

Agreement with Mayo Clinic



HCC Life Insurance Company (HCC Life) has joined forces with the renowned Mayo Clinic hospitals to offer medical stop loss policyholders an elite level of care for complex medical issues, including transplant services.

Mayo Clinic Provides Quality Care, Quality Outcomes

The HCC Life partnership with Mayo Clinic provides policyholders with access to one of the premier healthcare providers in the world. Mayo Clinic's outcome-based approach to practicing medicine also helps save policyholders money.



The Agreement at a Glance:

- **Contract** – First-of-its-kind pact between HCC Life and Mayo Clinic offers transplant services to Medical Stop Loss policyholders.
- **Locations** – Agreement applies to all three Mayo Clinic locations (Rochester, Minnesota; Jacksonville, Florida; and Scottsdale, Arizona).
- **Services** – Applies to solid organ, blood and marrow transplants.
- **Requirements** – All HCC Life stop loss policyholders have access to Mayo Clinic services and are not required to update their plan to take advantage of these services.
- **No fees** – No access fees are required when the policyholder is referred directly through HCC Life.
- **Discounts** – Policyholders who change their plan document to meet guidelines will receive a 2 - 5% Medical Stop Loss rate credit, depending on the number of employees in the group and the group's deductible.
- **Travel expenses** – Travel costs are considered part of the eligible claim and will be considered for reimbursement as a specific claim if the specific deductible is exceeded.

Agreement with Mayo Clinic (continued)

Mayo Clinic Advantages

- In many cases, Mayo Clinic doctors find alternative ways to treat patients without having to transplant.
- Mayo Clinic doctors are compensated strictly on salary. They are motivated by providing the most effective care for their patients, not by performing the most procedures.
- Utilization Review vendors can now use HCC Life as an option for transplant needs.
- Mayo Clinic is the world's first and largest integrated, not-for-profit group practice, with an outstanding reputation for successfully treating the most challenging patients.

About HCC Life

HCC Life has more than 30 years experience providing innovative Medical Stop Loss policies. A division of HCC Insurance Holdings Inc. – one of the largest Specialty Insurers in the United States – HCC Life has garnered an A+ rating (Superior) by A.M. Best Company, AA (Very Strong) by Standard & Poor's and AA (Very Strong) by Fitch Ratings.

Transplant Services

Transplant Type	Mayo Clinic Minnesota		Mayo Clinic Florida		Mayo Clinic Arizona	
	Adult	Ped	Adult	Ped	Adult	Ped
Liver Transplant	X	X	X		X	
Heart Transplant	X	X	X		X	
Lung Transplant	X		X			
Heart / Lung Transplant	X		X			
Kidney Transplant	X	X	X		X	
Pancreas Transplant	X		X		X	
Kidney / Pancreas Transplant	X		X		X	
Blood and Marrow Transplant	X	X	X		X	

Learn more about the agreement between HCC Life and the Mayo Clinic by calling your HCC Life representative.