

LifeMap limits coverage to only those injuries and illnesses sustained while you're covered under the policy. Here is a highlighted list of what is and isn't covered:

## Yes, it's covered

- Hospital room, board and general nursing care.
- Emergency room, outpatient and ambulatory surgical center charges.
- Physician services for diagnosis, treatment and surgery.
- X-rays, radioactive treatment and laboratory tests.
- Breast and pelvic exams, mammograms and Pap smear exams (if such exams are related to an annual women's examination and as state specified).
- Prostate cancer screening exams (as state specified).
- Colorectal cancer screening exams (as state specified).
- Physical, occupational, speech and audiological therapy, up to 30 sessions (other limitations apply).
- Home health care (up to 40 visits) when prescribed by a physician and rendered by a licensed home health agency (see your policy for complete description of benefit).
- Rental (up to purchase price) of wheelchair, hospital-type bed, or other durable medical equipment unique to medical care or treatment.
- Placement of a prosthesis required for functional purposes.
- Organ transplants, including heart, kidney, liver and bone marrow transplants.
- Casts, splints, crutches, orthopedic braces, colostomy bags, catheters, syringes, dressings and initial contact lens following cataract surgery performed while covered under the policy.

## Sorry, not covered under our short-term plan:

- Pre-existing conditions.
- Routine physical exams, tests or screening procedures (certain exceptions apply).
- Treatment of drug abuse or drug addiction.
- Cosmetic surgery (certain exceptions apply).
- Acupuncture, massage or massage therapy.
- Services provided by an immediate family member.
- Treatment for obesity or weight control, including surgery and any resulting complications.
- Services rendered by governmental agencies or facilities, except as provided by law.
- Services or supplies that are experimental or investigational (see your policy for complete details).
- Dental treatment or exams.
- Eye refractions or eye glasses.
- Hearing tests and aids.
- Pregnancy or childbirth, except complications of pregnancy as stated in your policy.
- Treatment of alcoholism, except as stated in your policy.