

CosmetAssure[®]

We Cover Complications.

There is only ONE
CosmetAssure - the GOLD
STANDARD in complications
insurance



CosmetAssure: The Gold Standard in Complications Insurance

Every surgery carries the risk of a complication, including elective cosmetic plastic surgery. CosmetAssure is an affordable solution that helps plastic surgery patients avoid the financial burden of unexpected post-surgery complications. CosmetAssure is endorsed by the prestigious American Society of Plastic Surgeons (ASPS) and is an Alliance Partner of The American Society for Aesthetic Plastic Surgery (ASAPS). It is exclusively available to ASPS and ASAPS members and candidate members who have passed their written boards.

CosmetAssure Enrollment

Enrolling is easy! No application required! Your membership to ASPS and ASAPS automatically qualifies you for enrollment in the program. Simply sign a Surgeon Acknowledgement Form and provide contact information for your practice to begin protecting your patients today.

There is no administrative or set-up fee associated with CosmetAssure. Once you become a participating CosmetAssure surgeon, all of your patients having one or more of the Covered Procedures under general anesthesia or IV sedation must be registered. It is not optional to the patient. We require that all of your patients are registered because we are underwriting you, the surgeon, as the insured party.

The Comfort of Added Assurance

Since 2003, CosmetAssure has been protecting board-certified plastic surgeons and we understand that patient safety is your number one priority. As a participating surgeon, you are considered part of an elite group working to provide the highest level of patient protection and satisfaction possible. CosmetAssure can also be an effective marketing tool to differentiate you from the competition.

Without CosmetAssure, patients may be left with a financial burden should a complication arise after an eligible elective cosmetic plastic surgery. With CosmetAssure, patients have the knowledge that their surgeon has taken the precautionary steps to cover them in the event of an eligible loss.

Coverage Requirements

If a patient has a complication within the first 45 days following their surgery, CosmetAssure will cover the cost of treating the complication within the Maximum Limits (see below). In order for a complication to be covered, three requirements must be met:

- The complication must occur within 45 days of the date of the original procedure.
- The patient must be treated in an accredited facility, i.e. hospital, ER or accredited surgical center.*
- The complication must be a Covered Complication (see below).

Covered Complications

Cardiopulmonary Related

- Myocardial Infarction
- Rule Out Myocardial Infarction
- Arrhythmia
- Hypoxia
- Pulmonary Dysfunction
- Pulmonary Embolus
- Rule Out Pulmonary Embolus
- Fluid Overload
- Cardiac Arrest
- Shock
- Deep Vein Thrombosis
- Rule Out Deep Vein Thrombosis

Surgery Related

- Hemorrhage
- Infection**
- Rule Out Infection**
- Hematoma**

Anesthesia Related

- Severe Hypotension (systolic BP equal to or less than 80, three hours after the Covered Procedure.)
- Severe Hypertension (systolic BP equal to or greater than 200 or diastolic BP equal to or greater than 100, three hours after the Covered Procedure.)

*Accreditation requirements include JCAHO, AAAHC, AAAASF or Medicare approval.

**Infections and hematomas that are related to the Covered Procedure.

Limits Schedule

The limits indicated below are the maximum limits that apply during any one Liability Period for all Medical Expenses incurred by the Insured patient arising out of or resulting from Covered Complications due to the same Surgical Event:

Medical Expense	Maximum Limits
Inpatient Hospital Expense	\$5,000 per day up to a maximum of 45 days
Intensive Care / Trauma Expense	Additional \$1,000 per day up to a maximum of 10 days
Emergency Medical Expense	\$3,500
Ambulance Expense	\$2,000
Follow Up Outpatient Physician Expense	\$1,500
Outpatient Expense to Rule Out DVT‡	\$750
Outpatient Expense to Rule Out Infection‡	\$750

‡Non-hospital procedure

All of this information with the exception of the premium amount is listed online at CosmetAssure.com.



Covered Procedures

- Abdominoplasty^{*(NS)}
- Arm Contouring
- Breast Augmentation
- Revisional Breast Augmentation Procedures
- Breast Lift
- Breast Reduction
- Browlift
- Buttock Lift^{*(NS)}
- Calf Implants
- Cheek Implants
- Chin Augmentation
- Chin Reduction
- Cosmetic Eyelid Surgery
- Facelift
- Facial Resurfacing^{‡(NC)}
- Hair Replacement Surgery^{‡(NC)}
- Labiaplasty
- Liposuction
- Lower Body Lift^{*(NS)}
- Male Breast Surgery
- Mandibular Implant
- Neck Lift
- Otoplasty
- Rhinoplasty
- Scar Revision
- Thigh Lift^{*(NS)}
- Upper Body Lift^{*(NS)}

^{*(NS)}: Non-Standard Procedure

^{‡(NC)}: Procedure covered at no cost