



This coverage does not provide benefits for the following:

- Charges incurred due to a pre-existing condition, until you have been continuously insured for 12 months.
- Charges that are related to, or a complication of, a pre-existing condition.
- Illness or injury caused by war, commission of a felony, attempted suicide, influence of illegal substance or a hazardous activity for which compensation is received.
- Routine hearing care, routine vision care, vision therapy, surgery to correct vision, routine foot care, or foot orthotics.
- Cosmetic services including chemical peels and plastic surgery.
- Charges by a health care practitioner or medical provider who is an immediate family member. Immediate family members are you, your spouse, your children, brothers, sisters, parents, their spouses and anyone with whom legal guardianship has been established.
- Custodial Care.
- Charges reimbursable by Medicare, Workers' Compensation or automobile carriers.
- Growth hormone stimulation treatment.
- Dental care not related to a dental injury.
- Any non-surgical treatment for TMJ or CMJ other than as described in the contract, or any related surgical treatment that is not preauthorized.
- Any correction of malocclusion, protrusion, hypoplasia or hyperplasia of the jaws.
- Charges for educational testing or training, vocational or work hardening programs, transitional living, or services provided through a school system.
- Diagnosis and treatment for infertility.
- Maternity and routine nursery charges, unless you choose the Maternity option.
- Pregnancy, maternity and other expenses related to surrogate pregnancy.
- Umbilical cord, stem cell or other blood component storage.
- Genetic testing, counseling and services.
- Charges for sex transformation, treatment of sexual dysfunction or inadequacy, or to restore or enhance sexual performance or desire.
- Over the counter products.
- Contraceptive drugs or devices.
- Drugs not approved by the FDA or drugs approved but under a review period (not to exceed 12 months).
- Drugs obtained outside the United States.
- Charges for drugs not listed in the Preferred Drug List.
- The difference in cost between a generic and brand name drug, when the generic is available.
- Treatment of "quality of life" or "lifestyle" concerns, including, but not limited to: smoking cessation; obesity; hair loss; sexual function, dysfunction, inadequacy or desire; or cognitive enhancement.
- Treatment used to improve memory or to slow the normal process of aging.
- Behavior modification.
- Chelation therapy.
- Prophylactic treatment.
- Cranial orthotic devices, except following cranial surgery.
- Experimental or investigational services.
- Charges in excess of the lifetime maximum or any other benefit maximum.
- Charges for non-medical items or naturopathic medicine.
- Charges related to Health Care Practitioner assisted suicide.