

General Notice of Pre-Existing Conditions

For Enrollees under the age of nineteen (19):

This Plan does not impose a pre-existing condition limitation. That means that if an individual or their Dependents have a pre-existing condition when enrolling in The Plan, all eligible services related to the pre-existing condition will be covered without restriction, assuming the condition itself is covered.

For New or Special Enrollees (age nineteen (19) years and older):

Any condition which existed prior to This Plan for which the individual was seen, treated, diagnosed, or took prescription drugs during the six (6) months prior to coverage under This Plan. After twelve (12) months of coverage under This Plan, the condition will be covered the same as any other eligible medical expense as stated.

For Late Enrollees to This Plan (age nineteen (19) years and older):

The Pre-existing Condition Period is eighteen (18) months, after which time, the condition will be covered the same as any other eligible medical expense as stated.

Upon receipt of a certificate of creditable coverage, any prior comparable coverage will offset the twelve (12) or eighteen (18) month Pre-existing Condition Period, month for month, provided there is not a break in coverage longer than sixty-two (62) days.