

## **AFTRA Alternative Health Plan Limitations and Exclusions**

American Public Life Pre-existing conditions Pre-existing conditions are not covered for the first 12 months of coverage. A pre-existing condition is defined as a disease or physical condition for which the Insured Person had treatment or received a diagnosis or advice from a physician during the twelve (12) month period of time immediately before the Effective Date of the Insured Person's coverage. The term "pre-existing condition" will also include conditions which are related to such disease or physical condition.

American Public Life Limitations and Exclusions We do not cover hospital confinements or other losses in the Policy or Riders attached thereto: due to hernia, adenoids, tonsils, varicose veins, appendix, disorder of the reproductive organs or elective sterilization within six months after the Insured Person's Effective Date unless due to an emergency; for an Injury or Sickness covered under Workers Compensation, an Employers Liability Law, benefits provided by the Federal Employee Liability Act or similar law; for an Injury or Sickness due to war or act of war, whether declared or undeclared; for Dental Treatment unless due to Injury; for injuries that are intentionally self-inflicted; for an Injury or Sickness incurred while committing or attempting to commit a felony; for an Injury or Sickness incurred while engaging in an illegal occupation; for cosmetic care, except when the Hospital Confinement is due to medically necessary reconstructive plastic surgery. Medically necessary reconstructive plastic surgery is defined as: surgery to restore a normal bodily function, surgery to improve functional impairment by anatomic alteration made necessary as a result of a congenital birth defect, breast reconstruction following mastectomy; which are primary for rest care, convalescent care or for rehabilitation; due to being intoxicated (Intoxication means that which is determined and defined by the laws and jurisdictions of the geographical area in which the loss or cause of loss was incurred); for Injury or Sickness, which manifests itself while on full-time duty in the armed forces. Upon notice, we will refund the proportion of unearned premium paid while in such forces; for treatment of alcoholism or drug addiction; which are rendered outside the United States, its possessions, or Canada, except for emergency care for acute onset of Sickness or accidental Injury sustained while traveling for business or pleasure; for which payment is not legally required, except for Medicaid, treatment of non-service connected disabilities in Veteran Administration hospitals and inpatient care rendered to armed services retirees and dependents in military medical facilities of the United States Government; nor Pre-Existing Conditions, unless the Insured Person has satisfied the Pre-Existing Condition Exclusion Period shown in the Schedule.

CatalystRx/Prescription Drug Program Limitations and Exclusions: Prescription Drug benefits are not payable for the following items: All over-the-counter products and medications. This includes, but is not limited to, electrolyte replacement, infant formulas, miscellaneous nutritional supplements and all other over-the-counter products and medications; Blood glucose meters; insulin injecting devices; Depo-Provera; levonorgestral; condoms, contraceptive sponges, and spermicides; sexual dysfunction drugs; Biologicals (including allergy tests); blood products; growth hormones; hemophiliac factors; MS injectables; immunizations; all other injectables; Aerochamber, Aerochamber with Mask; Peak Flow Meter; all other medical supplies and durable medical equipment; Liquid nutritional supplements; pediatric Legend Drug vitamins; prenatal Legend Drug vitamins; prescribed versions of Vitamins A, D, K, B12, Folic Acid and Niacin – used in treatment versus as a dietary supplement; all other Legend Drug vitamins and nutritional supplements; Anorexiant; Any cosmetic drugs including, but not limited to, Renova, skin pigmentation preps; Any drugs or products used for the treatment of baldness; Topical dental fluorides; Refills in excess of that specified by the prescribing Physician; or refills dispensed after one year from the original date of the prescription; All newly marketed pharmaceuticals or currently marketed pharmaceuticals with a new FDA approved indication for a period of one year from such FDA approval for its intended indication. Any drug labeled "Caution – limited by Federal Law for Investigational Use" or experimental drugs; Any drug which the Food and Drug Administration has determined to be contraindicated for the specific treatment; Drugs needed due to conditions caused, directly or indirectly, by an Insured Person taking part in a riot or other civil disorder; or the Insured Person taking part in the commission of a felony; Drugs needed due to conditions caused, directly or indirectly, by declared or undeclared war or an act of war; or drugs dispensed to an Insured Person while on active duty in any armed force; Any expenses related to the administration of any drug; Needles or syringes; Drugs or medicines taken while in or administered by a hospital or any other health care facility or office; Drugs covered under Worker's Compensation, Medicare, Medicaid or other Governmental program; Drugs, medicines or products which are not Medically Necessary; Brand Name Prescription Drugs; Diaphragms; Erectile dysfunction Legend drugs, Infertility Legend drugs; Epi-Pen, Epi-Pen Jr., Ana-Kit, Ana Guard; Glucagon-auto injection; Imitrex-auto injection; Smoking deterrents, Legend or over-the-counter. Some provisions, benefits, exclusions, limitations listed herein may vary depending on state of residence. Retail Generic Day Supply: the lesser of 30 day supply or 100 unit doses. Mail Order is not available.