

Contact: Lynn Bracic
Phone: (440) 899-8089
Email: neohua@oh.rr.com

For Immediate Release

**Northeast Ohio Health Underwriters Association Sponsors
“Transplant Carve Out”**

Cleveland (November 30, 2011) – The Northeast Ohio Health Underwriters Association (NEOHUA) is hosting a breakfast program “Transplant Carve Out” on December 21st at Holiday Inn, 6001 Rockside Rd., Independence, OH 44131. Registration opens at 8:00am and the program begins at 9:00am

A Transplant Carve Out is a stand-alone, fully insured (first dollar) product that is designed specifically for self-insured groups. It works in conjunction with a self-funded plan by essentially "carving out" the transplant benefit and insuring it separately from the plan document. It protects the employer from catastrophic expenses of transplant exposures more completely than Stop Loss. These can attach to any plan document, regardless of the stop loss carrier.

Reservations are required and can be made online at <http://neohuadecember2011.eventbrite.com>
NEOHUA members – No charge (with reservation). Non-member fee is \$35
More information on the program and online registration is available at www.neohua.com.

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The Northeast Ohio Health Underwriters Association (NEOHUA) is a trade association representing agents, brokers and other professionals concerned with health insurance. The association works for reform to provide an improved, accessible and affordable health insurance system for all Ohio consumers.