General policy exclusions

The following are not covered services under your policy:

**Abortion**
Services and supplies provided for a nontherapeutic abortion. A nontherapeutic abortion is an abortion performed 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.

**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

**Cosmetic services and plastic surgery**
Except for complications resulting from cosmetic services or surgeries any treatment, surgery (cosmetic or plastic), service or supply to alter, improve or enhance the shape or appearance of the body, except where described in the Coverage and exclusions section. This does not apply to specific conditions that include, but are not limited to heart attack, pulmonary embolism, blood clots, and the worsening of co-morbid conditions.

**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/jejunostomy/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:
    o Maintain, not improve, a level of function
    o 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 that is not required by law:

- 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
Services and supplies for:
- The treatment of calluses, bunions, toenails, hammertoes, fallen arches
- The surgical treatment of flat feet, subluxation of the foot; weak, strained, unstable feet; tarsalgia; metatarsalgia; hyperkeratoses
- Supplies (including orthopedic shoes, except for diabetics), foot orthotics, arch supports, shoe inserts, ankle braces, guards, protectors, creams, ointments and other equipment, devices and supplies

Growth/height care
- 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

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
Any outpatient supply or device, unless medically necessary for the management of disease and prescribed by a provider. Examples of these include:
- Sheaths
- Elastic garments
- Support hose
- Bedpans
- Home test kits not related to diabetic testing
- Neck braces
- Compresses

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
Obesity (bariatric) surgery and services
Weight management treatment or drugs intended to decrease or increase body weight, control weight or treat obesity, including morbid obesity except as described in the Coverage and exclusions section, including preventive services for obesity screening and weight management interventions. This is regardless of the existence of other medical conditions. Examples of these are:

- Liposuction, banding, gastric stapling, gastric by-pass and other forms of bariatric surgery
- Surgical procedures, medical treatments and weight control/loss programs primarily intended to treat, or are related to the treatment of obesity, including morbid obesity
- Drugs, stimulants, preparations, foods or diet supplements, dietary regimens and supplements, food supplements, appetite suppressants and other medications
- Hypnosis, or other forms of therapy
- Exercise programs, exercise equipment, membership to health or fitness clubs, recreational therapy or other forms of activity or activity enhancement

This does not apply to conditions including, but not limited to: complications resulting from obesity surgery, heart attack, excessive nausea/vomiting, pneumonia, and the worsening of co-morbid medical conditions during the procedure or immediately after the surgery.

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 or another party is responsible for as the primary payer

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
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

**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**

- Any vision care services and supplies except where described in the Coverage and exclusions section

**Voluntary sterilization**

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

**Wilderness treatment programs**

See Educational services in this section

**Work related illness or injuries**

Coverage available to you under workers’ compensation or a similar program under local, state or federal law for any illness or injury related to employment or self-employment

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**Important note:**

A source of coverage or reimbursement is considered available to you even if you waived your right to payment from that source. You may also be covered under a workers’ compensation law or similar law. If you submit proof that you are not covered for a particular illness or injury under such law, then that illness or injury will be considered “non-occupational” regardless of cause.