

## Donor Coverage – National Marrow Donor Program® (NMDP)

U.S. domestic donors who are (1) listed on the Be The Match Registry®, are identified for donation pursuant solely to that listing, and donate marrow or peripheral blood stem cells (PBSC) in a facilitation through NMDP and at a facility affiliated with a domestic or foreign NMDP network member; or (2) related to a patient in need of a bone marrow or PBSC infusion and who donate for that patient in a donation facilitated by NMDP and in conformity with NMDP processes and guidelines, are covered by NMDP's Donor Policy. The Policy covers medical expenses and disability from injury caused by the donation procedure, including injury while traveling to and from home as a donor, up to a combined maximum limit of \$1,000,000. NMDP also provides a death benefit.

### Medical Expense Coverage

#### A. Medical expense coverage is available as follows:

Up to \$1,000,000 combined limit will be paid for reasonable and customary charges for medical services received within 260 weeks of an injury. The charges must be for the care and treatment of an injury that is directly related to the donation procedure. The relationship must be reflected in the insured donor's medical records/documentation.

#### B. Charges covered under this program include but are not necessarily limited to:

- Hospital room and board, non-surgical treatment and examination expenses, surgical expenses, and ancillary hospital expenses.
- Physician and Registered Nurse services.
- Laboratory tests, x-rays, ambulance service, prescription medicines or drugs, anesthetics, therapeutics, transfusions and medical or surgical supplies.

### Total Disability Coverage

Total Disability Benefits are subject to the donor providing required information and documentation, including proof of job and wage loss. These benefits are subject to a combined limit of \$1,000,000.

- A. **Temporary:** If a donor is totally disabled and unable to work as a direct result of the donation and within 365 days of the injury date, Temporary Total Disability benefits may begin after 14 consecutive days of total disability and do not accrue in that period. Benefits will be paid at the greater of 67% of pre-disability earnings or \$250, minus any other income benefits, to a maximum of \$1,250 per week for 50 weeks from initial payment or until no longer totally disabled.
- B. **Permanent:** If a donor is totally disabled and unable to work as a direct result of the donation and within 365 days of the injury date, Permanent Total Disability benefits may begin after 14 consecutive days of total disability and do not accrue in that period. Benefits will be paid at the rate of \$5,000 per month, to the maximum combined limit or until no longer totally disabled.

### Accidental Death Coverage

If a donor dies within 365 days of the donation procedure, from an injury directly related to the procedure, a death benefit totaling \$1,000,000 will be paid to his or her designated beneficiary or estate.

### Exclusions

Coverages may be subject to exclusions, including but not limited to injury or death from suicide or attempted suicide, acts of war, piloting or serving as a crewmember or traveling in any aircraft except as a fare-paying passenger on a regularly scheduled or charter airline, alcoholism, drug addiction, use of a drug except as prescribed, or commission of illegal activity. Coverage also does not extend to eyeglasses, contact lenses, and other vision or hearing aids.

If you need to file a claim please contact your Donor Center Coordinator. Claims must be reported within 365 days after any covered loss, or as soon as reasonably possible, in order to be eligible for payment.

If you have questions please contact the Donor Advocacy Program at 1-800-526-7809, extension 8710.

**This summary is for information purposes only. In the event of any conflict in language between this document or other information about insurance coverage and any applicable policy, the policy will govern. A copy of the policy is available from your Donor Center Coordinator.**