



LIVER PAIRED DONATION

UNOS Liver Paired Donation Program Donor Financial Assistance

What financial assistance is offered to donors in the UNOS Liver Paired Donation Pilot Program?

The recipient's health insurance covers donation-related medical expenses for living donors. In addition to medical expenses, living donors may have non-medical expenses. The UNOS Liver Paired Donation Pilot Program (Pilot Program) is arranging financial assistance to donors for some non-medical expenses.

In addition, the Pilot Program offers optional life and catastrophic health insurance for the donor and a limited life insurance policy for one traveling companion.

Participation in the donor financial assistance program is voluntary and separate from the donation process. All financial assistance is optional. It is not meant to promote or encourage donation. Funds are not a gift or reward for being a donor. Funding is only available to those who donate a portion of their liver through the Pilot Program. Assistance is only provided for certain expenses that result from the donation.

Financial assistance for non-medical expenses

Who is funding this optional donor assistance?

Donor assistance is provided through a collaboration with the National Living Donor Assistance Center (NLDAC) and the generous financial gift of a liver transplant recipient.

What does the plan offer?

- Coverage of travel expenses for the living donor
- Coverage of travel expense for the donor's traveling companion
- Coverage of lost wages for the donor
- Dependent care expenses for the donor
- Life, disability, and medical complications insurance for the living donor
- Life insurance for one traveling companion

Who administers coverage for non-medical expenses?

The National Living Donor Assistance Center (NLDAC) administers non-medical expense coverage. For more information about NLDAC, visit www.livingdonorassistance.org.

All applicants are required to submit household income verification to participate in the program. However, the income thresholds listed on the website do not exclude donors in the Pilot Program from receiving assistance.

What non-medical expenses are covered?

Travel Expenses

- Transportation, lodging, and meals for the donor and one traveling companion
- Travel expenses are provided for donor evaluation, surgery, and follow-up trips to the recovery hospital up to two years after surgery
- Under special circumstances, the recovery hospital may ask to fund a trip more than two years after surgery

Lost Wages

Time spent away from work for:

- Donor medical and psychosocial evaluation (up to three days)
- The donation surgery and recovery period (up to four weeks)

This includes:

- In hospital for donation surgery
 - Does not include time spent in recovery city prior to hospitalization
 - Time spent for pre-op appointment may be covered if three day maximum for donor medical and psychosocial evaluation has not been met
- Recovery from donation surgery
- Follow-up trips or admission to a hospital due to complications (up to two weeks)
 - The medical costs of follow-up trip will continue to be paid by the recipient's insurance and recovery hospital

Dependent care expenses

- Dependent care includes childcare expenses and/or adult-care expenses paid by the donor during and because of their appointments, surgery and/or recovery. Pre-existing dependent care expenses not caused by the donation process are not covered.
- Time covered is the same as for lost wages
- Up to \$420/week for care of a child, up to \$504/week for care of an adult
- The dependent needing care may be a child, a disabled adult, or an elderly person

Is there a minimum or maximum for covered expenses?

- There is no minimum coverage
- Maximum total coverage is \$10,000 for all expenses combined
- Additional expenses above \$10,000 are not covered

How do I sign up for non-medical expense coverage?

Your transplant team will provide you and your intended recipient with information and forms to complete prior to enrolling you in the Pilot Program.

Do I have to accept this coverage?

No, this free coverage is optional and participation in the program is voluntary.

Insurance coverage

Who administers insurance coverage and who is covered?

- The Living Organ Donor Network provides insurance through Ace American Insurance Company for the donor and one traveling companion
- To learn more about the Living Organ Donor Network, visit www.afdt.org or call 1-804-323-9890

What donor benefits does the insurance provide?

- Maximum, one year \$500,000 accidental death and dismemberment benefit
- Maximum \$250,000 medical complications expense benefit (\$5,000 deductible)
- Maximum \$100 per day temporary disability benefit
- Maximum of \$250,000 permanent disability benefit
- Traveling companion benefit: one year \$500,000 accidental death and dismemberment benefit

**Exclusions, limitations, and waiting periods apply. Review the summary of benefits for full details of coverage.*

When does coverage begin and end?

- Coverage starts when you leave your home enroute to the hospital for the donation surgery for example from your home, from a hotel, from a relative's home, from a hospitality house, hospital lodging, etc. to the hospital for the donation surgery without deviation)
- Coverage ends one year from the date it starts

What is the cost of this coverage?

There is no cost to the donor or traveling companion for this coverage.

How do I sign up for the insurance?

Your transplant team will give you an application and beneficiary form with instructions. This information will be given either at the time of enrollment in the Pilot Program and/or at the time of a swap offer.

Do I have to accept this coverage?

No, this free coverage is optional and participation in the program is voluntary.

Where can I get more details of the insurance coverage?

Your transplant team will provide you with a summary of benefits.

For customer service, eligibility verification, plan information, or to file a claim, contact Chubb NA at 800-336-0627 (from inside the U.S.) or 302-476-6194 (from outside the U.S.); fax 302-476-7857 for claims or inquiries or e-mail aceaandhclaims@chubb.com