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 limeframe.
				In practice, the timeframe is 12 months which is the same as saying 'the length of the policy' - which is no more the 364 days in any state.
Alabama	Pre-Existing Condition means a disease or condition: 1. for which medical treatment, diagnosis, care or advice was recommended or creceived 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. 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; 2. Any conditions that produced any symptoms which would have caused a reasonable cervant oseek diagnosis, care or treatment within the 24-month period reasonable cervant on seek diagnosis, care or treatment within the 24-month period reasonable cervant on seek diagnosis, care or treatment within the 24-month period reasonable cervant on seek diagnosis, care or treatment within the 24-month period reasonable cervant on seek diagnosis, care or treatment within the 24-month period reasonable cervant on seek diagnosis, care or treatment within the 24-month period reasonable cervant on seek diagnosis, care or treatment within the 24-month period reasonable cervant on the description of the 24-month period reasonable cervant on the 24-month period reasonabl	otherwise limited as specified: A Pre-Essiting 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-Essiting Condition until the Partial Benefit Allowance shown on the Schedule of Benefits has been reached. Loss caused by, contributed to or resulting from the following is excluded or otherwise limited as specified: A Pre-Essiting 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-	24 months	N/A
Arkansas	reasonable person to seek diagnosis, care or treatment within the 24-month period immediately prior to the Covered Person's Effective Date.	Existing Condition until the Partial Benefit Allowance shown on the Schedule of Benefits has been reached.	24 months	N/A
Arizona	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. 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 the Covered Person's Effective	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 Partal Benefit Allowance shown on the Schedule of Benefits has been reached. 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.	24 months	N/A
	Any conditions that produced any symptoms which would have caused a reasonable person to seek diagnosis, care or treatment within the 24-month period	Existing Condition until the Partial Benefit Allowance shown on the		
Florida Georgia	Immediately prior to the Covered Person's Effective Date. 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. Pre-Existing Condition means a disease or condition: 1. for which medical treatment, diagnosis, care or advice was recommended or received during the 6-month period immediately prior to the Covered Person's Effective Date; or 2. that would have caused an ordinanily prudent person to seek medical treatment.	Schedule of Benefits has been reached. Loss caused by, contributed to or resulting from the following is excluded or otherwise limited as specified: A Pre-Easting 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-Easting Condition until the Parallal Benefit Allowance shown on the Schedule of Benefits has been reached.	24 months	N/A
Idaho	diagnosis, care or advice during the 6-month period immediately prior to the Covered Person's Effective Date.	Congenital Anomaly.	6 months	N/A
Illinois	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 Broon's Effective Date.	adoption who is added to coverage in accordance with the certificate. This exclusion does not apply to any Fligible Expense payable for a Pre-	24 months	N/A
Indiana	Pre-Existing Condition means a disease or condition: I 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; 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.	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
Kansas	Pre-Existing Condition means a disease or condition: 1. for which medical textement, 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.	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 Benefit has been reached.	24 months	N/A
Kentucky	Pre-Existing Condition means a disease or condition: I 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; 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. Pre-Existing Condition means a disease or condition: I 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;	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. 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.	24 months	N/A
	Any conditions that produced any symptoms which would have caused a reasonable person to seek diagnosis, care or treatment within the 24-month period	This exclusion does not apply to any Eligible Expense payable for a Pre-		
Louisiana Michigan Missisippi	Immediately prior to the Covered Person's Effective Date. 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. Pre-Existing Condition means a disease or condition. 1. for which medical treatment, diagnosis, care or was recommended or received from a Doctor within the 6-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 6-month period immediately prior to the Covered Person's Effective Date.	Schedule of Benefits has been reached. Loss caused by, contributed to or resulting from the following is excluded or otherwise limited as specified: A Pre-Esisting 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-Esisting Condition until the Parial Benefit Allowance shown on the Schedule of Benefits has been reached. Loss caused by, contributed to or resulting from the following is excluded or otherwise limited as specified: A Pre-Esisting 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 anylot and religible Expense payable for a Pre-Esisting Condition. This exclusion does not apply to a child placed for adoption who is added to coverage in accordance with the certificate.	24 months 24 months	N/A 0
iviissisippi	Pre-Existing Condition means a disease or condition:	Loss caused by, contributed to or resulting from the following is excluded or	ь months	N/A
Missouri	for which medical treatment, diagnosis, care or advice was recommended or neceived 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 memorately prior to the Covered Person's Effective Date. Pre-Existing Condition means a disease or condition: for which medical advice or treatment was recommended or received from a Provider of health care services within the 24-month period immediately prior to the Covered Person's Effective Date.	otherwise limited as specified: A Pre-Esisting 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-Esisting Condition until the Partial Benefit Allowance shown on the Schedule of Benefits has been reached. Loss caused by, contributed to or resulting from the following is excluded or otherwise limited as specified: A Pre-Esisting Condition. This exclusion does not apply to a child placed for	24 months	N/A
Montana	the Covered Pelson's Chective Date.	Existing Condition until the Partial Benefit Allowance shown on the Schedule of Benefits has been reached.	24 months	N/A
	Pre-Existing Condition means a disease or condition: 1. for which medical treatment, diagnosis, care or advice was recommended or neceived 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	Loss caused by, contributed to or resulting from the following is excluded or otherwise limited as specified: A Pre-Esting 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-Esting Condition until the Partial Benefit Allowance shown on the		
Nebraska	immediately prior to the Covered Person's Effective Date.	Schedule of Benefits has been reached.	24 months	N/A

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, or also noted to the bart because the certificate own lost late terrificate. In practice, the timeframe is 12 months which is the same as saying the length of the policy'—which is no more the same as saying the length of the policy'—which is no more the same as saying the length of the policy'—which is no more than 1864 days in any state.
Nevada	Pre-Esisting 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.	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-	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 Desponsion of the Common Com	This exclusion does not apply to any Eligible Expense payable for a Pre-	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 Coverde Person's Effective Date.	Loss caused by, contributed to or resulting from the following is excluded or otherwise limited as specified: A Pre-Essting 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 Fligible Expense payable for a Pre-Essting 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.		24 months	N/A
Oklahoma	Pre-Eststing 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 Persor'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 Persor's Effective Date.	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-	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 Persor'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.	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-	24 months	N/A
Tennessee	Pre-Esisting Condition means a disease or condition: I 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.	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-	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	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.	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-	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-Estisting 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 amy ligible Express peavable for a Pre-	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-Estisting 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 amy ligible Expense payable for a Pre-	24 months	N/A
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