

STATE	Issue Ready Doc Language	LOOKBACK	IF CLAIM FOR TREATMENT IS WITHIN LOOKBACK PERIOD, PRE-EXISTING CONDITION(S) ARE EXCLUDED FOR:
Alabama	Pre-existing Conditions: A. Charges resulting directly or indirectly from a condition for which a Covered Person received medical treatment, diagnosis, care or advice within the sixty-month period immediately preceding such person's Effective Date. B. Pre-existing conditions includes conditions that produced any symptoms which would have caused a reasonable person to seek diagnosis, care or treatment within the sixty-month period immediately prior to the coverage Effective date.This exclusion does not apply to a newborn or newly adopted child who is added to coverage under this certificate in accordance with PART II - ELIGIBILITY AND EFFECTIVE DATE OF INSURANCE.	5 years	1 year
Arizona	Pre-existing Conditions: A. Charges resulting directly or indirectly from a condition for which a Covered Person received medical treatment, diagnosis, care or advice within the sixty-month period immediately preceding such person's Effective Date are excluded for the first 12 months of coverage hereunder. B. Pre-existing conditions includes conditions that produced any symptoms which would have caused a reasonable person to seek diagnosis, care or treatment within the sixty-month period immediately prior to the coverage effective date.This exclusion does not apply to a newborn or newly adopted child who is added to coverage under this certificate in accordance with PART II - ELIGIBILITY AND EFFECTIVE DATE OF INSURANCE.	5 years	1 year
Arkansas	Pre-existing Conditions: A. Charges resulting directly or indirectly from a condition for which a Covered Person received medical treatment, diagnosis, care or advice within the sixty-month period immediately preceding such person's Effective Date. B. Pre-existing conditions includes conditions that produced any symptoms which would have caused a reasonable person to seek diagnosis, care or treatment within the sixty-month period immediately prior to the coverage Effective date.This exclusion does not apply to a newborn or newly adopted child who is added to coverage under this certificate in accordance with PART II - ELIGIBILITY AND EFFECTIVE DATE OF INSURANCE.	5 years	1 year
Delaware	Pre-existing Conditions: A. Charges resulting directly or indirectly from a condition for which a Covered Person received medical treatment, diagnosis, care or advice within the sixty-month period immediately preceding such person's Effective Date are excluded for the first 12 months of coverage hereunder. B. Pre-existing conditions includes conditions that produced any symptoms which would have caused a reasonable person to seek diagnosis, care or treatment within the sixty-month period immediately prior to the coverage effective date.This exclusion does not apply to a newborn or newly adopted child who is added to coverage under this certificate in accordance with PART II - ELIGIBILITY AND EFFECTIVE DATE OF INSURANCE.	5 years	1 Year

District of Columbia	Pre-existing Conditions: A. Charges resulting directly or indirectly from a condition for which a Covered Person received medical treatment, diagnosis, care or advice within the sixty-month period immediately preceding such person's Effective Date are excluded for the first 12 months of coverage hereunder. B. Pre-existing conditions includes conditions that produced any symptoms which would have caused a reasonable person to seek diagnosis, care or treatment within the sixty-month period immediately prior to the coverage effective date. This exclusion does not apply to a newborn or newly adopted child who is added to coverage under this certificate in accordance with PART II - ELIGIBILITY AND EFFECTIVE DATE OF INSURANCE.	5 years	1 year
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Florida	Pre-existing Conditions: A. Charges resulting directly or indirectly from a condition for which a Covered Person received medical treatment, diagnosis, care or advice within the sixty-month period immediately preceding such person's Effective Date are excluded for the first 12 months of coverage hereunder. B. Pre-existing conditions includes conditions that produced any symptoms which would have caused a reasonable person to seek diagnosis, care or treatment within the sixty-month period immediately prior to the coverage effective date. Routine follow-up care to determine whether a breast cancer has recurred in a person who has been previously determined to be free of breast cancer does not constitute medical advice, diagnosis, care, or treatment for purposes of determining preexisting conditions unless evidence of breast cancer is found during or as a result of the follow-up care. This exclusion does not apply to a newborn or newly adopted child who is added to coverage under this certificate in accordance with PART II - ELIGIBILITY AND EFFECTIVE DATE OF INSURANCE.	5 years	1 year
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Georgia	Pre-existing Conditions: A. Charges resulting directly or indirectly from a condition for which a Covered Person received medical treatment, diagnosis, care or advice within the six-month period immediately preceding such person's Effective Date. The condition at issue must be the ultimate condition for which medical advice or treatment was recommended by or received from a provider of health care services and excludes any preventive services. "Preventive services" means screening tests, counseling, and preventive medicines, or treatments provided or conducted to prevent medical illness or condition prior to symptoms or physical manifestations of such medical illness or condition. B. Pre-existing conditions includes conditions that produced any symptoms which would have caused a reasonable person to seek diagnosis, care or treatment within the sixty-month period immediately prior to the coverage effective date. This exclusion does not apply to a newborn or newly adopted child who is added to coverage under this certificate in accordance with PART II – ELIGIBILITY AND EFFECTIVE DATE OF INSURANCE.	6 months for medical treatment, diagnosis, care or advice / 5 years for symptoms	1 year
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Idaho	Pre-existing Conditions: Charges resulting directly or indirectly from a condition for which a Covered Person received medical treatment, diagnosis, care or advice within the six (6) month period immediately preceding such person's Effective Date are excluded of coverage hereunder except for Congenital Anomalies of a Covered Dependent child. This exclusion does not apply to a newborn or newly adopted child who is added to coverage under this policy in accordance with PART II - EFFECTIVE DATE OF INSURANCE.	6 months	1 year
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Illinois	Pre-existing Conditions: A. Charges resulting directly or indirectly from a condition for which a Covered Person received medical treatment, diagnosis, care or advice within the 24-month period immediately preceding such person's Effective Date are excluded for the first 12 months of coverage hereunder. B. Pre-existing conditions includes 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 coverage effective date. This exclusion does not apply to a newborn or newly adopted child who is added to coverage under this certificate in accordance with PART II - ELIGIBILITY AND EFFECTIVE DATE OF INSURANCE.	2 year	1 year
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Indiana	Pre-existing Conditions: A. Charges resulting directly or indirectly from a condition for which a Covered Person received medical treatment, diagnosis, care or advice within the 365 day period immediately preceding such person's Effective Date are excluded for the first 12 months of coverage hereunder. B. Pre-existing conditions includes conditions that produced any symptoms which would have caused a reasonable person to seek diagnosis, care or treatment within the 365 day period immediately prior to the coverage effective date. This exclusion does not apply to a newborn or newly adopted child who is added to coverage under this certificate in accordance with PART II - ELIGIBILITY AND EFFECTIVE DATE OF INSURANCE. Any Covered Person who was insured under a small employer group policy within 30 days prior to becoming insured under this Policy will receive credit for the time covered under the small employer group policy toward satisfaction of this Policy's Pre-existing Condition limitation. Also, the limitation shall not apply to a person solely because such person is a victim of abuse. For purposes here, "abuse" means the occurrence of one or more of the following acts between family members or current or former household members: A. Attempting to cause or intentionally, knowingly, or recklessly causing bodily injury to, physical harm to, sexual assault on, involuntary sexual intercourse with, or rape of another individual; B. Knowingly engaging in a course of conduct repeatedly committing acts, including stalking or impermissible contact, under circumstances that place the individual toward whom such acts are directed in reasonable fear of bodily injury or physical harm; C. Subjecting another individual to false imprisonment; or D. Attempting to cause or intentionally, knowingly, or recklessly causing damage to property in order to intimidate or attempt to control the behavior of another individual.	1 year	1 year
Iowa	Pre-existing Conditions : A. Charges resulting directly or indirectly from a condition for which a Covered Person received medical treatment, diagnosis, care or advice within the sixty-month period immediately preceding such person's Effective Date. B. Pre-existing conditions includes conditions that produced any symptoms which would have caused a reasonable person to seek diagnosis, care or treatment within the sixty-month period immediately prior to the coverage effective date. This exclusion does not apply to a newborn or newly adopted child who is added to coverage under this certificate in accordance with PART II - ELIGIBILITY AND EFFECTIVE DATE OF INSURANCE.	5 years	1 year
Kentucky	Pre-existing Conditions : A. Charges resulting directly or indirectly from a condition for which a Covered Person received medical treatment, diagnosis, care or advice within the sixty-month period immediately preceding such person's Effective Date are excluded for the first 12 months of coverage hereunder. B. Pre-existing conditions includes conditions that produced any symptoms which would have caused a reasonable person to seek diagnosis, care or treatment within the sixty-month period immediately prior to the coverage effective date. This exclusion does not apply to a newborn or newly adopted child who is added to coverage under this certificate in accordance with PART II - ELIGIBILITY AND EFFECTIVE DATE OF INSURANCE.	5 years	1 year
Louisiana	Pre-existing Conditions : A. Charges resulting directly or indirectly from a condition for which a Covered Person received medical treatment, diagnosis, care or advice within the sixty-month period immediately preceding such person's Effective Date are excluded for the first 12 months of coverage hereunder. B. Pre-existing conditions includes conditions that produced any symptoms which would have caused a reasonable person to seek diagnosis, care or treatment within the sixty-month period immediately prior to the coverage effective date. This exclusion does not apply to a newborn or newly adopted child who is added to coverage under this certificate in accordance with PART II - ELIGIBILITY AND EFFECTIVE DATE OF INSURANCE.	5 ears	1 year

Michigan	Pre-existing Conditions: A. Charges resulting directly or indirectly from a condition for which a Covered Person received medical treatment, diagnosis, care or advice within the sixty-month period immediately preceding such person's Effective Date are excluded for the first 12 months of coverage hereunder. B. Pre-existing conditions includes conditions that produced any symptoms which would have caused a reasonable person to seek diagnosis, care or treatment within the sixty-month period immediately prior to the coverage effective date. This exclusion does not apply to a newborn or newly adopted child who is added to coverage under this certificate in accordance with PART II - ELIGIBILITY AND EFFECTIVE DATE OF INSURANCE.	5 years	1 year
Mississippi	Pre-existing Conditions: A. charges resulting directly or indirectly from a condition for which a Covered Person received medical treatment, diagnosis, care or advice within the 6-month period immediately preceding such person's Effective Date are excluded for the first 12 months of coverage hereunder. B. Pre-existing conditions includes 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 coverage effective date. This exclusion does not apply to a newborn or newly adopted child who is added to coverage under this certificate in accordance with PART II - ELIGIBILITY AND EFFECTIVE DATE OF INSURANCE.	6 months	1 year
Missouri	Pre-existing Conditions: A. Charges resulting directly or indirectly from a condition for which a Covered Person received medical treatment, diagnosis, care or advice within the sixty (60) month period immediately preceding such person's Effective Date are excluded for coverage hereunder. B. Pre-existing conditions includes conditions that produced any symptoms which would have caused a reasonable person to seek diagnosis, care or treatment within the sixty (60) month period immediately prior to the coverage effective date. This exclusion does not apply to a newborn or newly adopted child who is added to coverage under this certificate in accordance with PART II - EFFECTIVE DATE OF INSURANCE.	5 years	1 year
Nebraska	Pre-existing Conditions: Charges resulting directly or indirectly from a condition for which a Covered Person received medical treatment, diagnosis, care or advice within the sixty- month period immediately preceding such person's Effective Date. This exclusion does not apply to a newborn or newly adopted child who is added to coverage under this certificate in accordance with PART II - ELIGIBILITY AND EFFECTIVE DATE OF INSURANCE.	5 years	1 year
Nevada	Pre-existing Conditions: A. Charges resulting directly or indirectly from a condition for which a Covered Person received medical treatment, diagnosis, care or advice within the sixty-month period immediately preceding such person's Effective Date. B. Pre-existing conditions includes conditions that produced any symptoms which would have caused a reasonable person to seek diagnosis, care or treatment within the sixty-month period immediately prior to the coverage Effective Date. This exclusion does not apply to a newborn or newly adopted child who is added to coverage under this certificate in accordance with PART II - ELIGIBILITY AND EFFECTIVE DATE OF INSURANCE.	5 years	1 year
North Carolina	Pre-existing Conditions: Charges resulting directly or indirectly from a condition for which a Covered Person received medical treatment, diagnosis, care or advice within the twelve (12) month period immediately preceding such person's Effective Date are excluded for coverage hereunder. This exclusion does not apply to a newborn or newly adopted child or foster child who is added to coverage under this Policy after the effective date in accordance with PART II - EFFECTIVE DATE OF INSURANCE. This Policy does not give credit for any previous Creditable Coverage however, it is considered to be creditable coverage in North Carolina. A certification of creditable coverage will be provided automatically at the time a Covered Person ceases to be covered under the Policy and upon the request from a Covered Person provided the request is made no later than 24 months after the date coverage ended. The certification of creditable coverage is written certification of the period of creditable coverage of the Covered Person under this Policy. We will provide a certification at the time a Covered Person ceases to be covered under this Policy, and on the request on behalf of a Covered Person made not later than 24 months after the date of cessation of coverage under this Policy, whichever is later. The certification is a written certification of the period of creditable coverage of the Covered Person under this Policy and any waiting period and affiliation period, if applicable, imposed with respect to the Covered Person for any coverage under this Policy.	1 year	1 year

Ohio	Pre-existing Conditions: A. Charges resulting directly or indirectly from a condition for which a Covered Person received medical treatment, diagnosis, care or advice within the sixty-month period immediately preceding such person's Effective Date are excluded for the first 12 months of coverage hereunder. B. Pre-existing conditions includes conditions that produced any symptoms which would have caused a reasonable person to seek diagnosis, care or treatment within the sixty-month period immediately prior to the coverage effective date. This exclusion does not apply to a newborn or newly adopted child who is added to coverage under this certificate in accordance with PART II - ELIGIBILITY AND EFFECTIVE DATE OF INSURANCE.	5 years	1 year
Oklahoma	Pre-existing Conditions: A. Charges resulting directly or indirectly from a condition for which a Covered Person received medical treatment, diagnosis, care or advice within the sixty-month period immediately preceding such person's Effective Date are excluded for the first 12 months of coverage hereunder. B. Pre-existing conditions includes conditions that produced any symptoms which would have caused a reasonable person to seek diagnosis, care or treatment within the sixty-month period immediately prior to the coverage effective date. This exclusion does not apply to a newborn or newly adopted child who is added to coverage under this certificate in accordance with PART II - ELIGIBILITY AND EFFECTIVE DATE OF INSURANCE.	5 years	1 year
Oregon	Pre-existing Conditions: A. Charges resulting directly or indirectly from a condition for which a Covered Person received medical treatment, diagnosis, care or advice within the sixty (60) month period immediately preceding such person's Effective Date are excluded for coverage hereunder. B. Pre-existing conditions includes conditions that produced any symptoms which would have caused a reasonable person to seek diagnosis, care or treatment within the sixty (60) month period immediately prior to the coverage effective date. This exclusion does not apply to a newborn or newly adopted child who is added to coverage under this certificate in accordance with PART II - EFFECTIVE DATE OF INSURANCE.	5 years	1 year
Pennsylvania	Pre-existing Conditions: a. Charges resulting directly or indirectly from a condition for which a Covered Person received medical treatment, diagnosis, care or advice within the sixty-month period immediately preceding such person's Effective Date are excluded for the first 12 months of coverage hereunder. b. Pre-existing conditions includes conditions that produced any symptoms which would have caused a reasonable person to seek diagnosis, care or treatment within the sixty-month period immediately prior to the coverage effective date. This exclusion does not apply to a newborn or newly adopted child who is added to coverage under this certificate in accordance with PART II - ELIGIBILITY AND EFFECTIVE DATE OF INSURANCE.	5 years	1 year
Tennessee	Pre-existing Conditions: A. Charges resulting directly or indirectly from a condition for which a Covered Person received medical treatment, diagnosis, care or advice within the sixty month period immediately preceding such person's Effective Date. B. Pre-existing conditions includes conditions that produced any symptoms which would have caused a reasonable person to seek diagnosis, care or treatment within the sixty-month period immediately prior to the coverage effective date. This exclusion does not apply to a newborn or newly adopted child who is added to coverage under this certificate in accordance with PART II - ELIGIBILITY AND EFFECTIVE DATE OF INSURANCE.	5 years	1 year
Texas	Pre-existing Conditions: Charges resulting directly or indirectly from a condition for which a Covered Person received medical treatment, or advice within the 12 month period immediately preceding such person's Effective Date. This exclusion does not apply to a newborn or newly adopted child who is added to coverage under this certificate in accordance with PART II - ELIGIBILITY AND EFFECTIVE DATE OF INSURANCE.	1 year	1 year

Virginia	Pre-existing Conditions: A. Charges resulting directly or indirectly from a condition for which a Covered Person received medical treatment, diagnosis, care or advice within the sixty month period immediately preceding such person's Effective Date. B. Pre-existing conditions includes conditions that produced any symptoms which would have caused a reasonable person to seek diagnosis, care or treatment within the sixty-month period immediately prior to the coverage Effective Date. This exclusion does not apply to a newborn or newly adopted child who is added to coverage under this certificate in accordance with PART II - ELIGIBILITY AND EFFECTIVE DATE OF INSURANCE.	5 years	1 year
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West Virginia	Pre-existing Conditions: A.Charges resulting directly or indirectly from a condition for which a Covered Person received medical treatment, diagnosis, care or advice within the sixty-month period immediately preceding such person's Effective Date. B. Pre-existing conditions includes conditions that produced any symptoms which would have caused a reasonable person to seek diagnosis, care or treatment within the sixty-month period immediately prior to the coverage effective date.This exclusion does not apply to a newborn or newly adopted child who is added to coverage under this certificate in accordance with PART II - ELIGIBILITY AND EFFECTIVE DATE OF INSURANCE.	5 years	1 year
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Wisconsin	Pre-existing Conditions: A .Charges resulting directly or indirectly from a condition for which a Covered Person received medical treatment, diagnosis, care or advice within the sixty-month period immediately preceding such person's Effective Date are excluded for the first 12 months of coverage hereunder. B. Pre-existing conditions includes conditions that produced any symptoms which would have caused a reasonable person to seek diagnosis, care or treatment within the sixty-month period immediately prior to the coverage effective date.This exclusion does not apply to a newborn or newly adopted child who is added to coverage under this certificate in accordance with PART II - ELIGIBILITY AND EFFECTIVE DATE OF INSURANCE.	5 years	1 year
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Wyoming	Pre-existing Conditions: Charges resulting directly or indirectly from a condition for which a Covered Person received medical treatment, diagnosis, care or advice within the 6- month period immediately preceding such person's Effective Date are excluded for the first 12 months of coverage hereunder. This exclusion does not apply to a newborn or newly adopted child who is added to coverage under this certificate in accordance with PART II - ELIGIBILITY AND EFFECTIVE DATE OF INSURANCE.	6 months	1 year
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NOTE: Pre-existing with Back-to-Back Certificates of Coverage

If you decide to enroll in back-to-back terms, a new certificate of additional coverage will be provided for each of the following 90-day coverage periods.

The certificate will include a rider which modifies the definition of pre-existing condition. The pre-existing timeframe for the 2nd term of coverage is reduced by 90 days, the 3rd term, 180 days and the 4th term 270 days.

Essentially pre-existing exclusions are waived on subsequent certificates on back-to-back coverage after the initial certificate has expired.