

## Exclusions and Limitations

The following services are not Covered Services under this Benefit Program, except when approved by Anthem Blue Cross and Blue Shield as part of Case Management.

1. Benefits for services which are not:
  - a. specifically described in the Subscriber Agreement
  - b. rendered or ordered by a Physician
  - c. within the scope of the Physician's, Provider's or Hospital's licensure; and
  - d. Medically Necessary Care for the proper diagnosis and treatment of the Member.
2. Benefits may be reduced or denied if subject to the Managed Benefits – Managed Care Guidelines. Any reduced or denied benefits paid by the Member do not apply toward the Cost Share Maximums shown in the Schedule of Benefits.
3. Benefits for services rendered before the Member's Effective Date under this Benefit Program.
4. Benefits for services rendered after the person's Benefit Program has been rescinded, suspended, cancelled, interrupted or terminated. Any person obtaining services after his or her Benefit Program is rescinded, suspended, cancelled, interrupted or terminated for any reason will be solely responsible for payment of such services.
5. Care for conditions which are required by State or Local law to be treated in a public facility.
6. Services and care in a Veteran's Hospital or any Federal Hospital, except as may be otherwise required by law.
7. Services covered in whole or in part by public or private grants.
8. Services required by third parties, including but not limited to: school, employment, summer camp and premarital physicals and related tests.
9. Studies related to pregnancy except for significant medical reasons.
10. Simplified or self-administered tests and multiphasic screening.
11. Cosmetic Surgery or services performed primarily to improve appearance and not designed to restore body function or to correct deformity resulting from the treatment of malignancy or physical trauma.
12. Dental diagnosis, care, treatment, x-rays, or Appliances, for any of the diseases or lesions of the oral cavity, its contents or contiguous structures, the extraction of teeth, the correction of malpositions of the teeth and jaw, or for pain, deformity, deficiency, injury or physical condition of teeth, unless otherwise provided for in this Subscriber Agreement.
13. Surgical and non-surgical examination, diagnosis, including invasive (internal) and non-invasive (external) procedures and tests, and all services related to diagnosis and treatment, both medical and surgical, of temporomandibular joint dysfunction or syndrome also called myofascial pain dysfunction or craniomandibular pain syndrome. This exclusion includes but is not limited to the following: contrast and non-contrast imaging, arthroscopic and open surgical procedures, physical therapy, and appliance therapy such as occlusal Appliances (splints) or adjustments. Anthem will not provide benefits unless otherwise provided for by an Amendatory Rider to this Subscriber Agreement.
14. Routine foot care in the absence of systemic or vascular disease affecting the foot, including hygienic care, treatment of corns or calluses, services performed in conjunction with fitting of supportive or comfort devices for the foot or other foot care.
15. Services for Custodial Care, Chronic Care and/or Maintenance Care.
16. Prenatal medical conferences with a pediatrician regarding an unborn child unless the visit is the result of a medical referral.
17. Charges for the Member's room and board when the Member has a leave of absence from the Hospital, Substance Abuse Treatment Facility or other Inpatient Facility.
18. Drugs or medications, legend and over-the-counter, prescribed for use as an Outpatient, except as otherwise stated herein. (Prescription drug coverage is separate.)
19. Sperm collection and preservation, all services related to surrogate parenting arrangements and preparatory treatment.
20. Evaluation, treatment, procedures and Prescription Drugs related to and performance of sex-change operations including follow-up treatment, care and counseling.
22. Obstetrical care or pregnancy, delivery, prenatal and postpartum care, including Inpatient care for a female Member and newborn. (For Century Preferred Direct only)
23. Vaccines other than routine immunizations or those needed for travel.
24. Services, medical supplies or supplies not specifically listed as Covered Services. These include but are not limited to educational therapy, marital counseling, sex therapy, weight control programs, nutritional programs and exercise programs.
25. No benefits are available for any service, care, procedure or program for weight or appetite control, weight loss, weight management or for control of obesity even if the weight or obesity aggravates another condition.

26. Experimental or Investigational treatment, procedure, facility, equipment, drugs, devices or supplies. Any services associated with or as follow-up to any of the above is not a Covered Service.
27. Any treatment, procedure, facility, equipment, drug, device or supply which requires Federal or other governmental agency approval not granted at the time services are rendered. Any service associated with, or as follow-up to, any of the above is not a Covered Service.
28. Any services by a Physician or Provider to himself or herself or for services rendered to his or her parent, spouse, children, grandchildren or any other immediate family Member or relation, even if a Participating Physician or Participating Provider.
29. Services which the Member or Anthem is not legally required to pay.
30. Wigs, except as noted in the Covered Services section.
31. Inpatient services which can be properly rendered as Outpatient services.
32. Disease contracted or injuries resulting from war.
33. Charges after the Provider's or Hospital's regular discharge hour on the day indicated for the Member's discharge by his/her Physician.
34. Charges in excess of the Maximum Allowable Amount.
35. Supervisory care by a Physician for a Member who is mentally or physically disabled and who is not under specific medical, surgical or psychiatric treatment to reduce the disability to the extent necessary to enable the patient to live outside an institution providing medical care; or when despite such treatment, there is no reasonable likelihood that the disability will be so reduced.
36. Travel, whether or not recommended by a Physician.
37. Certain pulmonary function tests which in the opinion of Anthem do not meet the definition of a covered diagnostic laboratory test.
38. Services or procedures rendered without regard for specific clinical indications, routinely for groups or individuals or which are performed solely for research purposes.
39. Services or procedures which have become obsolete or are no longer medically justified as determined by appropriate medical specialties.
40. Radiation therapy as a treatment for acne vulgaris.
41. Acupuncture.
42. Balloon dilation of the prostate.
43. Thermography.
44. Magnetic therapy.
45. Services rendered by a Physician in the employ of a Home (e.g. Skilled Nursing Facility) do not qualify as Home & Office Care.
46. The following is a list of procedures which are not covered:
  1. Allogeneic or Syngeneic Bone Marrow Transplant or other forms of stem cell rescue and stem cell infusion (with or without high dose chemotherapy and/or radiation) are those with a donor other than the patient.  
**They are not covered *except* in the following cases:**
    - a. When at least five out of six histocompatibility complex antigens match between the patient and the donor.
    - b. The mixed leukocyte culture is non-reactive.
    - c. One of the following conditions is being treated:
      - Severe aplastic anemia
      - Acute nonlymphocytic leukemia in first or subsequent remission or early first relapse
      - Myelodysplastic syndrome
      - Secondary acute nonlymphocytic leukemia as initial therapy
      - Acute lymphocytic leukemia in second or subsequent remission
      - Acute lymphocytic leukemia in first remission
      - Chronic myelogenous leukemia in chronic and accelerate phase
      - Non-Hodgkin's lymphoma, high grade, in first or subsequent remission
      - Hodgkin's lymphoma low grade, which has undergone conversion to high grade
      - Neuroblastoma, stage 3 or relapsed stage 4
      - Ewing's sarcoma
      - Severe combined immunodeficiency syndrome
      - Wiskott-Aldrich syndrome
      - Osteopetrosis, infantile malignant
      - Chediak-Higashi syndrome
      - Congenital life-threatening neutrophil disorders to include Kostmann's syndrome, chronic granulomatous disease, and cartilage hair hypoplasia
      - Diamond Blackfan syndrome
      - Thalassemia
      - Sickle cell anemia
      - Primary thrombocytopathy including Glanzmann's syndrome
      - Gaucher disease
      - Mucopolysaccharidoses and lipidoses to include Hurler's syndrome, Sanfilippo's syndrome, Maroteaux-Lamy syndrome, Morquio's syndrome, Hunter's syndrome, and metachromatic leukodystrophy

All other uses of Allogeneic or Syngeneic Bone Marrow Transplants or other forms of stem cell rescue and stem cell infusion (with or without high dose chemotherapy or radiation) are not covered.

2. Autologous Bone Marrow Transplantation or other forms of stem cell rescue and stem cell infusion (in which the patient is the donor) with high dose chemotherapy or radiation are **not covered except for the following**:
  - a. Non-Hodgkin's lymphoma, high grade, first or subsequent remission. No morphological evidence of bone marrow involvement should be evident.
  - b. Hodgkin's disease as defined above with an absence of bone marrow involvement.
  - c. Acute nonlymphocytic leukemia in second remission, in which no HLA matched donor exists or an allogeneic transplant is inappropriate.
  - d. Acute lymphocytic leukemia in second remission, in which no HLA matched donor exists or an allogeneic transplant is inappropriate.
  - e. Retinoblastoma, adjuvant setting after successful induction (consolidation).
  - f. Neuroblastoma, adjuvant setting after successful induction (consolidation).

Autologous Bone Marrow Transplants or other forms of stem cell rescue and stem cell infusion (with high dose chemotherapy and/or radiation), for all other cases are not covered.

## Eligibility

To become eligible for membership as a Subscriber under this Benefit Program, the applicant must:

1. Be a resident of the State of Connecticut.
2. Be under age 65.

## Renewability of Coverage

We will renew your Policy each time you send us the premium. Payment must be made on or before the due date or during the due month. Your Policy stays in force during this time. We can refuse to renew your Policy only when we refuse to renew all form number N1369 Policies in our state. Nonrenewal will not affect an existing claim.

## Premium Rates

The amount, time and manner of payment of Premiums shall be determined by Anthem and shall be subject to the approval of the State of Connecticut Insurance Department.

In the event of any change in Premium, the Subscriber will be given notice at least 30 days prior to such change. Payment of the Premium by the Subscriber of contributions shall serve as notice of the Subscriber's acceptance of the change.