

Limitations & Exclusions

What Short Term Medical Does Not Cover

The USL&H **Short Term Medical** plan does not cover: pre-existing conditions* (including those not listed on the Application); preventative or wellness doctor visits; dental or optical treatments; routine physical exams; normal pregnancy or childbirth; well child care; interscholastic and intercollegiate sports injuries; expenses incurred outside the United States, its possessions, territories or Canada, unless otherwise indicated. **Other exclusions are listed in detail in the Certificate you will receive when you purchase the plan.**

*Pre-existing Condition: A medical condition due to sickness or injury for which the insured received medical treatment or advice from a provider within the 24 month period immediately preceding the effective date of coverage, regardless of whether the condition was diagnosed or not diagnosed; or that produced signs or symptoms within the 12 month period immediately preceding the effective date of coverage, which should have caused an ordinarily prudent person to seek diagnosis or treatment.