

We know that when people know more about their health and health care, they can make better informed health care decisions. We want to help you understand more about your health care and the resources that are available to you.

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**PLAN HIGHLIGHTS**

Types of Coverage	Network Benefits	Non-Network Benefits
<b>Annual Deductible - Combined Medical and Pharmacy</b>		
Single Coverage Deductible	\$2,850 per year	\$5,000 per year
Family Coverage Deductible	\$5,700 per year	\$10,000 per year

> No one in the family is eligible for benefits until the family coverage deductible is met.

<b>Out-of-Pocket Maximum - Combined Medical and Pharmacy</b>		
Single Coverage Out-of-Pocket Maximum	\$4,850 per year	\$10,000 per year
Family Coverage Out-of-Pocket Maximum	\$9,700 per year	\$20,000 per year

> The Out-of-Pocket Maximum includes the Annual Deductible.

> If more than one person in a family is covered under the Policy, the single coverage Out-of-Pocket Maximum stated above does not apply.

<b>Benefit Plan Coinsurance - The Amount We Pay</b>		
	100% after Deductible has been met.	80% after Deductible has been met.

<b>Maximum Policy Benefit</b>		
The maximum amount we will pay during the entire period of time you are enrolled under the Policy.	No Maximum Benefit.	

This Benefit Summary is intended only to highlight your Benefits and should not be relied upon to fully determine your coverage. If this Benefit Summary conflicts in any way with the Certificate of Coverage (COC), the COC shall prevail. It is recommended that you review your COC for an exact description of the services and supplies that are covered, those which are excluded or limited, and other terms and conditions of coverage.

**CTSGF7AU07**

Item#	Rev. Date	Benefit Accumulator	
465-2286	0807_rev07	Policy Year	PVY/Comb/NonEmb/53645

## Prescription Drug Benefits

Prescription drug benefits are shown under separate cover.

## Information on Benefit Limits

- > The Annual Deductible, Out-of-Pocket Maximum and Benefit limits are calculated on a Policy year basis.
- > All Benefits are reimbursed based on Eligible Expenses. For a definition of Eligible Expenses, please refer to your Certificate of Coverage.
- > When Benefit limits apply, the limit refers to any combination of Network and Non-Network Benefits unless specifically stated in the Benefit category.

## MOST COMMONLY USED BENEFITS

Types of Coverage	Network Benefits	Non-Network Benefits
<b>Physician's Office Services - Sickness and Injury</b>		
Primary Physician Office Visit	100% after Deductible has been met.	80% after Deductible has been met.
Specialist Physician Office Visit	100% after Deductible has been met.	80% after Deductible has been met.
<b>Preventive Care Services</b>		
Covered Health Services include but are not limited to:		
Primary Physician Office Visit	100% Deductible does not apply.	80% after Deductible has been met.
Specialist Physician Office Visit	100% Deductible does not apply.	
<b>Urgent Care Center Services</b>		
	100% after Deductible has been met.	80% after Deductible has been met.
<b>Emergency Health Services - Outpatient</b>		
	100% after Deductible has been met.	100% after Network Deductible has been met. <i>Pre-service Notification is required if results in an Inpatient Stay.</i>
<b>Hospital - Inpatient Stay</b>		
	100% after Deductible has been met.	80% after Deductible has been met. <i>Pre-service Notification is required.</i>

**ADDITIONAL CORE BENEFITS**
**YOUR BENEFITS**

Types of Coverage	Network Benefits	Non-Network Benefits
<b>Ambulance Service - Emergency and Non-Emergency</b>		
Ground Ambulance	100% after Deductible has been met.	100% after Network Deductible has been met.
Air Ambulance	100% after Deductible has been met.	100% after Network Deductible has been met.
	<i>Pre-service Notification is required for Non-Emergency Ambulance.</i>	<i>Pre-service Notification is required for Non-Emergency Ambulance.</i>
<b>Dental Services - Accident Only</b>		
Benefits are limited as follows: \$3,000 maximum per year \$900 maximum per tooth	100% after Deductible has been met.	100% after Network Deductible has been met.
	<i>Pre-service Notification is required.</i>	<i>Pre-service Notification is required.</i>
<b>Diabetes Services</b>		
Diabetes Self Management and Training Diabetic Eye Examinations/Foot Care	Depending upon where the Covered Health Service is provided, Benefits will be the same as those stated under each Covered Health Service category in this Benefit Summary.	
Diabetes Self Management Items	Depending upon where the Covered Health Service is provided, Benefits will be the same as those stated under Durable Medical Equipment and in the Outpatient Prescription Drug Rider.	
		<i>Pre-service Notification is required for Durable Medical Equipment and Diabetes Equipment in excess of \$1,000.</i>
<b>Durable Medical Equipment</b>		
Benefits are limited as follows: A single purchase of a type of Durable Medical Equipment (including repair and replacement) every three years.	100% after Deductible has been met.	80% after Deductible has been met. <i>Pre-service Notification is required for Durable Medical Equipment in excess of \$1,000.</i>
<b>Hearing Aids</b>		
	100% after Deductible has been met.	80% after Deductible has been met.
<b>Home Health Care</b>		
Any combination of Network and Non-Network Benefits are limited as follows: 80 visits per year	100% after Deductible has been met.	80% after Deductible has been met. <i>Pre-service Notification is required.</i>

**ADDITIONAL CORE BENEFITS**

<b>Types of Coverage</b>	<b>Network Benefits</b>	<b>Non-Network Benefits</b>
<b>Hospice Care</b>		
	100% after Deductible has been met.	80% after Deductible has been met. <i>Pre-service Notification is required for Inpatient stays.</i>
<b>Lab, X-Ray and Diagnostics - Outpatient</b>		
For Preventive Lab, X-Ray and Diagnostics, refer to the Preventive Care Services category.	100% after Deductible has been met.	80% after Deductible has been met.
<b>Lab, X-Ray and Major Diagnostics - CT, PET, MRI, MRA and Nuclear Medicine - Outpatient</b>		
When copayments apply for CT, PET, and MRI's, Network Benefits are subject to a combined annual maximum copayment of \$375.	100% after Deductible has been met.	80% after Deductible has been met.
<b>Ostomy Supplies</b>		
	100% after Deductible has been met.	80% after Deductible has been met.
<b>Pharmaceutical Products - Outpatient</b>		
This includes medications administered in an outpatient setting, in the Physician's Office and by a Home Health Agency.	100% after Deductible has been met.	80% after Deductible has been met.
<b>Physician Fees for Surgical and Medical Services</b>		
	100% after Deductible has been met.	80% after Deductible has been met.
<b>Pregnancy - Maternity Services</b>		
	Depending upon where the Covered Health Service is provided, Benefits will be the same as those stated under each Covered Health Service category in this Benefit Summary.	<i>Pre-service Notification is required if the Inpatient Stay exceeds 48 hours following a normal vaginal delivery or 96 hours following a cesarean section delivery.</i>
<b>Prosthetic Devices</b>		
Benefits are limited as follows: One prosthetic device per body part every three years.	100% after Deductible has been met.	80% after Deductible has been met.
<b>Reconstructive Procedures</b>		
	Depending upon where the Covered Health Service is provided, Benefits will be the same as those stated under each Covered Health Service category in this Benefit Summary.	<i>Pre-service Notification is required.</i>

**ADDITIONAL CORE BENEFITS**

**YOUR BENEFITS**

Types of Coverage	Network Benefits	Non-Network Benefits
<b>Rehabilitation Services - Outpatient Therapy and Chiropractic Treatment</b>		
<p>Benefits are limited as follows:</p> <ul style="list-style-type: none"> <li>20 visits of physical therapy</li> <li>20 visits of occupational therapy</li> <li>20 visits of speech therapy</li> <li>20 visits of pulmonary rehabilitation</li> <li>36 visits of cardiac rehabilitation</li> <li>30 visits of post-cochlear implant aural therapy</li> <li>Outpatient rehabilitation therapy services limits will not apply when the diagnosis being treated is Autism Spectrum Disorder</li> </ul>	100% after Deductible has been met.	<p>80% after Deductible has been met.</p> <p><i>Pre-service Notification is required for certain services.</i></p>
<b>Scopic Procedures - Outpatient Diagnostic and Therapeutic</b>		
<p>Diagnostic scopic procedures include, but are not limited to:</p> <ul style="list-style-type: none"> <li>Colonoscopy</li> <li>Sigmoidoscopy</li> <li>Endoscopy</li> </ul> <p>For Preventive Scopic Procedures, refer to the Preventive Care Services category.</p>	100% after Deductible has been met.	80% after Deductible has been met.
<b>Skilled Nursing Facility / Inpatient Rehabilitation Facility Services</b>		
<p>Any combination of Network and Non-Network Benefits are limited as follows:</p> <ul style="list-style-type: none"> <li>60 days per year</li> </ul>	100% after Deductible has been met.	<p>80% after Deductible has been met.</p> <p><i>Pre-service Notification is required.</i></p>
<b>Surgery - Outpatient</b>		
	100% after Deductible has been met.	80% after Deductible has been met.
<b>Therapeutic Treatments - Outpatient</b>		
<p>Therapeutic treatments include, but are not limited to:</p> <ul style="list-style-type: none"> <li>Dialysis</li> <li>Intravenous chemotherapy or other intravenous infusion therapy</li> <li>Radiation oncology</li> </ul>	100% after Deductible has been met.	<p>80% after Deductible has been met.</p> <p><i>Pre-service Notification is required for certain services.</i></p>
<b>Transplantation Services</b>		
	<p>100% after Deductible has been met.</p> <p>For Network Benefits, services must be received at a Designated Facility.</p> <p><i>Pre-service Notification is required.</i></p>	<p>80% after Deductible has been met.</p> <p><i>Pre-service Notification is required.</i></p>
<b>Vision Examinations</b>		
<p>Benefits are limited as follows:</p> <ul style="list-style-type: none"> <li>1 exam every 2 years</li> </ul>	100% after Deductible has been met.	80% after Deductible has been met.

**STATE MANDATED BENEFITS**

Types of Coverage	Network Benefits	Non-Network Benefits
<b>Autism Spectrum Disorders</b>		
<p>Benefits are limited to:</p> <ul style="list-style-type: none"><li>Diagnosis and treatment of Autism Spectrum Disorders (ASD) that are both of the following:<ul style="list-style-type: none"><li>Identified and ordered by a licensed physician, licensed psychologist or licensed clinical social worker for a Covered Person who is diagnosed with ASD and provided in accordance with a treatment plan developed by a licensed physician, licensed psychologist or licensed clinical social worker pursuant to a comprehensive evaluation or reevaluation of the Covered Person.</li></ul></li></ul> <p>In addition to the foregoing services covered under the psychiatric component of treatment for ASD (Neurobiological Disorders - Autism Spectrum Disorder Services), the following medical services are Covered Health Services for which Benefits are available:</p> <ul style="list-style-type: none"><li>Physical therapy provided by a licensed physical therapist.</li><li>Speech and language pathology services provided by a licensed speech and language pathologist.</li><li>Occupational therapy provided by a licensed occupational therapist.</li></ul>	<p>Depending upon where the Covered Health Service is provided, Benefits for outpatient Neurobiological Services - Autism Spectrum Disorder Services will be the same as those stated under Physician's Office Services - Sickness and Injury, and Benefits for inpatient/intermediate Neurobiological Services - Autism Spectrum Disorder Services will be the same as those stated under Hospital - Inpatient Stay in this Benefit Summary.</p>	<p><i>Prior Authorization is required from the Mental Health/Substance Use Disorder Designee.</i></p>
<b>Clinical Trials</b>		
<p>Participation in a qualifying clinical trial for the treatment of:</p> <ul style="list-style-type: none"><li>Cancer</li><li>Cardiovascular (cardiac/stroke)</li><li>Surgical musculoskeletal disorders of the spine, hip and knees</li></ul> <p>Depending upon the Covered Health Service, Benefit limits are the same as those stated under the specific Benefit category in this Benefit Summary.</p>	<p>Depending upon where the Covered Health Service is provided, Benefits will be the same as those stated under each Covered Health Service category in this Benefit Summary.</p>	<p><i>Pre-service Notification is required.</i></p>
<b>Craniofacial Disorders</b>		
<p>Depending upon the Covered Health Service, Benefit limits are the same as those stated under the specific Benefit category in this Benefit Summary.</p>	<p>100% after Deductible has been met.</p>	<p>80% after Deductible has been met.</p>
	<p><i>Pre-service Notification is required.</i></p>	<p><i>Pre-service Notification is required.</i></p>

Types of Coverage	Network Benefits	Non-Network Benefits
<b>Dental Services</b>		
Depending upon the Covered Health Service, Benefit limits are the same as those stated under the specific Benefit category in this Benefit Summary.	100% after Deductible has been met.	80% after Deductible has been met.
	<i>Pre-service Notification is required.</i>	<i>Pre-service Notification is required.</i>
<b>Early Intervention Services</b>		
Benefits are limited as follows:	100% after Deductible has been met.	80% after Deductible has been met.
Coverage for early intervention services provided as part of an individualized family services plan as defined by Connecticut law.		<i>Pre-service Notification is required.</i>
<b>Infertility</b>		
Depending upon the Covered Health Service, Benefit limits are the same as those stated under the specific Benefit category in this Benefit Summary. Individuals under the age 40. Ovulation induction is limited to a lifetime maximum benefit of 4 cycles. Intrauterine insemination is limited to a lifetime maximum benefit of 3 cycles. IVF, GIFT, ZIFT or low tubal ovum transfer are limited to a lifetime maximum of 2 cycles, with not more than 2 embryo implantations per cycle and to individuals who have not been able to conceive, produce conception or sustain a successful pregnancy through less expensive and medically viable infertility treatments unless their Physician determines that such treatment is likely to be unsuccessful. Covered services must be performed at facilities that conform to the standards of the American Society of Reproductive Medicine or Society of Reproductive Endocrinology and Infertility.	100% after Deductible has been met.	80% after Deductible has been met.
	<i>Pre-service Notification is required.</i>	<i>Pre-service Notification is required.</i>
<b>Lyme Disease</b>		
Benefits are limited as follows:	100% after Deductible has been met.	80% after Deductible has been met.
Depending upon the Covered Health Service, Benefit limits are the same as those stated under the specific Benefit category in this Benefit Summary. 30 days of intravenous antibiotic therapy and/or 60 days of oral antibiotic therapy. Further treatment if recommended by a board certified rheumatologist, infectious disease specialist or neurologist.		<i>Pre-service Notification is required.</i>

Types of Coverage	Network Benefits	Non-Network Benefits
<b>Medical Foods</b>		
<p>Coverage for amino acid modified preparations and low protein modified food products for the treatment of inherited metabolic diseases which are prescribed for the treatment of inherited metabolic diseases and are administered under the direction of a Physician. Coverage must be provided for specialized formula when they are medically necessary for the treatment of a disease or condition and are administered under the direction of a Physician for children up to twelve years of age.</p>	<p>100% after Deductible has been met.</p>	<p>80% after Deductible has been met.</p>
<p><i>Pre-service Notification is required.</i></p>		
<b>Mental Health Services</b>		
	<p>Inpatient: 100% after Deductible has been met.</p> <p>Outpatient: 100% after Deductible has been met.</p>	<p>Inpatient: 80% after Deductible has been met.</p> <p>Outpatient: 80% after Deductible has been met.</p>
<p><i>Pre-service Notification is required from the Mental Health/Substance Use Disorder Designee.</i></p>		
<b>Neurobiological Disorders – Autism Spectrum Disorder Services</b>		
	<p>Inpatient: 100% after Deductible has been met.</p> <p>Outpatient: 100% after Deductible has been met.</p>	<p>Inpatient: 80% after Deductible has been met.</p> <p>Outpatient: 80% after Deductible has been met.</p>
<p><i>Pre-service Notification is required from the Mental Health/Substance Use Disorder Designee.</i></p>		
<b>Pain Management</b>		
<p>Depending upon the Covered Health Service, Benefit limits are the same as those stated under the specific Benefit category in this Benefit Summary.</p>	<p>100% after Deductible has been met.</p>	<p>80% after Deductible has been met.</p>

**STATE MANDATED BENEFITS**

<b>Types of Coverage</b>	<b>Network Benefits</b>	<b>Non-Network Benefits</b>
<b>Substance Use Disorder Services</b>		
	Inpatient: 100% after Deductible has been met.  Outpatient: 100% after Deductible has been met.	Inpatient: 80% after Deductible has been met.  Outpatient: 80% after Deductible has been met.  <i>Pre-service Notification is required from the Mental Health/Substance Use Disorder Designee.</i>
<b>Wigs</b>		
Benefits are limited as follows: \$350 per year	100% after Deductible has been met.	80% after Deductible has been met.
<b>Wound Care Supplies</b>		
Benefits are limited to: Wound care supplies for the treatment of epidermolysis bullosa.	100% after Deductible has been met.	80% after Deductible has been met.  <i>Pre-service Notification is required</i>

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## MEDICAL EXCLUSIONS

It is recommended that you review your COC for an exact description of the services and supplies that are covered, those which are excluded or limited, and other terms and conditions of coverage.

### Alternative Treatments

Acupressure; acupuncture (This exclusion does not apply to acupressure and acupuncture services for which Benefits are available as described under Pain Management in Section 1 of the COC); aromatherapy; hypnotism; massage therapy; rolfing; art therapy; music therapy; dance therapy; horseback therapy; and other forms of alternative treatment as defined by the National Center for Complementary and Alternative Medicine (NCCAM) of the National Institutes of Health. This exclusion does not apply to Chiropractic Treatment and osteopathic care for which Benefits are provided as described in Section 1 of the COC.

### Dental

Dental care (which includes dental X-rays, supplies and appliances and all associated expenses, including hospitalizations and anesthesia). This exclusion does not apply to accident-related dental services for which Benefits are provided as described under Craniofacial Disorders, Dental Services and Dental Services - Accident Only in Section 1 of the COC. This exclusion does not apply to dental care (oral examination, X-rays, extractions and non-surgical elimination of oral infection) required for the direct treatment of a medical condition for which Benefits are available under the Policy, limited to: Transplant preparation; prior to initiation of immunosuppressive drugs; the direct treatment of cancer or cleft palate. Dental care that is required to treat the effects of a medical condition, but that is not necessary to directly treat the medical condition, is excluded. Examples include treatment of dental caries resulting from dry mouth after radiation treatment or as a result of medication. Endodontics, periodontal surgery and restorative treatment are excluded. Preventive care, diagnosis, treatment of or related to the teeth, jawbones or gums. Examples include: extraction, restoration, and replacement of teeth; medical or surgical treatment of dental conditions; and services to improve dental clinical outcomes. This exclusion does not apply to accidental-related dental services for which Benefits are provided as described under Craniofacial Disorders, Dental Services and Dental Services - Accidental Only in Section 1 of the COC. Dental implants, bone grafts and other implant-related procedures. This exclusion does not apply to accident-related dental services for which Benefits are provided as described under Craniofacial Disorders, Dental Services and Dental Services - Accident Only in Section 1 of the COC. Dental braces (orthodontics). Treatment of congenitally missing, malpositioned, or supernumerary teeth, even if part of a Congenital Anomaly.

### Devices, Appliances and Prosthetics

Devices used specifically as safety items or to affect performance in sports-related activities. Orthotic appliances that straighten or re-shape a body part. Examples include foot orthotics, cranial banding and some types of braces, including over-the-counter orthotic braces. The following items are excluded, even if prescribed by a Physician: blood pressure cuff/monitor; enuresis alarm; home coagulation testing equipment; non-wearable external defibrillator; trusses; ultrasonic nebulizers; and ventricular assist devices. Devices and computers to assist in communication and speech except for speech aid prosthetics and tracheo-esophageal voice prosthetics. Oral appliances for snoring. Repairs to prosthetic devices due to misuse, malicious damage or gross neglect. Replacement of prosthetic devices due to misuse, malicious damage or gross neglect or to replace lost or stolen items.

### Drugs

Prescription drug products for outpatient use that are filled by a prescription order or refill. Self-injectable medications. This exclusion does not apply to drugs for the treatment of diabetes and medications which, due to their characteristics (as determined by us), must typically be administered or directly supervised by a qualified provider or licensed/certified health professional in an outpatient setting. Non-injectable medications given in a Physician's office. This exclusion does not apply to non-injectable medications that are required in an Emergency and consumed in the Physician's office. Over-the-counter drugs and treatments. Growth hormone therapy. These exclusions do not apply to wound care supplies for which Benefits are provided as described under Wound Care Supplies in Section 1 of the COC.

### Experimental, Investigational or Unproven Services

Experimental or Investigational and Unproven Services and all services related to Experimental or Investigational and Unproven services are excluded. The fact that an Experimental or Investigational or Unproven Service, treatment, device or pharmacological regimen is the only available treatment for a particular condition will not result in Benefits if the procedure is considered to be Experimental or Investigational or Unproven in the treatment of that particular condition. This exclusion does not apply to Covered Health Services provided during a clinical trial for which Benefits are provided as described under Clinical Trials in Section 1 of the COC.

### Foot Care

Routine foot care. Examples include the cutting or removal of corns and calluses. This exclusion does not apply to preventive foot care for Covered Persons with diabetes for which Benefits are provided as described under Diabetes Services in Section 1 of the COC. Nail trimming, cutting, or debriding. Hygienic and preventive maintenance foot care. Examples include: cleaning and soaking the feet; applying skin creams in order to maintain skin tone. This exclusion does not apply to preventive foot care for Covered Persons who are at risk of neurological or vascular disease arising from diseases such as diabetes. Treatment of flat feet or subluxation of the foot. Shoes; shoe orthotics; shoe inserts and arch supports.

## MEDICAL EXCLUSIONS CONTINUED

### Medical Supplies

Prescribed or non-prescribed medical supplies and disposable supplies. Examples include: elastic stockings, ace bandages, gauze and dressings, urinary catheters, hypodermic needles and syringes. This exclusion does not apply to:

- Disposable supplies necessary for the effective use of Durable Medical Equipment for which Benefits are provided as described under Durable Medical Equipment in Section 1 of the COC.
- Diabetic supplies for which Benefits are provided as described under Diabetes Services in Section 1 of COC.
- Ostomy supplies for which Benefits are provided as described under Ostomy Supplies in Section 1 of the COC.
- Wound care supplies for which Benefits are provided as described under Wound Care Supplies in Section 1 of the COC.

Tubing and masks, except when used with Durable Medical Equipment as described under Durable Medical Equipment in Section 1 of the COC.

### Mental Health

Services performed in connection with conditions not classified in the current edition of the Diagnostic and Statistical Manual of the American Psychiatric Association. Mental Health Services as treatment for a primary diagnosis of insomnia and other sleep disorders, sexual dysfunction disorders, feeding disorders, neurological disorders and other disorders with a known physical basis. Treatments for the primary diagnoses of learning disabilities, conduct and impulse control disorders, personality disorders, paraphilias. Educational/behavioral services that are focused on primarily building skills and capabilities in communication, social interaction and learning. Tuition for or services that are school-based for children and adolescents under the Individuals with Disabilities Education Act. Learning, motor skills and primary communication disorders as defined in the current edition of the Diagnostic and Statistical Manual of the American Psychiatric Association. Mental retardation and autism spectrum disorder as a primary diagnosis defined in the current edition of the Diagnostic and Statistical Manual of the American Psychiatric Association. Benefits for autism spectrum disorder as a primary diagnosis are described under Neurobiological Disorders-Autism Spectrum Disorder Services in Section 1 of the COC. Services or supplies for the diagnosis or treatment of Mental Illness that, in the reasonable judgment of the Mental Health/Substance Use Disorder Designee, are any of the following:

- Not consistent with generally accepted standards of medical practice for the treatment of such conditions.
- Not consistent with services backed by credible research soundly demonstrating that the services or supplies will have a measurable and beneficial health outcome, and therefore considered experimental.
- Not consistent with the Mental Health/Substance Use Disorder Designee's level of care guidelines or best practices as modified from time to time.
- Not clinically appropriate for the patient's Mental Illness or condition based on generally accepted standards of medical practice and benchmarks.

### Neurobiological Disorders – Autism Spectrum Disorders

Services as treatments of sexual dysfunction and feeding disorders as listed in the current edition of the Diagnostic and Statistical Manual of the American Psychiatric Association. Any treatments or other specialized services designed for Autism Spectrum Disorder that are not backed by credible research demonstrating that the services or supplies have a measurable and beneficial health outcome and therefore considered Experimental or Investigational or Unproven Services. Mental retardation as the primary diagnosis defined in the current edition of the Diagnostic and Statistical Manual of the American Psychiatric Association. Tuition for or services that are school-based for children and adolescents under the Individuals with Disabilities Education Act. Learning, motor skills and primary communication disorders as defined in the current edition of the Diagnostic and Statistical Manual of the American Psychiatric Association and which are not a part of Autism Spectrum Disorder. Treatments for the primary diagnoses of learning disabilities, conduct and impulse control disorders, personality disorders and paraphilias.

### Nutrition

Individual and group nutritional counseling. This exclusion does not apply to medical nutritional education services that are provided by appropriately licensed or registered health care professionals when both of the following are true:

- Nutritional education is required for a disease in which patient self-management is an important component of treatment.
- There exists a knowledge deficit regarding the disease which requires the intervention of a trained health professional.

Enteral feedings, even if the sole source of nutrition, except as described under Medical Foods in Section 1 of the COC. Infant formula, except specialized formulas as described under Medical Foods in Section 1 of the COC and donor breast milk. Nutritional or cosmetic therapy using high dose or mega quantities of vitamins, minerals or elements and other nutrition-based therapy. Examples include supplements, electrolytes, and foods of any kind (including high protein foods and low carbohydrate foods).

## MEDICAL EXCLUSIONS CONTINUED

### Personal Care, Comfort or Convenience

Television; telephone; beauty/barber service; guest service. Supplies, equipment and similar incidental services and supplies for personal comfort. Examples include: air conditioners, air purifiers and filters, dehumidifiers; batteries and battery chargers; breast pumps; car seats; chairs, bath chairs, feeding chairs, toddler chairs, chair lifts, recliners; electric scooters; exercise equipment; home modifications such as elevators, handrails and ramps; hot tubs; humidifiers; Jacuzzis; mattresses; medical alert systems; motorized beds; music devices; personal computers, pillows; power-operated vehicles; radios; saunas; stair lifts and stair glides; strollers; safety equipment; speech generating devices; treadmills; vehicle modifications such as van lifts; video players, whirlpools.

### Physical Appearance

Cosmetic Procedures. See the definition in Section 9 of the COC. Examples include: pharmacological regimens, nutritional procedures or treatments. Scar or tattoo removal or revision procedures (such as salabrasion, chemosurgery and other such skin abrasion procedures). Skin abrasion procedures performed as a treatment for acne. Liposuction or removal of fat deposits considered undesirable, including fat accumulation under the male breast and nipple. Treatment for skin wrinkles or any treatment to improve the appearance of the skin. Treatment for spider veins. Hair removal or replacement by any means. Replacement of an existing breast implant if the earlier breast implant was performed as a Cosmetic Procedure. Note: Replacement of an existing breast implant is considered reconstructive if the initial breast implant followed mastectomy. See Reconstructive Procedures in Section 1 of the COC. The exception to this is the removal of a breast implant which was implanted on or prior to July 1, 1994, without regard to the purpose of such implantation. Treatment of benign gynecomastia (abnormal breast enlargement in males). Breast reduction except as coverage is required by the Women's Health and Cancer Right's Act of 1998 for which Benefits are described under Reconstructive Procedures in Section 1 of the COC. Physical conditioning programs such as athletic training, body-building, exercise, fitness, flexibility, and diversion or general motivation. Weight loss programs whether or not they are under medical supervision. Weight loss programs for medical reasons are also excluded. Wigs except as required for hair loss due to chemotherapy as described in Section 1 of the COC.

### Procedures and Treatments

Excision or elimination of hanging skin on any part of the body. Examples include plastic surgery procedures called abdominoplasty or abdominal panniculectomy, and brachioplasty. Medical and surgical treatment of excessive sweating (hyperhidrosis). Medical and surgical treatment for snoring, except when provided as a part of treatment for documented obstructive sleep apnea. Speech therapy except as required for treatment of a speech impediment or speech dysfunction that results from Injury, stroke, cancer, Congenital Anomaly, or autism spectrum disorders. Psychosurgery. Sex transformation operations. Physiological modalities and procedures that result in similar or redundant therapeutic effects when performed on the same body region during the same visit or office encounter. Biofeedback. Services for the evaluation and treatment of temporomandibular joint syndrome (TMJ), whether the services are considered to be medical or dental in nature. Upper and lower jawbone surgery except as required for direct treatment of acute traumatic Injury, dislocation, tumors or cancer. Orthognathic surgery, jaw alignment and treatment for the temporomandibular joint, except as a treatment of obstructive sleep apnea. Surgical and non-surgical treatment of obesity. Stand-alone multi-disciplinary smoking cessation programs.

### Providers

Services performed by a provider who is a family member by birth or marriage. Examples include a spouse, brother, sister, parent or child. This includes any service the provider may perform on himself or herself. Services performed by a provider with your same legal residence. Services provided at a free-standing or Hospital-based diagnostic facility without an order written by a Physician or other provider. Services which are self-directed to a free-standing or Hospital-based diagnostic facility. Services ordered by a Physician or other provider who is an employee or representative of a free-standing or Hospital-based diagnostic facility, when that Physician or other provider has not been actively involved in your medical care prior to ordering the service, or is not actively involved in your medical care after the service is received. This exclusion does not apply to mammography. Foreign language and sign language interpreters.

### Reproduction

Health services and associated expenses for infertility treatments for Covered Persons over age 40, including assisted reproductive technology, regardless of the reason for the treatment. This exclusion does not apply to services required to treat or correct underlying causes of infertility. The following infertility treatment-related services: Cryo-preservation and other forms of preservation of reproductive materials, Long-term storage of reproductive materials such as sperm, eggs, embryos, ovarian tissue, and testicular tissue, Donor services. Surrogate parenting, donor eggs, donor sperm and host uterus. The reversal of voluntary sterilization. Contraceptive supplies and services.

### Services Provided under Another Plan

Health services for which other coverage is required by federal, state or local law to be purchased or provided through other arrangements. Examples include coverage required by workers' compensation, no-fault auto insurance, or similar legislation. Health services for treatment of military service-related disabilities, when you are legally entitled to other coverage and facilities are reasonably available to you. Health services while on active military duty.

## MEDICAL EXCLUSIONS CONTINUED

### Substance Use Disorders

Services performed in connection with conditions not classified in the current edition of the Diagnostic and Statistical Manual of the American Psychiatric Association. Methadone treatment as maintenance, L.A.A.M. (1-Alpha-Acetyl-Methadol), Cyclazocine, or their equivalents. Educational/behavioral services that are focused on primarily building skills and capabilities in communication, social interaction and learning. Services or supplies for the diagnosis or treatment of alcoholism or substance use disorders that, in the reasonable judgment of the Mental Health/Substance Use Disorder Designee, are any of the following:

- Not consistent with generally accepted standards of medical practice for the treatment of such conditions.
- Not consistent with services backed by credible research soundly demonstrating that the services or supplies will have a measurable and beneficial health outcome, and therefore considered experimental.
- Not consistent with the Mental Health/Substance Use Disorder Designee's level of care guidelines or best practices as modified from time to time.
- Not clinically appropriate for the patient's substance use disorder or condition based on generally accepted standards of medical practice and benchmarks.

### Transplants

Health services for organ and tissue transplants, except those described under Transplantation Services in Section 1 of the COC. Health services connected with the removal of an organ or tissue from you for purposes of a transplant to another person. (Donor costs that are directly related to organ removal are payable for a transplant through the organ recipient's Benefits under the Policy.) Health services for transplants involving permanent mechanical or animal organs.

### Travel

Health services provided in a foreign country, unless required as Emergency Health Services. Travel or transportation expenses, even though prescribed by a Physician. Some travel expenses related to Covered Health Services received from a Designated Facility or Designated Physician may be reimbursed at our discretion.

### Types of Care

Multi-disciplinary pain management programs provided on an inpatient basis. Custodial care; domiciliary care. Private duty nursing. This means nursing care that is provided to a patient on a one-to-one basis by licensed nurses in an inpatient or home setting when any of the following are true: no skilled services are identified; skilled nursing resources are available in the facility; the skilled care can be provided by a Home Health Agency on a per visit basis for a specific purpose. Respite care; rest cures; services of personal care attendants. Work hardening (individualized treatment programs designed to return a person to work or to prepare a person for specific work).

### Vision and Hearing

Purchase cost and fitting charge for eye glasses and contact lenses. Implantable lenses used only to correct a refractive error (such as Intacs corneal implants). Eye exercise or vision therapy. Surgery that is intended to allow you to see better without glasses or other vision correction. Examples include radial keratotomy, laser, and other refractive eye surgery.

Bone anchored hearing aids except when either of the following applies; For Covered Persons with craniofacial anomalies whose abnormal or absent ear canals preclude the use of a wearable hearing aid. For Covered Persons with hearing loss of sufficient severity that it would not be adequately remedied by a wearable hearing aid. More than one bone anchored hearing aid per Covered Person who meets the above coverage criteria during the entire period of time the Covered Person is enrolled under the Policy. Repairs and/or replacement for a bone anchored hearing aid for Covered Person who meet the above coverage criteria, other than for malfunctions.

### All Other Exclusions

Health services and supplies that do not meet the definition of a Covered Health Service - see the definition in Section 9 of the COC. Physical, psychiatric or psychological exams, testing, vaccinations, immunizations or treatments that are otherwise covered under the Policy when: required solely for purposes of career, school, sports or camp, travel, employment, insurance, civil union, marriage or adoption; related to judicial or administrative proceedings or orders; conducted for purposes of medical research; required to obtain or maintain a license of any type. Health services received as a result of war or any act of war, whether declared or undeclared or caused during service in the armed forces of any country. Health services received after the date your coverage under the Policy ends. This applies to all health services, even if the health service is required to treat a medical condition that arose before the date your coverage under the Policy ended. Health services for which you have no legal responsibility to pay, or for which a charge would not ordinarily be made in the absence of coverage under the Policy. Charges in excess of Eligible Expenses or in excess of any specified limitation. Long term (more than 30 days) storage. Examples include cryopreservation of tissue, blood and blood products. Autopsy.

### Preexisting Conditions (Applies only to groups of 50 or less employees)

Benefits for the treatment of a Preexisting Condition are excluded until the date you have had Continuous Creditable Coverage for 12 months.

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