### Pre-Existing Condition

**Pre-Existing Condition means a disease or condition:**

- For which medical treatment, diagnosis, care or advice was recommended or received from a doctor within the 24 months immediately prior to the Covered Person's Effective Date; or
- Any condition that produced any symptoms which would have caused a reasonable person to seek diagnosis, care or treatment within the 24 months immediately prior to the Covered Person's 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.

<table>
<thead>
<tr>
<th>STATE</th>
<th>CERTIFICATE DEFINITION</th>
<th>CERTIFICATE EXCLUSION</th>
<th>LOOKBACK</th>
</tr>
</thead>
</table>
| 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 months immediately prior to the Covered Person's Effective Date; or  
2. Any condition that produced any symptoms which would have caused a reasonable person to seek diagnosis, care or treatment within the 24 months immediately prior to the Covered Person's 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. | 24 months | N/A |
| Arkansas  | 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 months immediately prior to the Covered Person's Effective Date; or  
2. Any condition that produced any symptoms which would have caused a reasonable person to seek diagnosis, care or treatment within the 24 months immediately prior to the Covered Person's Effective Date.  
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| Colorado  | Pre-existing Condition means a disease or condition:  
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| Florida   | Pre-existing Condition means a disease or condition:  
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| Georgia   | Pre-existing Condition means a disease or condition:  
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| Idaho     | Pre-existing Condition means a disease or condition:  
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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. | 6 months | N/A |
| Illinois  | Pre-existing Condition means a disease or condition:  
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| Iowa      | Pre-existing Condition means a disease or condition:  
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| Kansas    | Pre-existing Condition means a disease or condition:  
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| Kentucky  | Pre-existing Condition means a disease or condition:  
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| Louisiana | Pre-existing Condition means a disease or condition:  
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| Nevada    | Pre-existing Condition means a disease or condition:  
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| Mississippi | Pre-existing Condition means a disease or condition:  
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| Missouri  | Pre-existing Condition means a disease or condition:  
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| Montana   | Pre-existing Condition means a disease or condition:  
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2. any condition 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.

Covered Person’s Effective Date means the date coverage begins under this Certificate of Insurance.

Pre-Existing Condition until the Partial Benefit Allowance shown on the Schedule of Benefits has been reached.

This exclusion does not apply to a child placed for adoption who is added to coverage in accordance with the certificate.

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 the certificate.

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