

Exclusions & Limitations

Benefit plans typically have exclusions and limitations—what the plans do not cover. The following are general exclusions and limitations for the following LifeWise Health Plan of Washington benefit plans:

- Preferred80
- Choice80
- Preferred70
- Choice70
- Share Preferred
- Share Traditional
- Essentials 25
- Essentials 50

What is not covered

Benefits are not provided for treatment, surgery, services, drugs or supplies for any of the following:

- Chemical dependency or tobacco addiction
- Cosmetic or reconstructive surgery (except as specifically provided)
- Dental services (except as specifically provided)
- Experimental or investigative services
- Hearing examinations or hardware
- Infertility
- Learning disorders
- Mental or psychiatric conditions
- Neurodevelopmental disabilities
- Obesity/morbid obesity
- Orthognathic surgery
- Orthotics, except for treatment of diabetes
- Over-the-counter or non-prescription drugs
- Services in excess of specified benefit maximums
- Services payable by other types of insurance coverage
- Services received when you are not covered by this program
- Sexual dysfunction
- Sterilization reversal
- Temporomandibular joint (TMJ) disorder

Waiting periods

There is a 9-month waiting period for pre-existing conditions, unless otherwise specified.

Other exclusions and limitations to coverage

- Acute nursing benefits are limited to \$2,500 per calendar year under the Preferred80, Choice80, Preferred70, Choice70 and Essentials 50 plans. Acute nursing is not covered under Share Preferred, Share Traditional and Essentials 25 plans.
- Maternity/obstetrical care is not covered under Share Preferred, Share Traditional, Essentials 25, and Essentials 50 \$1,500 and \$2,000 deductible plans.
- Treatment related to transplants requires a 12-month waiting period.
- Vision Care is not covered under Share Preferred, Share Traditional and Essentials 25 plans.
- These services do not apply towards the Annual Deductible or Coinsurance Maximum:
 - Preventive Care Exams & Immunizations
 - Routine Vision and Corrective Hardware
 - Non-preferred and non-participating providers, except for emergencies or accidental injuries.

Please note that this is not a contract, nor is it a complete explanation of the exclusions and limitations for LifeWise Health Plan of Washington plans. The complete terms of coverage are determined by the contract. If you would like a sample contract, please contact your broker, agent or LifeWise representative.