What you need to know about
Organ Transplant Insurance

As part of your benefits package from your employer, you are protected under an insurance policy that covers organ transplant services that you may one day need.

Key benefits of QBE's solution for Organ Transplant include:

- Organ/tissue procurement, including living donor
- Hospital/physician/ancillary services
- Transplant drugs, including immunosuppressants, antibiotics, antivirals and antifungals
- Home healthcare, physical therapy, durable medical equipment coverage
- Covered complications
- Benefit period from evaluation up to 365 days after transplant
- Nationwide access to recognized transplant Centers of Excellence
- Generous travel, lodging and meals reimbursement for patient and companion
- Assigned Transplant Nurse Navigator to support and assist you throughout the entire transplant process

Covered transplant services include the following procedures:

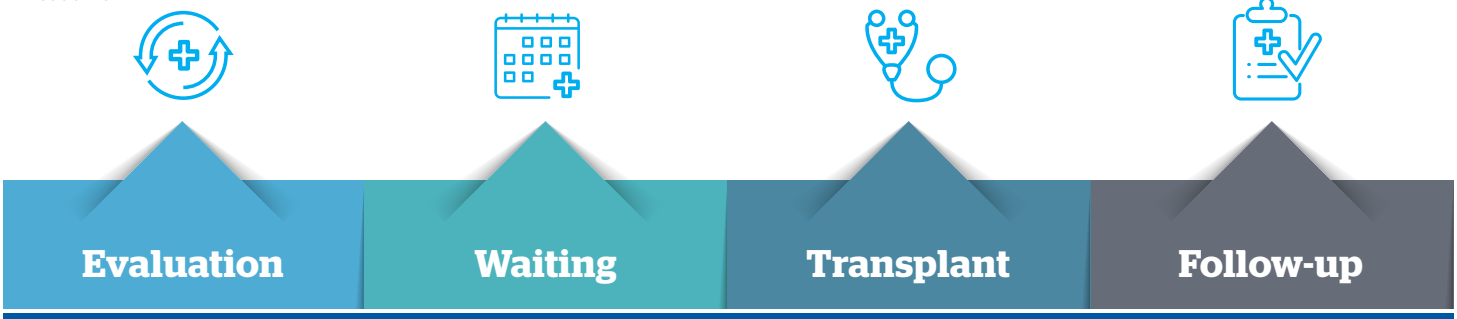
- Bone marrow/stem cell/cord blood
- Heart
- Lung, both single and double
- Liver
- Kidney
- Pancreas
- Intestine

What do I do when I am advised that I may need a transplant?

Call QBE Insurance at
978.619.1560 extension **621560**

QBE will provide information regarding:

- Preauthorization (required for evaluation and subsequent services)
- Transplant benefits
- Transplant network provider information (100% in-network, 80% out-of-network)
  Note: The transplant network is not the same as your PPO network, if applicable
- Claims questions



Organ Transplant Process

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