General policy exclusions

The following are not covered services under your policy:

**Abortion**
Services and supplies provided for an abortion except when the pregnancy is the result of rape or incest or if it places the woman's life in serious danger.

**Abortion drugs**
Drugs used for elective termination of pregnancy except when the pregnancy is the result of rape or incest or if it places the woman's life in serious danger.

**Acupuncture**
- Acupuncture
- Acupressure

**Behavioral health treatment**
Services for the following based on categories, conditions, or diagnoses, or equivalent terms as listed in the most recent version of the *Diagnostic and Statistical Manual of Mental Disorders* (DSM) of the American Psychiatric Association:
- **Stay** in a facility for treatment for dementia and amnesia without a behavioral disturbance that necessitates mental health treatment
- School and/or education service, including special education, remedial education, wilderness treatment programs, or any such related or similar programs
- Services provided in conjunction with school, vocation, work or recreational activities
- Transportation
- Sexual deviations and disorders except as described in the Coverage and exclusions section
- Tobacco use disorders and nicotine dependence except as described in the Coverage and exclusions-Preventive care section

**Blood, blood plasma, synthetic blood, blood derivatives or substitutes**
Examples of these are:
- The provision of donated blood to the hospital, other than blood derived clotting factors
- Any related services for donated blood including processing, storage or replacement expenses
- The service of blood donors, including yourself, apheresis or plasmapheresis
- The blood you donate for your own use, excluding administration and processing expenses

See the Blood services provision for medical covered services.

**Cosmetic services and plastic surgery**
Any treatment, surgery (cosmetic or plastic), service or supply to alter, improve or enhance the shape or appearance of the body, except treatment related to congenital defects or anomalies of newborn, foster, and adopted children per state statute and reconstructive surgery following a mastectomy and where described under Reconstructive surgery and supplies and Reconstructive breast surgery and supplies in the Coverage and exclusions section.
Court-ordered testing

Court-ordered testing or care unless medically necessary

Custodial care

Services and supplies meant to help you with activities of daily living or other personal needs. Examples of these are:

- Routine patient care such as changing dressings, periodic turning and positioning in bed
- Administering oral medications
- Care of stable tracheostomy (including intermittent suctioning)
- Care of a stable colostomy/ileostomy
- Care of stable gastrostomy/jejunoscopy/nasogastric tube (intermittent or continuous) feedings
- Care of a bladder catheter, including emptying or changing containers and clamping tubing
- Watching or protecting you
- Respite care, adult or child day care, or convalescent care
- Institutional care, including room and board for rest cures, adult day care and convalescent care
- Help with walking, grooming, bathing, dressing, getting in or out of bed, going to the bathroom, eating or preparing foods
- Any other services that a person without medical or paramedical training could be trained to perform
- For behavioral health (mental health treatment and substance related disorder treatment):
  - Services provided when you have reached the greatest level of function expected with the current level of care, for a specific diagnosis
  - Services given mainly to:
    - Maintain, not improve, a level of function
    - Provide a place free from conditions that could make your physical or mental state worse

Educational services

Examples of these are:

- Any service or supply for education, training or retraining services or testing. This includes:
  - Special education
  - Remedial education
  - Wilderness treatment programs (whether or not the program is part of a residential treatment facility or otherwise licensed institution)
  - Job training
  - Job hardening programs
- Educational services, schooling or any such related or similar program, including therapeutic programs within a school setting.

Examinations

Any health or dental examinations needed:

- Because a third party requires the exam. Examples include examinations to get or keep a job, and examinations required under a labor agreement or other contract.
- To buy insurance or to get or keep a license.
• To travel.
• To go to a school, camp, sporting event, or to join in a sport or other recreational activity.

**Experimental or investigational**

Experimental or investigational drugs, devices, treatments or procedures unless otherwise covered under clinical trials

**Foot care**

Unless medically necessary, services and supplies for:
• The treatment of calluses, bunions, toenails, hammertoes, fallen arches
• The treatment of weak feet, chronic foot pain or conditions caused by routine activities, such as walking, running, working or wearing shoes
• Supplies (including orthopedic shoes), foot orthotics, arch supports, shoe inserts, ankle braces, guards, protectors, creams, ointments and other equipment, devices and supplies

**Growth/height care**

Except for medically necessary care and treatment of medically diagnosed congenital defects and birth abnormalities for newborn, foster and adopted children
• A treatment, device, drug, service or supply to increase or decrease height or alter the rate of growth
• **Surgical procedures**, devices and growth hormones to stimulate growth

**Hearing exams**

Hearing exams performed for the evaluation and treatment of illness, injury or hearing loss

**Maintenance care**

Care made up of services and supplies that maintain, rather than improve, a level of physical or mental function, except for habilitation therapy services

**Medical supplies – outpatient disposable**

Any outpatient disposable supply or device. Examples of these include:
• Sheaths
• Bags
• Elastic garments
• Support hose
• Bandages
• Bedpans
• Home test kits not related to diabetic testing
• Splints
• Neck braces
• Compresses
• Other devices not intended for reuse by another patient

**Missed appointments**
Any cost resulting from a canceled or missed appointment

**Nutritional support**
Any food item, including:
- Infant formulas
- Nutritional supplements
- Vitamins
- Prescription vitamins
- Medical foods
- Other nutritional items

**Other non-covered services**
- Services you have no legal obligation to pay
- Services that would not otherwise be charged if you did not have the coverage under the policy

**Other primary payer**
Payment for a portion of the charges that Medicare is responsible for as the primary payer. Another party does not include Medicaid.

**Personal care, comfort or convenience items**
Any service or supply primarily for your convenience and personal comfort or that of a third party

**Services not permitted by law**
Some laws restrict the range of health care services a provider may perform under certain circumstances or in a particular state. When this happens, the services are not covered by the plan.

**Services provided by a family member**
Services provided by a spouse, civil union partner, domestic partner, parent, child, step-child, brother, sister, in-law, or any household member

**Services, supplies and drugs received outside of the United States**
Non-emergency medical services, outpatient prescription drugs or supplies received outside of the United States. They are not covered even if they are covered in the United States under this policy.

**Sexual dysfunction and enhancement**
Except treatment of an organic disease, any treatment, prescription drug, or supply to treat sexual dysfunction, enhance sexual performance or increase sexual desire, including:
- Surgery, prescription drugs, implants, devices or preparations to correct or enhance erectile function, enhance sensitivity or alter the shape of a sex organ
- Sex therapy, sex counseling, marriage counseling, or other counseling or advisory services
Strength and performance
Services, devices and supplies such as drugs or preparations designed primarily to enhance your strength, physical condition, endurance or physical performance

Therapies and tests
- Full body CT scans
- Hair analysis
- Hypnosis and hypnotherapy
- Massage therapy, except when used for physical therapy treatment
- Sensory or hearing and sound integration therapy

Tobacco cessation
Any treatment, drug, service or supply to stop or reduce smoking or the use of other tobacco products or to treat or reduce nicotine addiction, dependence or cravings, including, medications, nicotine patches and gum unless recommended by the USPSTF.
This also includes:
- Counseling, except as specifically provided in the Coverage and exclusions section
- Hypnosis and other therapies
- Medications, except as specifically provided in the Coverage and exclusions section
- Nicotine patches
- Gum

Treatment in a federal, state, or governmental entity
Any care in a hospital or other facility owned or operated by any federal, state or other governmental entity unless coverage is required by applicable laws

Vision care for adults
- Routine vision exam provided by an ophthalmologist or optometrist including refraction and glaucoma testing
- Any vision care services and supplies except where described in the Coverage and exclusions section

Voluntary sterilization
- Reversal of voluntary sterilization procedures, including related follow-up care

Wilderness treatment programs
See Educational services in this section

Work related illness or injuries
Services or supplies for the treatment of an occupational injury or sickness which are paid under the North Carolina Workers’ Compensation Act only to the extent that such services or supplies are:
- The liability of the employee
- Employer or workers’ compensation insurance carrier according to final adjudication under the North Carolina Workers’ Compensation Act or
- An order of the North Carolina Industrial Commission approving a settlement agreement
under the North Carolina Workers’ Compensation Act