



4525 Executive Park Drive | Suite #202 | Montgomery, AL 36116 | Phone: 800.362.1542

## Fact Sheet

- CosmetAssure was developed by Board-Certified plastic surgeons who saw a need after traditional health insurance stopped covering the treatment of medical complications following elective plastic surgery, even when medically necessary.
- CosmetAssure is only available to Members or Candidate Members of the American Society of Plastic Surgeons (ASPS) and/or the American Society of Aesthetic Plastic Surgeons (ASAPS).
- CosmetAssure was developed in 2003 by a Board-Certified Plastic Surgeon and is endorsed by the ASPS.
- CosmetAssure can not be purchased directly by the patient. Patients who want to receive CosmetAssure coverage must choose a CosmetAssure participating surgeon.

### Covered Procedures\*

Abdominoplasty	Facelift
Breast Augmentation	Liposuction
Breast Lift	Lower Body Lift
Breast Reduction	Otoplasty
Brow Lift	Rhinoplasty
Buttock Lift	Thigh Lift
Cheek Implants	Treatment of Gynecomastia
Chin Augmentation	Upper Arm Lift
Cosmetic Eyelid Surgery	

\*Procedures must be done under general anesthesia or IV sedation.

### By the Numbers

**One out of every 61** CosmetAssure patients experiences an unplanned covered complication.

**182,585 performed procedures** have been covered by CosmetAssure during **129,145 surgical events** from July 2003 to May 2010.

The current average CosmetAssure **claim cost is \$5,901.00.**



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**500 board-certified plastic surgeons** from across the country currently participate with CosmetAssure.

17 of the most popular cosmetic procedures are approved for CosmetAssure coverage.

The average surgeon performs 1.4 of the above procedures in a surgical event.

More than \$11.7 million dollars have been paid out in claims.

Zero claims have gone to litigation against the CosmetAssure participating surgeon.

### Top 5's

Top 5 CosmetAssure Covered Procedures:

1. Breast Augmentation
2. Liposuction
3. Abdominoplasty
4. Breast Lift
5. Eyelid Surgery

Top 5 Procedures that result in an unplanned complication:

1. Abdominoplasty
2. Breast Augmentation
3. Liposuction
4. Facelift
5. Lower Body Lift

Most Frequent Complications

1. Hematoma/Hemorrhage
2. Infection
3. Fluid Overload
4. Pulmonary Dysfunction/Edema
5. Rule Out DVT

### About CosmetAssure

CosmetAssure is an innovative insurance product that is available through board certified plastic surgeons that are members of the American Society of Plastic Surgeons (ASPS). It provides coverage for expenses arising from unexpected medical complications following cosmetic surgery. The product was developed because most traditional health plans do not



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cover complications from elective cosmetic surgery. CosmetAssure is marketed throughout the United States by Palomar Insurance Corporation of Montgomery, Ala. CosmetAssure currently underwrites with more than 500 board certified plastic surgeons in 43 states. For more information, please visit CosmetAssure's website at [www.cosmetassure.com](http://www.cosmetassure.com).