

# General Exclusions & Limitations

Benefit plans typically have exclusions and limitations—what the plans do not cover. The following are general exclusions and limitations for the LifeWise benefit plans:

## What is not covered

Benefits are not provided for services, treatment, surgery, drugs or supplies for any of the following:

- Chemical dependency, drug or alcohol addiction, or any type of substance abuse
- Conditions arising from acts of war, or service in the military
- Cosmetic or reconstructive services, except as specifically provided in the contract
- Dental services, except as specifically provided in the contract for treatment of accidental injuries
- Experimental or investigative services
- Hearing exams and aids
- Infertility
- Obesity/morbid obesity
- Obstetrical or maternity care
- Orthognathic surgery
- Over-the-counter or non-prescription drugs
- Routine vision exams and vision hardware
- Services determined by us to be not medically necessary
- Services in excess of specified benefit maximums
- Services payable by other types of insurance coverage
- Services received when you are not covered by this program
- Sexual dysfunction
- Sterilization reversal
- Treatment for conditions excluded by rider
- Treatment for work-related conditions for which benefits are provided by Workers' Compensation or similar coverage
- Treatment of temporomandibular joint (TMJ) disorder

*LifeWise health plans do not cover maternity/obstetrical care or vision care.*

## Waiting Periods

There is a 12-month waiting period for pre-existing conditions.

A pre-existing condition is a medical condition that was diagnosed, or for which care, treatment, or advice was received or recommended in the 12 months prior to your elective date on your LifeWise plan.

Please note that this is not a contract, nor is it a complete explanation of the exclusions and limitations for LifeWise Health Plan of Arizona plans. The complete terms of coverage are determined by the contract. If you would like a sample contract, please contact your broker or a LifeWise sales representative.