

## Terms and Conditions – AAP NJ Purchasing Alliance Inc.

1. Discounted rates are available to AAP New Jersey Chapter members who join the Purchasing Alliance.
2. The Alliance member, or their broker, must provide the following for all new business submissions for medical malpractice insurance (which comprises MDAvantage’s normal underwriting documentation):
  - a. A completed MDAvantage application including validation of specialty,
  - b. Ten years (10) of prior carrier claim history,
  - c. A copy of the physician’s New Jersey Medical License, and
  - d. A copy of the applicants Curriculum Vitae.

No physician will be required to furnish protected health information to the Company unless there is a HIPAA Business Associate Agreement satisfactory to the physician in effect.

3. Criteria for eligibility consist of, but are not limited to, the following.
  - a. Physicians only may qualify for a discount. Corporations and para-meds who are part of a pediatric physician’s practice are ineligible,
  - b. Only pediatric physicians who are members of the Alliance are eligible to receive the Alliance discount,
  - c. Alliance physicians submitting new applications must be rated by MDAvantage as Standard or better,
  - d. Alliance physicians presently receiving the Alliance discount who decline below the Standard rating tier at the time of their renewal will be given one (1) year in which they will continue to receive their discount, and
  - e. If at the next renewal the Alliance physician still falls below the Standard rating tier, that physician will no longer be entitled to receive the discount.
4. MDAvantage’s normal underwriting guidelines will apply to pediatricians who elect to join the Alliance. As the underwriting insurer in all situations, MDAvantage reserves the right to at any time:
  - a. Non-renew any renewing Alliance physician, and
  - b. Decline to provide coverage to any new Alliance physician.

Any non-renewals or declinations of coverage by MDAvantage may be appealed by the Alliance, the impacted party or relevant broker. All appeals should be directed to the Company at the aforementioned address to the attention of Policy Holder Services.

5. The pediatricians who join the Alliance will specify on their applications whether they practice in a pediatric sub-specialty.<sup>1</sup> Alliance membership information will then be divided into at least two categories by MDAvantage and will be eligible for Alliance discounts as follows below.
  - a. Pediatricians – No Surgery – Twenty percent (20%)
  - b. Pediatricians – Minor Surgery – Twenty percent (20%)
6. The Alliance discount, however, will not be applied to any Extended Reporting Period Endorsement (the “Tail”), unless the physician remains an MDAvantage insured after the purchase of the Tail.

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<sup>1</sup> Physicians who practice in subspecialties as recognized by the American Board of Pediatrics and who are members of the Alliance are also eligible for a 20% discount if their practice derives 90% or more from the treatment of children aged 21 and younger based on number of patient visits and they so certify on their application.