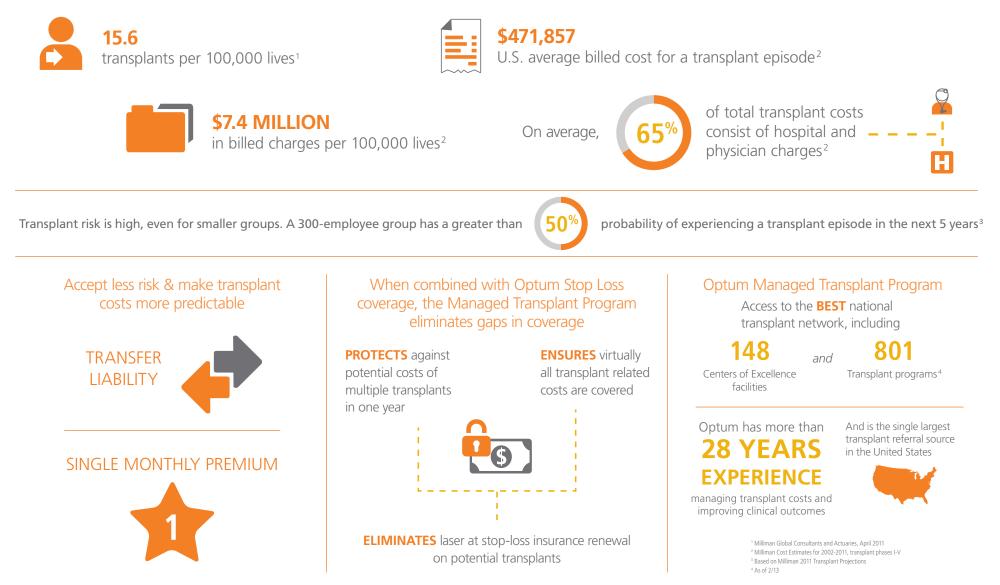


Transplant costs are increasing rapidly and transplant incidence can be difficult to predict. That's why it's more important than ever that companies protect themselves with the Optum<sup>™</sup> Managed Transplant Program (MTP) – a fully-insured risk carve-out policy. Combined with the Optum Stop Loss coverage, MTP helps cover any gaps in coverage.



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