

GENERAL EXCLUSIONS FOR MEDICAL PLANS 3 THROUGH 9

Behavior Modification	Paraphilia
Benefits Not Stated	Pastoral and Spiritual Counseling
Charges Over the Maximum Plan Allowance	Physical Exercise Programs
Comfort and First-Aid Supplies	Private Nursing Services
Cosmetic/Reconstructive Surgery (except for surgery related to breast reconstruction following a mastectomy in accordance with Women's Health and Cancer Rights)	Reports and Records
Counseling or Treatment in the Absence of Illness	Routine Examinations for employment, licensing or insurance
Custodial Care	Services Otherwise Available
Dental Examinations and Treatment; Orthodontia	Services Provided by a Member of Your Immediate Family
Dental implants	Services Provided by Volunteer Workers
Experimental or Investigational Procedures	Service Related Conditions (armed forces of any country or from an insurrection)
Family Planning (In-vitro, etc.)	Services and Supplies Provided for Obesity or Weight Reduction
Financial Counseling Services	Sexual Disorders
Food Services	Support Education (e.g., AA, anger management, etc.)
Guest Meals in a Hospital or Skilled Nursing Facility	Supportive Environment Materials (e.g. handrails, ramps, benches, etc.)
Hearing Aids	Surgery to Alter Refractive Character of the Eye (e.g. LASIK)
Homemaker or Housekeeping Services	Taxes
Non-terminal Hospice Services	TeleHealth and TeleMedicine
Immunizations (for travel)	Telephone Visits or Consultations, and Telephone Psychotherapy
Infertility	Telephones and Televisions in a Hospital or Skilled Nursing Facility
Inmates	Therapies related to developmental delay etc. (age 18 and over)
Legal Counseling	Third Party Liability
Massage or Massage Therapy	Transportation-non-emergent
Mental Examination and Psychological Testing and Evaluations	Treatment After Coverage Terminates
Mental Retardation/Learning Disabilities (age 18 and older)	Treatment for Admissions Prior to Coverage
Missed Appointments	Treatment not Medically Necessary
Motor Vehicle Coverage and Other Insurance Liability	Treatment Prior to Enrollment
Necessities of Living	Wigs, Toupees, Hair Transplants
Orthopedic Shoes	Work-Related Conditions
Orthognathic Surgery	