

BUSINESSEDGE® MEDICAL RISK FORM

For the purpose of obtaining an Illustrative Quote for New Groups of 100 or fewer Employees

Please submit this form with a Group Census and a completed Group Application

Group Name: _____ Effective Date: _____

Broker: _____ Date: _____

The following questions capture details of any employee/dependent applying for coverage who has been diagnosed with any of the conditions on the **High Risk** or **High Cost** conditions lists immediately following this form.

- Has any person applying for coverage been diagnosed with or been advised to have treatment for or received treatment/medication by a medical or social practitioner for any of the conditions on the **High Risk** or **High Cost** Conditions lists?
 ___ Yes ___ No If yes, please provide details below:

Employee / Dependent Name	Date of Birth	Condition	Date of Diagnosis	Treatment / Medications	Indicate A (High Risk) or B (High Cost)
Total Number of members with a High Risk condition:					
Total Number of members with a High Cost condition:					

2. Does any employee or dependent plan to have or been advised to have surgery or hospitalization within the next 12 months? ___ Yes ___ No If yes, please provide details below:

Employee / Dependent Name	Date of Birth	Condition	Date of Diagnosis	Planned Treatment

BUSINESSEDGE® HIGH RISK and HIGH COST CONDITIONS

The following lists reference two different types of conditions.

- **A. High Risk Conditions**, the first list immediately following this form, are the most severe conditions and a group in which even one member has a High Risk condition will rarely be a good fit for BusinessEDGE® unless it has at least 50 participating employees.
- **B. High Cost Conditions**, the second list immediately following this form, are the conditions that will have significant impact on estimated Self-Funded costs and depending on case size, demographics, and benefit options chosen, a high number of members with these conditions may also cause the group to be a poor fit for BusinessEDGE®.

Because the final outcome will depend on group size, demographics and benefit plan options chosen, best practice is to use estimated counts of members with High Risk and High Cost Conditions and the chart below to determine whether to request an Illustrative Quote.

When To Request an Illustrative Quote

Number of Members with High Risk Conditions	4 or More	3	3	2	2	1	1	1	0	0	0
Number of Members with High Cost Conditions	0 or More	0	1 or More	0 to 5	6 or More	0 to 5	6 to 10	11 or More	0 to 5	6 to 10	11 or More
15 to 49 Employees	No	No	No	No	No	No	No	No	Yes	No	No
50 to 74 Employees	No	No	No	No	No	Yes	No	No	Yes	Yes	No
75 or More Employees	No	Yes	No	Yes	No	Yes	Yes	No	Yes	Yes	Yes

BUSINESSEDGE® HIGH RISK and HIGH COST CONDITIONS
High Risk Conditions

Acromegaly, if tumor not removed
AIDS / HIV
Alzheimer's Disease
Amaurosis Fagax
Amyloidosis
Amyotrophic Lateral Sclerosis (ALS - Lou Gehrig's Disease)
Anasarca, within 5 years
Aneurysm, if present
Ankylosing Spondylitis, if severe or disabling
Argyll – Robertson Pupil
Arnold–Chiari Malformation, if present
Arthritis

- Rheumatoid, if severe or disabling
- Psoriatic, if severe or disabling

 Ascites, within 5 years
Babinski's Sign, if positive
Banti's Disease
Behcet Syndrome
Benign Intracranial Hypertension (BIH) or Pseudotumor Cerebri, if present
Berger's Nephropathy
Beta Thalassemia Major (Cooley's Anemia)
BMI (adult) <11 or >52
Bronchitis, chronic, if severe
Cancer - *See list below, page 2*
Cerebrovascular Accident (CVA) or Stroke, within 3 years
Charcot Marie Tooth disease
Chronic Obstructive Pulmonary Disease (COPD), if severe
Chronic Renal Diseases:

- Berger's Nephropathy
- Chronic Renal Failure
- Focal Glomerulosclerosis
- IgA Nephropathy
- Minimal Change Disease
- Membranous Glomerulopathy
- Nephrosclerosis
- NIL Disease
- Chronic Pyelonephritis
- Renal Tubular Acidosis

Cirrhosis, Biliary
Cirrhosis, of Liver, if within 5 years
Congenital Cardiovascular Disorders

- Ebstein's Anomaly
- Eisenmenger's Complex
- Tetralogy of Fallot
- Transposition of Great Arteries
- Tricuspid Atresia

 Cushing's Disease, if malignant cause
Cystic Fibrosis
Ehlers – Danlos Syndrome (EDS)
Emphysema, if severe
Encephalitis, if present
Esophageal Varices
Felty's Syndrome
Fragile X Syndrome
Gangrene, if present or due to disease
Gaucher Disease
Goodpasture Syndrome
Heart Disease or Disorder

- Adams–Stokes Syndrome
- AV Block, Mobitz Type II
- AV Block, Type III
- Idiopathic Hypertrophic Subaortic Stenosis (IHSS)
- Myocardial Infarction (Heart Attack), within 1 year
- Ostium Primum Septal Defect, if present

 Hemiplegia
Hepatitis

- Hepatitis C, D, or G
- Alcoholic Hepatitis
- Chronic Hepatitis
- Autoimmune Chronic Active Hepatitis
- Drug Induced Hepatitis

 Huntington's Chorea
Hurler's Syndrome (Gargoylism)
Illegal Drug Use, if within 3 years
Insulinomas, if unoperated

BUSINESSEDGE® HIGH RISK and HIGH COST CONDITIONS

Marfan’s Syndrome
 Meningitis, if present
 Muscular Dystrophies

- Duchenne (DMD)
- Becker Dystrophy
- Limb Girdle Dystrophy
- Childhood Dystrophy
- Facioscapulohumeral Dystrophy

Myasthenia Gravis
 Organ Transplant

- Heart
- Kidney
- Liver
- Lung
- Pancreas

Pancreatic Insufficiency
 Pancreatitis, if chronic
 Parkinson’s Disease
 Pick’s Disease

Pneumocystis Carinii Pneumonia
 Polycystic Kidney Disease
 Polyposis, Familial Adenomatous (FAP), if unoperated
 Porphyrria
 Psychosis or Dementias

- Paranoia
- Psychopathic and Sociopathic Personalities
- Schizophrenia

Quadriplegia
 Romberg’s Sign, if positive
 Sickle Cell Anemia
 Spina Bifida/Spina Bifida Cystica
 Suicide Attempts, multiple
 Tabes Dorsalis (Locomotor Ataxia)
 Turner’s Syndrome, with other congenital abnormalities
 Von Recklinghausen Disease (Neurofibromatosis), if moderate or severe
 Wilson’s Disease

High Risk Cancer:

If recovered (after cessation of chemotherapy or radiotherapy) within 5 years

Carcinoma of:

- Bladder, Urinary
- Bone, if metastasis
- Brain
- Breast, if lymph node involvement, metastasis
- Cervix, if metastasis
- Colon/Rectum, if metastasis
- Esophagus
- Hodgkin’s disease
- Intestine/Stomach
- Kidney, if metastasis
- Larynx
- Liver
- Lung and Bronchus
- Melanoma, if metastasis
- Metastatic cancer
- Mouth, if lymph node involvement, metastasis
- Multiple Myeloma
- Ovary
- Pancreas
- Prostate, if metastasis
- Spinal column
- Testicular or seminoma, if metastasis
- Thyroid, if Anaplastic or Medullary
- Uterus, if metastasis
- Vagina, if metastasis
- Vulva, if metastasis

High Cost Conditions

Acoustic Neuroma, if present
 Acromegaly (Gigantism/Hyperpituitarism), if treated with tumor removal
 Adenitis (Lymphadenitis, Lymphadenopathy), if multiple nodes involved
 Adhesions, if present or within 1 year of surgery
 Adoption proceedings started
 Adrenal Cortical Hyperfunction
 Adrenogenital Syndrome
 Adult Respiratory Distress Syndrome (ARDS), Acute Respiratory Distress Syndrome, Shock Lung, if present
 Alveolar Proteinosis
 Anemia

- Aplastic or Hypoplastic Anemia, if present
- Megaloblastic Anemia, if present
- Pernicious Anemia, Addison's or Primary Anemia, if present
- Hereditary Spherocytosis, Congenital Hemolytic Jaundice, Chronic Familial Jaundice, Elliptocytosis and Stomatocytosis, if unoperated
- Sideroblastic Anemia

Antinuclear Antibodies (ANA), if cause unknown

Aorta, Disorders of

- Aortitis or Arteritis
- Aortic Dissection
- Aortic Calcification, with plaque formation
- Coarctation of the Aorta, if unoperated or, if within 5 years of surgery if over age 12

Appendicitis, if recently diagnosed, if unoperated

Arteriovenous Malformations, if unoperated

Arthritis

- Degenerative arthritis, Degenerative Joint Disease (DJD), Osteo Arthritis (OA), Hypertrophic arthritis, if Severe or surgery anticipated

Asherman's Syndrome, if present

Autism

Barrett's Esophagus, if present and untreated

Bell's Palsy, if present

Benign Intracranial Hypertension (BIH) or Pseudotumor Cerebri, with shunt

Blood Disorders

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| • Beta Thalassemia Intermedia | • Hereditary Hemorrhagic Telangiectasia or Osler-Weber-Rendu Disease |
| • Hemoglobin H Disease | • Von Willebrand's, if under age 26 |
| • Hemophilia, Christmas Disease and PTA Deficiency (Plasma Thromboplastin Antecedent) | • Factor V Leiden, if under age 45 |
| | • Polycythemia Vera |
| | • Protein C and S Deficiency |

Burns, with further grafting or more extensive surgery needed

Cancer - *See list below, page 7*

Celiac Disease or Tropical Sprue, if present or within 2 years of recovery

Cerebral Palsy, if ages 0 - 20

Cervical Rib Syndrome, Thoracic Outlet Syndrome, Scalenus Anticus Syndrome, if unoperated

Choristoma, if present

Chronic Bronchitis, if moderate (dyspnea on moderate exertion), smoker

Chronic Emphysema, if moderate (dyspnea on moderate exertion), smoker

Chronic Mucocutaneous Candidiasis

Cirrhosis, if over 5 years since diagnosis

Cleft Lip / Cleft Palate, if further surgery is needed

Club Foot, if surgery planned

Coccidioidomycosis, if present

Coin Lesion of Lung, if no biopsy

Colitis, Collagenous Colitis, Ischemic Colon Disease, Pseudomembranous Colitis, if present

Congenital Dislocation of Hip, if present

Congenital Disorders

- | | |
|--|---------------|
| • Fetal Alcohol Syndrome | • Carpenter's |
| • Premature Birth, within 6 months | • Trisomy 13 |
| • Polydactyly, Syndactyly, within 2 years of age | • Trisomy 18 |
| | • Trisomy 21 |

- Ellis-Van Creveld
- Meckel-Gruber

- Runenstein-Taybi

Congenital malformations of the kidney (Horseshoe Kidney, Ectopic Kidney, Floating Kidney, Nephroptosis), if surgery anticipated or planned

Constrictive Pericarditis, if unoperated or within 3 years of surgery

Crest Syndrome

Cretinism

Crohn's Disease, Regional Enteritis, Regional Ileitis, Granulomatous Colitis, Inflammatory Bowel Disease,

- if one attack, recovered, non-smoker, within 1 year
- if 2 - 3 attacks, recovered, non-smoker, within 7 years

Cryptococcosis, if present

Cytomegalovirus (CMV), if present

Diabetes Insipidus

Diabetes, Type I, if within 2 years of diagnosis

Diplopia, if cause unknown

Diverticulitis, if present, or if multiple attacks within 3 years

Down's Syndrome

Edema, Abdomen or Pulmonary

Empyema, if present

Endocarditis, Infectious, if present

Epispadias and Hypospadias, if unoperated

Epstein-Barre Virus, if present

Esophageal Spasm, if surgery planned or anticipated

Esophageal Strictures, if present or requiring repeat dilatations

Familial Adenomatous Polyposis (FAP), if operated within 1 year

Fibroid tumor of uterus, if surgery anticipated or planned

Fracture of Spine, if present

Gallbladder conditions, if unoperated

Gestational Diabetes, if currently pregnant

Granuloma, if diagnosis uncertain

Hallux Valgus, Bunion, Hammertoe, if surgery planned or recommended

Heart Disease or Disorders

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| <ul style="list-style-type: none"> • Angina Pectoris, present • Athletic Heart Syndrome • Cardiac Hypertrophy, Dilation or Enlargement or Left Ventricular Hypertrophy • Cardiac Syndrome X • Cardiomyopathy • Complete Left Bundle Branch Block (CLBBB) • Congestive Heart Failure • Coronary Angioplasty or Bypass, if within 1 year • Coronary Artery Disease (CAD) | <ul style="list-style-type: none"> • Coronary Heart Disease (CHD) • Coronary Insufficiency, if present • Ischemic Heart Disease • Myocardial Infarction (Heart attack), if over 1 year since attack • Pacemaker • Prinzmetal's angina or Variant Angina • Sick Sinus Syndrome, Bradycardia – Tachycardia Syndrome, Sinus Node Disease • Tachycardia, Paroxysmal Ventricular |
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Heart Murmurs

- | | |
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| <ul style="list-style-type: none"> • Aortic Regurgitation (Insufficiency) • Aortic Stenosis (Acquired) • Aortic Stenosis (Congenital), if unoperated • Mitral Stenosis | <ul style="list-style-type: none"> • Pulmonary (Pulmonic) Insufficiency or Regurgitation • Pulmonary (Pulmonic) Stenosis, if under age 25 |
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- Bicuspid Aortic Valve, if under age 20, or with a diastolic murmur
- Hemochromatosis (Bronzed Diabetes, Hemosiderosis)
- Hemoptysis, if single episode within 6 months or, recurrent episodes
- Hepatomegaly (enlargement of the liver), with evidence of excess alcohol use
- Hereditary Angioneurotic Edema (HANE)
- Hiatal or Diaphragmatic Hernia, if surgery anticipated or planned
- Hip, congenital dislocation or avascular necrosis, present
- Histoplasmosis, Progressive Disseminated, within 3 years
- Hydrocephalus
- Hydronephrosis or Hydroureter, if present
- Hyperparathyroidism or Osteitis Fibrosa Cystica, if unoperated
- Hypoparathyroidism
- Idiopathic Pulmonary Fibrosis (IPF) (also known as: Cryptogenic Fibrosing Alveolitis, Diffuse Interstitial Fibrosis, Chronic Interstitial Pneumonia and Idiopathic Interstitial Pneumonia)
- Idiopathic Thrombocytopenic Purpura
 - childhood, if within 3 years, or within 2 years of surgery if >age 15.
 - adult, if unoperated or within 1 year of surgery
- Infertility
 - Treated with infertility drugs, if within 1 year.
 - Treated with artificial insemination, embryo implants or in vitro procedures, if within 3 years
- Insulinomas or Gastrinomas, if operated within 3 years
- Intermittent Claudication
- Intervertebral Disc Disease, Disc Herniation Spondylitis, Spondylosis, Spondylolithesis, (Cervical, Dorsal, Lumbar), if surgery planned or anticipated
- Kawasaki Disease AKA Mucocutaneous Lymph Node Syndrome, if present
- Kidney stones or Bladder Stones, if present
- Knee replacement, needed or planned
- Lymphedema, if cause unknown
- Malaria, if present
- Malignant Melanoma, if present
- Meckel's Diverticulum, if unoperated
- Medullary Cystic Disease
- Medullary Sponge Kidney or Tubular Ectasia, if bilateral
- Megacolon (Hirschsprung's Disease), if unoperated, moderate or severe, not controlled, or, surgery planned or anticipated
- Meningitis, if syphilitic or with residual disorders
- Mixed Connective Tissue Disease
- Multiple Sclerosis
- Myelitis, if present
- Myocarditis, if present
- Neurogenic, Neuropathic or Cord Bladder, if present
- Nocardiosis, if present
- Nystagmus, if cause unknown
- Optic / Retrobulbar Neuritis, Papillitis, if cause unknown, within 7 years
- Optic Atrophy
- Otosclerosis, if unoperated
- Pancreatitis, if one attack within 1 year, or, if multiple attacks within 3 years
- Papilledema, if cause unknown
- Paraplegia
- Patent Ductus Arterious (PDA), if present or if operated within 1 year

- Pectus Excavatum, Pectus Carinatum, if severe or with complications
- Pelvic Inflammatory Disease (PID), if unoperated, within 6 months
- Peptic Ulcer Disease, if surgery planned or anticipated
- Pheochromocytoma (Adrenal Medullary Hyperfunction), if present, benign or malignant
- Phlebitis, Venous Thrombosis, Thrombophlebitis, Phlebothrombosis, if on anti-coagulant therapy such as Coumadin
- Pituitary Adenoma, Prolactinoma, Hyperprolactinemia, if unoperated
- Plantar Fasciitis, if surgery planned or anticipated
- Pleurisy, with effusion, if present, or, if single episode within 6 months of recovery, or, if recurrent episodes within 3 years of recovery
- Pneumothorax, traumatic or spontaneous, if present
- Polyneuritis, Polyneuropathy
- Polyps, if present, unoperated
 - Bladder,
 - Parotid (salivary gland)
 - Stomach or intestine
 - Urethra
- Pregnant, if currently and delivery expected after effective date
- Pulmonary Tuberculosis, if active disease
- Raynaud's Phenomenon, if cause unknown
- Rectal Prolapse, Procidentia, if unoperated
- Rectal Stricture, if unoperated
- Retinal Hemorrhage, if cause unknown
- Retinopathy, if Grades 2 and above or any grade with Diabetes
- Reye's Syndrome, if present
- Sarcoidosis, Boeck's Sarcoid, if present
- Scoliosis, surgery planned or anticipated
- Sleep Apnea, if central or mixed
- Spina Bifida Occulta, if surgery planned or anticipated
- Strabismus, Esotropia, Exotropia, Hypertropia, Hypotropia, if surgery planned or anticipated
- Subarachnoid Hemorrhage, if unoperated, or, if within 3 years of surgery

- Syphilis (Lues), if present
- Systemic (Disseminated) Lupus Erythematosus
- Thrombocytopenia/Idiopathic Thrombocytopenic Purpura (ITP), unoperated or surgery <1 year
- Torulosis, Busse-Buschke or Generalized, if present
- Transient Ischemic Attack (TIA), if within 3 years
- Ulcerative Colitis or Proctitis
 - if one attack, recovered, within 3 years
 - if recurrent attacks, within 7 years
- Uterine Prolapse, procidentia
- Vasculitis
- Viral Pericarditis, if within 6 months
- Wolff-Parkinson-White Syndrome (WPW), if with arrhythmia or tachycardia

High Cost Cancer

- If recovered (after cessation of chemotherapy or radiotherapy) within 5 years. Carcinoma of:
- Breast, if no lymph node involvement, metastasis
 - Colon/Rectum, if no metastasis
 - Kidney, if no metastasis
 - Mouth, if no metastasis
 - Prostate, if no metastasis
 - Thyroid, if Follicular or Hurthle cell

NOTE: If Carcinoma In Situ only, may be considered after 1 year of recovery