



# Limitations & Exclusions

## LIMITATIONS

In addition to any other provisions of the Policy or any Certificate issued hereunder, Benefits and coverage are limited as follows:

- Coverage for each Insured commences after expiration of the Waiting Period\*;
- In the event a Primary Insured terminates coverage prior to the expiration of twenty-four (24) Months after the Insured Effective Date the Primary Insured will not be eligible to make a claim for payment of any portion of the accumulated Quarterly Benefit Maximum under the Payment Of Accumulated Quarterly Benefit Maximum section of the Policy or Certificate; or
- Any requested payment by a Primary Insured under the Payment Of Accumulated Quarterly Benefit Maximum section of the Policy and the Certificate is subject to a minimum of \$100.00.

## EXCLUSIONS

Neither the Policy nor the Certificate will provide any Benefit, coverage or payment for any loss caused by, in whole or in part, contributed to or resulting from, directly or indirectly, any of the following incidents, events, occurrences or activities involving any Insured:

- Any expenses which are not Covered Expenses incurred by an Insured, and which are not specifically enumerated in the Outpatient Prescription Drug Copay Benefits section of the Policy and the Certificate;
- Services Provided by You or a Provider who is a member of the Insured's Family;
- Any loss caused by war or act of war, whether declared or undeclared;
- Loss incurred while engaged in military, naval or air service;
- Treatment Provided by or paid for by the United States government or any instrumentality thereof;
- Prescription Drugs that are dispensed by a Provider at a Providers office, hospital or other state-licensed facility;
- Expenses which exceed 100% of those actually incurred by the Insured;
- Expenses for which an Insured is not legally liable to pay;
- Services that are otherwise included by a plan of health insurance; or
- The amount of any professional fees or other expenses contained on a billing statement to an Insured which exceed the amount of the Maximum Allowable Charge.

\*Coverage commences for Members 1 month following the receipt, by the association of the Membership enrollment application and the payment by the Member of the first month's dues and continues as long as dues are paid, subject to the company's rights to adjust future premiums and cancel coverage.

Coverage is underwritten and administered by National Foundation Life Insurance Company (Freedom Life Insurance Company of America in Florida and Michigan). Not available in CT, MA, NH, NY, OR, and VT. Coverage is subject to the definitions, terms, limitations and exclusions contracted in the blanket policy.