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 a saving "the length of the policy' - which is no more th 364 days in any state.
i Alabama	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.	otherwise limited as specified: A Pre-String 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
1 r 0 7	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 Coverde 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
1 r C 2 r	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 mediately 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.	24 months	NA
	Pre-Existing Condition means a disease or condition: 1. for which medical treatment, diagnoisi, care or advice was recommended or received from a boctor 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 adovt oan be likelike Exempte availe for a Pre-	24 months	N/A
1 r C 2 7 r	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 Coverde Persor'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 payble for a Pre- Existing Condition until the Partial Benefit Allowance shown on the Scheduel of Benefits has been reached.	24 months	N/A
F 1 2 2 0	Pre-Esisting 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 ordinarily prudent person to seek medical treatment diagnosis, care or advice during the 6-month period immediately prior to the Coverd Person's Effective Date.	Loss caused by, contributed to or resulting from the following is excluded or otherwise limited as specified: Pre-Existing Conditions. This exclusion does not apply to: A child placed for adoption who is added to coverage in accordance with the certificate or to a	6 months	N/A
5 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Pre-Existing Condition means a disease or condition: 1. for which medical treatment, diagnoisi, care or advice was recommended or received from a boctor 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 anoly to any Elieible Excense payable for a Pre-	24 months	N/A
1 r 0 2 7	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.	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	NA
r r c c	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.	Lateration of denicity has deen reactively lists 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 SECTION 2 – EUGIBILITY AND EFECTIVE DATE This exclusion does not apply to any Eligible Expense payable for a Pre- Existing Condition until the Partial Benefit Allowance shown on the Scheduel of Benefits has been reached.		NA
1 r 0 2 7	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.	24 months	N/A
r C Z	Pre-Existing Condition means a disease or condition: 1. for which medical treatment, diagnosis, care or advice was recommended or received from a boctor 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 apuly to are Dilibile Excense availe for a Pre-		NA
	Pre-Existing Condition means a disease or condition: 1. for which medical treatment, diagnosis, care or advice was recommended or received from a boctor 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	24 months	N/A
r r	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	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 Parial Benefix Allowance shown on the		N/A
1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	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 Dactor within the 5-month period immediately prior to the Covered Person's Effective Date; or any symptoms which would have caused a 2. Any conditions that produced any symptoms which would have caused a	Existing Condition until the Partial Benefit Allowance shown on the	24 months	0
	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 Coverde 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-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 Excense apayle for a Pre-	6 months	N/A N/A
F	Immediately prior to the Covered Person's Enclose 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 Z4-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:	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 as excluded. <i>n</i> /s in order on the darb beaute 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 th 364 days in any state.
	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.	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		
Nebraska	Intercenting point our content of entropy of the content of the	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 24 months	N/A 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 forster home who is added to coverage in accordance with SECTION 2 - EUGIBILITY 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 Scheduel 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. Pre-Existing Condition means a disease or condition:	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 Pligible 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	12 months	N/A
Ohio	 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 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. 	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-	24 months	N/A
Oklahoma	Pre-Estisting 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-Switting 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 Digible Expense paylele for a Pre- Existing Condition until the Partial Benefit Allowance shown on the Scheduel of Benefits has been reached.	24 months	N/A
Pennsylvania	Pre-Existing Condition means condition for which medical advice or treatment was recommended by a Doctor 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 this Policy in accordance with SECTION 2 – ELIGIBILITY AND EFFECTIVE DATE.	24 months	N/A
South Carolina	Pre-Esiting 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 Coverd 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 Coverde 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
	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 Pligible Expense payleh for a Pre- Existing Condition until the Partial Benefit Allowance shown on the		
Tennessee	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.	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 a pply to a child placed for adoption who is added to coverage in accordance with the certificate. This exclusion does not apply to any Flightle Expense payelle for a Pre- Esisting Condition until the Partial Benefit Allowance shown on the Schedule of Benefits has been reached.	24 months	N/A N/A
Virginia	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.	Loss caused by, contributed to or resulting from the following is excluded or otherwise limited as specified: A Pre-Essing 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 paylele for a Pre- Esisting Condition until the Partial Benefit Allowance shown on the Scheduel 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-Switting 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 paylele 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.	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
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