

## BUSINESSEDGE<sup>®</sup> 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 <b>A</b> (High Risk) or <b>B</b> (High Cost)
Total Number of members with a <b>High Risk</b> condition:					
Total Number of members with a <b>High Cost</b> 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

**BUSINESSEGE® 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

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  
Porphyria  
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

- Beta Thalassemia Intermedia
- Hemoglobin H Disease
- Hemophilia, Christmas Disease and PTA Deficiency (Plasma Thromboplastin Antecedent)
- Hereditary Hemorrhagic Telangiectasia or Osler-Weber-Rendu Disease
- Von Willebrand's, if under age 26
- 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
- Premature Birth, within 6 months
- Polydactyly, Syndactyly, within 2 years of age
- Carpenter's
- Trisomy 13
- 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

- 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)
- 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

Heart Murmurs

- Aortic Regurgitation (Insufficiency)
- Aortic Stenosis (Acquired)
- Aortic Stenosis (Congenital), if unoperated
- Mitral Stenosis
- Pulmonary (Pulmonic) Insufficiency or Regurgitation
- Pulmonary (Pulmonic) Stenosis, if under age 25

- 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

Infertility

- childhood, if within 3 years, or within 2 years of surgery if >age 15.
- Treated with infertility drugs, if within 1 year.
- adult, if unoperated or within 1 year of surgery
- 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 Arteriosus (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

Torulus, 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