



STATE	CERTIFICATE DEFINITION	CERTIFICATE EXCLUSION	LOOKBACK	IF CLAIM FOR TREATMENT IS WITHIN LOOKBACK PERIOD, PRE-EXISTING CONDITION(S) ARE EXCLUDED FOR:  Unless otherwise noted, the certificate does not specifically indicate the length of time for which a pre-existing condition is excluded. N/A is noted on the chart because the certificate does not list the timeframe. In practice, the timeframe is 12 months which is the same as saying "the length of the policy" - which is no more than 364 days in any state.
Nevada	Pre-Existing Condition means a disease or condition: 1. for which medical treatment, diagnosis, care or advice was recommended or received from a Doctor within the 24-month period immediately prior to the Covered Person's Effective Date; or 2. Any conditions that produced any symptoms which would have caused a reasonable person to seek diagnosis, care or treatment within the 24-month period immediately prior to the Covered Person's Effective Date.	Loss caused by, contributed to or resulting from the following is excluded or otherwise limited as specified: A Pre-Existing Condition. This exclusion does not apply to a child placed for adoption who is added to coverage in accordance with the certificate. This exclusion does not apply to any Eligible Expense payable for a Pre-Existing Condition until the Partial Benefit Allowance shown on the Schedule of Benefits has been reached.	24 months	N/A
North Carolina	Pre-Existing Condition Pre-Existing Condition means a condition for which medical advice, diagnosis, care or treatment (includes receiving services and supplies, consultations, diagnostic tests or prescription medicines) was recommended or received within the 12-months period immediately preceding the Covered Person's Effective Date.	Loss caused by, contributed to or resulting from the following is excluded or otherwise limited as specified: A Pre-Existing Condition. This exclusion does not apply to a child placed for adoption or placed in a foster home who is added to coverage in accordance with SECTION 2 – ELIGIBILITY AND EFFECTIVE DATE This exclusion does not apply to any Eligible Expense payable for a Pre-Existing Condition until the Partial Benefit Allowance shown on the Schedule of Benefits has been reached.	12 Months	N/A
North Dakota	Pre-Existing Condition means a disease or condition for which medical treatment or diagnosis was recommended or received from a Doctor within the 12-month period immediately prior to the Covered Person's Effective Date.	Loss caused by, contributed to or resulting from the following is excluded or otherwise limited as specified: A Pre-Existing Condition. This exclusion does not apply to a child placed for adoption who is added to coverage in accordance with the certificate. This exclusion does not apply to any Eligible Expense payable for a Pre-Existing Condition until the Partial Benefit Allowance shown on the Schedule of Benefits has been reached.	12 months	N/A
Ohio	Pre-Existing Condition means a disease or condition: 1. for which medical treatment, diagnosis, care or advice was recommended or received from a Doctor within the 24-month period immediately prior to the Covered Person's Effective Date; or 2. Any conditions that produced any symptoms which would have caused a reasonable person to seek diagnosis, care or treatment within the 24-month period immediately prior to the Covered Person's Effective Date.	Loss caused by, contributed to or resulting from the following is excluded or otherwise limited as specified: A Pre-Existing Condition. This exclusion does not apply to a child placed for adoption who is added to coverage in accordance with the certificate. This exclusion does not apply to any Eligible Expense payable for a Pre-Existing Condition until the Partial Benefit Allowance shown on the Schedule of Benefits has been reached.	24 months	N/A
Oklahoma	Pre-Existing Condition means a disease or condition: 1. for which medical treatment, diagnosis, care or advice was recommended or received from a Doctor within the 24-month period immediately prior to the Covered Person's Effective Date; or 2. Any conditions that produced any symptoms which would have caused a reasonable person to seek diagnosis, care or treatment within the 24-month period immediately prior to the Covered Person's Effective Date.	Loss caused by, contributed to or resulting from the following is excluded or otherwise limited as specified: A Pre-Existing Condition. This exclusion does not apply to a child placed for adoption who is added to coverage in accordance with the certificate. This exclusion does not apply to any Eligible Expense payable for a Pre-Existing Condition until the Partial Benefit Allowance shown on the Schedule of Benefits has been reached.	24 months	N/A
South Carolina	Pre-Existing Condition means a disease or condition: 1. for which medical treatment, diagnosis, care or advice was recommended or received from a Doctor within the 24-month period immediately prior to the Covered Person's Effective Date; or 2. Any conditions that produced any symptoms which would have caused a reasonable person to seek diagnosis, care or treatment within the 24-month period immediately prior to the Covered Person's Effective Date.	Loss caused by, contributed to or resulting from the following is excluded or otherwise limited as specified: A Pre-Existing Condition. This exclusion does not apply to a child placed for adoption who is added to coverage in accordance with the certificate. This exclusion does not apply to any Eligible Expense payable for a Pre-Existing Condition until the Partial Benefit Allowance shown on the Schedule of Benefits has been reached.	24 months	N/A
Tennessee	Pre-Existing Condition means a disease or condition: 1. for which medical treatment, diagnosis, care or advice was recommended or received from a Doctor within the 24-month period immediately prior to the Covered Person's Effective Date; or 2. Any conditions that produced any symptoms which would have caused a reasonable person to seek diagnosis, care or treatment within the 24-month period immediately prior to the Covered Person's Effective Date.	Loss caused by, contributed to or resulting from the following is excluded or otherwise limited as specified: A Pre-Existing Condition. This exclusion does not apply to a child placed for adoption who is added to coverage in accordance with the certificate. This exclusion does not apply to any Eligible Expense payable for a Pre-Existing Condition until the Partial Benefit Allowance shown on the Schedule of Benefits has been reached.	24 months	N/A
Texas	Pre-Existing Condition means a disease or physical condition for which medical advice or treatment was received from a Doctor within the 12 months immediately preceding the Covered Person's Effective Date.	Loss caused by, contributed to or resulting from the following is excluded or otherwise limited as specified: A Pre-Existing Condition. This exclusion does not apply to a child placed for adoption who is added to coverage in accordance with the certificate. This exclusion does not apply to any Eligible Expense payable for a Pre-Existing Condition until the Partial Benefit Allowance shown on the Schedule of Benefits has been reached.	12 months	N/A
Virginia	Pre-Existing Condition means a disease or condition: 1. for which medical treatment, diagnosis, care or advice was recommended or received from a Doctor within the 24-month period immediately prior to the Covered Person's Effective Date; or 2. Any conditions that produced any symptoms which would have caused a reasonable person to seek diagnosis, care or treatment within the 24-month period immediately prior to the Covered Person's Effective Date.	Loss caused by, contributed to or resulting from the following is excluded or otherwise limited as specified: A Pre-Existing Condition. This exclusion does not apply to a child placed for adoption who is added to coverage in accordance with the certificate. This exclusion does not apply to any Eligible Expense payable for a Pre-Existing Condition until the Partial Benefit Allowance shown on the Schedule of Benefits has been reached.	24 months	N/A
West Virginia	Pre-Existing Condition means a disease or condition: 1. for which medical treatment, diagnosis, care or advice was recommended or received from a Doctor within the 24-month period immediately prior to the Covered Person's Effective Date; or 2. Any conditions that produced any symptoms which would have caused a reasonable person to seek diagnosis, care or treatment within the 24-month period immediately prior to the Covered Person's Effective Date.	Loss caused by, contributed to or resulting from the following is excluded or otherwise limited as specified: A Pre-Existing Condition. This exclusion does not apply to a child placed for adoption who is added to coverage in accordance with the certificate. This exclusion does not apply to any Eligible Expense payable for a Pre-Existing Condition until the Partial Benefit Allowance shown on the Schedule of Benefits has been reached.	24 months	N/A
Wisconsin	Pre-Existing Condition means a disease or condition: 1. for which medical treatment, diagnosis, care or advice was recommended or received from a Doctor within the 24-month period immediately prior to the Covered Person's Effective Date; or 2. Any conditions that produced any symptoms which would have caused a reasonable person to seek diagnosis, care or treatment within the 24-month period immediately prior to the Covered Person's Effective Date.	Loss caused by, contributed to or resulting from the following is excluded or otherwise limited as specified: A Pre-Existing Condition. This exclusion does not apply to a child placed for adoption who is added to coverage in accordance with the certificate. This exclusion does not apply to any Eligible Expense payable for a Pre-Existing Condition until the Partial Benefit Allowance shown on the Schedule of Benefits has been reached.	24 months	N/A