

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. If it 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.
Nebraska	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
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-month 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
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-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