

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.
Alabama	Pre-Existing Condition 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 Insured 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 Insured Person's Effective Date.	A Pre-Existing Condition. This exclusion does not apply to a newborn child or newborn adopted child 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 Allowance Benefit Maximum shown in the Schedule of Benefits has been reached.	24 months	N/A
Arkansas	Pre-Existing Condition 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 Insured 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 Insured Person's Effective Date.	A Pre-Existing Condition. This exclusion does not apply to a newborn child or newborn adopted child 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 Allowance Benefit Maximum shown in the Schedule of Benefits has been reached.	24 months	N/A
Arizona	Pre-Existing Condition 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 Insured 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 Insured Person's Effective Date.	A Pre-Existing Condition. This exclusion does not apply to a newborn child or newborn adopted child 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 Allowance Benefit Maximum shown in the Schedule of Benefits has been reached.	24 months	N/A
Delaware	Pre-Existing Condition 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 Insured 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 Insured Person's Effective Date.	A Pre-Existing Condition. This exclusion does not apply to a newborn child or newborn adopted child 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 Allowance Benefit Maximum shown in the Schedule of Benefits has been reached.	24 month	N/A
Florida	Pre-Existing Condition 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 Insured 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 Insured Person's Effective Date.	A Pre-Existing Condition. This exclusion does not apply to a newborn child or newborn adopted child 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 Allowance Benefit Maximum shown in the Schedule of Benefits has been reached.	24 month	N/A
Kentucky	Pre-Existing Condition 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 Insured 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 Insured Person's Effective Date.	A Pre-Existing Condition. This exclusion does not apply to a newborn child or newborn adopted child 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 Allowance Benefit Maximum shown in the Schedule of Benefits has been reached.	24 months	N/A
Mississippi	Pre-Existing Condition 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 6-month period immediately prior to the Insured 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 Insured Person's Effective Date.	A Pre-Existing Condition. This exclusion does not apply to a newborn child or newborn adopted child 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 Allowance Benefit Maximum shown in the Schedule of Benefits has been reached.	6 months	N/A

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Nebraska	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-month period immediately prior to the Insured Person's Effective Date.	A Pre-Existing Condition. This exclusion does not apply to a newborn child or newborn adopted child 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 Allowance Benefit Maximum shown in the Schedule of Benefits has been reached.	24 months	N/A
Nevada	Pre-Existing Condition 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 Insured 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 Insured Person's Effective Date.	A Pre-Existing Condition. This exclusion does not apply to a newborn child or newborn adopted child 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 Allowance Benefit Maximum shown in the Schedule of Benefits has been reached.	24 months	N/A
Oklahoma	Pre-Existing Condition 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 Insured 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 Insured Person's Effective Date.	A Pre-Existing Condition. This exclusion does not apply to a newborn child or newborn adopted child 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 Allowance Benefit Maximum shown in the Schedule of Benefits has been reached.	24 months	N/A
West Virginia	Pre-Existing Condition 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 Insured 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 Insured Person's Effective Date.	A Pre-Existing Condition. This exclusion does not apply to a newborn child or newborn adopted child 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 Allowance Benefit Maximum shown in the Schedule of Benefits has been reached.	24 months	n/a
Wyoming	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 6-month period immediately prior to the Insured Person's Effective Date.	A Pre-Existing Condition. This exclusion does not apply to a newborn child or newborn adopted child 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 Allowance Benefit Maximum shown in the Schedule of Benefits has been reached.	6 months	N/A