasms</u></b>	<b><u>I00-I99</u></b>	<b><u>Diseases of Circulatory System</u></b>
C00-C96	Malignant neoplasms	I12	Hypertensive chronic kidney disease
D3A	Benign neuroendocrine tumors		
D46	Myelodysplastic syndromes	I13	Hypertensive heart and chronic kidney disease
<b><u>D50-D89</u></b>	<b><u>Diseases of the blood and blood-forming organs &amp; disorders involving the immune mechanism</u></b>	I21-I25	Acute myocardial infarction
D55-D59	Hemolytic anemias	I26	Pulmonary embolism
D60-D64	Aplastic and other anemias	I27	Other pulmonary heart disease
D65-D69	Coagulation defects, purpura and other hemorrhagic conditions	I28	Other diseases of pulmonary vessels
D70-D77	Other diseases of blood and blood-forming organs	I30-I52	Other forms of heart disease
D80-D89	Certain disorders involving the immune mechanism	I60-161	Subarachnoid hemorrhage / intercerebral hemorrhage
		I63	Cerebral infarction
<b><u>E00-E89</u></b>	<b><u>Endocrine, nutritional and metabolic diseases</u></b>	I65.8-I66	Occlusion of precerebral /cerebral arteries
E10-E13	Diabetes mellitus	I67	Other cerebrovascular disease
E23.0	Hypopituitarism	I70- I72	Diseases of arteries, arterioles and capillaries
E24	Cushing's syndrome	I81	Portal vein thrombosis
E30	Disorders of puberty, not elsewhere classified	I85	Esophageal varices
E34	Other endocrine disorders		
E70-E89	Metabolic disorders	<b><u>J00-J99</u></b>	<b><u>Diseases of Respiratory System</u></b>
<b><u>F01-F99</u></b>	<b><u>Mental, Behavioral and Neurodevelopmental disorders</u></b>	J4A	Chronic lung allograft dysfunction
		J43-J44	Emphysema and other chronic obstructive pulmonary disease (COPD)
F31	Bipolar disorder	J80-J81.1	Acute respiratory distress and pulmonary edema
F32.3	Major depressive disorder, single episode, severe with psychotic feature	J84	Other interstitial pulmonary diseases
F33.1-F33.3	Major depressive disorder, recurrent	J96	Other diseases of the respiratory system
F84.0	Autistic disorder	J98	Other respiratory disorders
F84.2	Rett's syndrome		
F84.5	Asperger's syndrome	<b><u>K00-K95</u></b>	<b><u>Diseases of Digestive System</u></b>
		K22	Other diseases of the esophagus
<b><u>G00-99</u></b>	<b><u>Diseases of the nervous system</u></b>	K25-K28	Gastric ulcer, duodenal ulcer, peptic ulcer, gastrojejunal ulcer
G00-G09	Inflammatory diseases of the central nervous system	K31	Other diseases of stomach & duodenum
G10-13	Systemic atrophies primarily affecting the CNS	K50	Crohn's disease
G25.82	Stiff-man syndrome	K51	Ulcerative colitis
G35	Multiple sclerosis	K55-K64	Diseases of intestine
G36	Other acute disseminated demyelination	K65-K68	Diseases of peritoneum & retroperitoneum
G37	Other demyelinating disease of central nervous system	K70-K77	Diseases of liver
G47.4	Narcolepsy and cataplexy	K83	Diseases of biliary tract
G61	Inflammatory polyneuropathy	K85-K86	Diseases of pancreatitis
G70	Myasthenia gravis and other myoneural disorders	K87	Disorders of gallbladder, biliary tract and pancreas
G71	Primary disorders of muscles	K90-K95	Other diseases of digestive system/complications of bariatric procedures
G73.1	Lambert-Eaton syndrome in neoplastic disease		
G83.4	Cauda equina syndrome		
G92	Toxic encephalopathy		
G93.1	Anoxic brain injury		

**L00-L99**

**Diseases of the Skin and Subcutaneous Tissue**  
 L40 Psoriasis  
 L51 Erythema multiforme

**M00-M99**

**Diseases of Musculoskeletal System & Connective Tissue**  
 M05-M06 Rheumatoid arthritis  
 M08 Juvenile arthritis RA  
 M1A Chronic gout  
 M10.0 Idiopathic gout  
 M15-M19 Osteoarthritis  
 M30-M35 Systemic connective tissue disorders  
 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  
 O10-O16 Edem, proteinuria and hypertensive disorders in pregnancy, childbirth and the puerperium  
 O30 Multiple gestation  
 O31 Other complications specific to multiple gestations  
 O60 Preterm labor  
 O69 Labor and delivery complicated by umbilical cord complications

**P00-P96**

**Certain conditions originating in the perinatal period**  
 P07 Disorders of newborn related to short gestation and low birth weight  
 P10- P15 Birth trauma  
 P19-P29 Respiratory and cardiovascular disorders specific to the perinatal period  
 P36 Bacterial sepsis of newborn  
 P52-P53 Intracranial hemorrhage of newborn  
 P56 Hydrops fetalis due to hemolytic disease  
 P60 Disseminated intravascular coagulation of newborn  
 P76-P78 Digestive disorders 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- Q28 Congenital malformations of the circulatory system  
 Q30-Q34 Congenital malformations of the respiratory system  
 Q41-Q45 Congenital anomalies of digestive system  
 Q60 Renal agenesis and other reduction defects of kidney  
 Q79 Congenital malformations of musculoskeletal system, not elsewhere classified  
 Q81 Epidermolysis bullosa  
 Q85 Phacomatoses, 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**  
 R18 Ascites  
 R40-R40.236 Coma  
 R57-R58 Shock, hemorrhage  
 R65 Symptoms and signs specifically associated with systemic inflammation and infection

**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  
 T30-T32 Burns and corrosions of multiple body regions  
 T78.3 Angioneurotic edema  
 T80.82 Complication of immune effector cellular therapy  
 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  
 Z51- Z51.12 Encounter for other aftercare and medical care  
 Z76.82 Awaiting organ transplant status  
 Z92.850- Z92.89 Personal history of CAR-T and/or gene therapy  
 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