

Specific Transplant Step-Down Deductible Endorsement

This Endorsement forms part of the Excess Loss Insurance Policy to which it is attached, effective on the Effective Date, unless otherwise stated herein.

Insured: _____

Policy Number: _____

Effective Date: _____

SPECIFIC TRANSPLANT STEP-DOWN DEDUCTIBLE OPTION

The Specific Deductible under Specific Excess Loss Insurance as contained in the Schedule of Excess Loss Coverage will be reduced as follows for a Covered Organ Transplant which is performed in a Transplant Network Facility at the Transplant Network Facility's contracted rate when a signed Transplant Network Access Agreement is in place.

<u>Specific Retention Amount</u>	<u>Reduction Percentage</u>
\$10,000 - \$19,999	50%
\$20,000 - \$39,999	40%
\$40,000 - \$69,999	30%
\$70,000 and over	25%

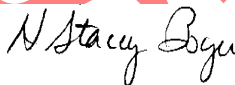
The reduced Specific Deductible (Per Covered Person) will be a one-time reduction per Covered Organ Transplant. Specific Deductible (Per Covered Person) reduction will apply in the Policy Period in which the Covered Organ Transplant occurs. Retransplants shall be considered a new Organ Transplant.

Covered Organ Transplant: Means any human to human organ or tissue transplant which is a Covered Expense in the Employer's Plan Document and is performed at a Transplant Network Facility at the Transplant Network Facility's contracted rate at the time the Covered Organ Transplant occurs. Multiple organ transplants performed at the same time such as heart/lung are considered to be one Covered Organ Transplant.

Transplant Network Facility: Means a facility that is a member of Strategic Health Development Corporation Network.

The Company is not responsible for any Covered Person's decision to receive treatment, services, or supplies from a Transplant Network Facility nor does the Company make warranties or representations regarding the qualifications of providers of treatment services or supplies provided by the Transplant Network Facility.

Executed at our Home Office.



Secretary



President

TRANS-1