

PRE-EXISTING CONDITION DEFINITION

Pre-Existing Condition means an illness, disease, accidental bodily damage or loss that first appears (makes itself known) before the Effective Date.

SHORT TERM PLAN EXCLUSIONS

We will pay no benefit for charges due to any of the following: Pre-existing conditions; Charges for treatment by a physician which is not within the scope of his or her license; Charges which a family member is not legally obligated to pay; Charges which would not have been made if no insurance existed; Charges incurred for disability claimed while a family member is not under the direct care of a physician; Pregnancy, except complications to a pregnancy; Treatment for mental or nervous disorders; Expenses related to an injury sustained while the family member is participating in sporting events for prize money, or other type of compensation; Any expenses incurred outside of the United States; Injury received while committing, or attempting to commit, a felony; Participation in a riot or insurrection; Suicide or attempted suicide, while sane or insane, or intentionally self-inflicted injury; War or any act of war, whether or not declared; Charges in excess of the usual, customary and reasonable charges for services and supplies; Medications, drugs and injections when the family member is not confined in a hospital or skilled nursing facility; Travel or lodging expenses; Services available in the community through educational or school programs; Services performed by volunteers, a family member, a family member's employer, or a resident in the insured's household; Any care given by or through any government or international authority unless the family member is legally required to pay the charges, except for Medicaid; Any sickness or injury contracted while a member of the military of any country; Expenses related to a sickness or injury to the extent they are covered under any automobile insurance; Sickness or injury covered by Worker's Compensation Insurance or similar laws; Covered charges which qualify for reimbursement under Medicare or which would have qualified under Medicare had the family member elected all the coverage and applied for benefits for which they were at any time eligible for under Medicare; Expenses related to the diagnosis and/or treatment of infertility or fertilization procedures; Contraceptives, contraceptive methods or aids including emergency contraceptive kits, sterilization or the reversal of sterilization, voluntary abortion by any means, complications from abortion or attempted abortion; Care of a well newborn child; Vitamins, herbals, botanicals and food supplements; Food, special foods or diets; Preventive care except for charges for breast cancer diagnostic services and screening mammography; The costs of storing, typing, or screening of autologous blood donations; Genetic testing, counseling and services; Inoculations or prophylactic drugs for travel; Allergy testing and allergy treatment including injections; Treatment and testing of sleep disorders; Maintenance, custodial care or homemaker services; Services or supplies for personal comfort or convenience; Non-medical expenses even if recommended by a physician; Expenses related to treatment, diagnosis, or care provided over the Internet or via electronic mail; Cosmetic treatment, or complications of cosmetic treatment; Treatment of "quality of life" or "lifestyle" concerns including but not limited to eating disorders, smoking cessation, exercise programs or equipment, hair loss, sexual function, dysfunction, inadequacy or desire; Treatment for hair restoration or removal; Treatment of acne;

SHORT TERM PLAN EXCLUSIONS (cont.)

Treatment or removal of nevi, keratoses, skin tags, or warts; Growth treatment, medication or hormones; Charges for the treatment of obesity, weight loss, and diastasis recti repair; Gender reassignment or charges due to complications of gender reassignment; Charges which are not medically necessary to the care and treatment of a sickness, injury or condition, or which are: (a) illegal; or (b) experimental, investigational, unproven and/or for research; Tests, examinations, or other procedures performed in preparation of, or in follow-up to, any test, procedure or treatment that is experimental, investigational, unproven and/or for research; Performance of physical examinations for the verification of health status for a third party that is not related to the provision of care; Court-ordered examinations to determine competence and expenses of expert witness testimony as to the mental condition of a family member; Court-ordered treatment for chemical dependency or mental condition; Expenses related to hypnosis, including its use in place of anesthesia; Vision-related surgery or services; Hearing aids and their fittings; Treatment or removal of tonsils, adenoids, or myringotomy except in an emergency; Dental treatment or supplies except as provided for accidental injury; Examination, diagnosis, appliances or treatment of malocclusion, misalignment of the jaw or temporomandibular joint dysfunction or any other jaw disorder, deformity or defect; Transplants, except as provided in the policy; Foot care in connection with corns, calluses, toenails, flat feet, fallen arches, weak feet, or chronic foot strain; Shoes, shoe accessories, and orthotics; Evaluations, services or treatments for developmental, educational, social, attitudinal, or disciplinary conditions or learning disabilities or disorders; Care, services, procedures or supplies that are cognitive in nature; Expenses related to nicotine addiction, caffeine addiction and non-chemical addictions, including but not limited to gambling, sexual, spending, shopping, working and religious; Expenses related to any loss sustained or contracted as a consequence of a family member being intoxicated or under the influence of any non-prescribed controlled substance or narcotic unless administered under/on the advice of a physician; Treatment for substance abuse, including alcoholism, even if court ordered; Charges for which benefits are not provided in the policy.