

	<u>Clarity 80&70</u>	<u>Clarity 50</u>
<u>ANOREXIA</u>	No	No
<u>BIRTH CONTROL</u>		
Pills	Covered	Discount
Patches	Covered	Discount
Devices (<i>Medical Benefit, subject to Coins & Deductible</i>)	Covered	Discount
<u>DENTAL</u>		
<u>Situation:</u> breaking your jaw and loosing teeth...		
The jaw is medical, replacing the teeth are dental.	X	X
Any part that is medical is covered but Replacement/Construction of teeth is covered by dental.		
<u>DEPRESSION / MENTAL / PSYCHIATRIC</u>		
Is there a Drug benefit for Mental or Psychiatric <u>Drugs</u> ?	Yes	Discount
Is there a Benefit for Mental or Psychiatric <u>diagnosis</u> ?	No	No
Is there a Benefit for Mental or Psychiatric <u>provider</u> ?	No	No
Is there a Benefit for Mental or Psychiatric <u>facility</u> ?	No	No
<u>DRUGS / PRESCRIPTIONS</u>		
Drugs received while in the hospital (inpatient)...	Covered	Covered
<i>Are inclusive under the inpatient benefits, not the prescription benefit.</i>		
Drugs received as an outpatient in an approved facility...	Covered	Covered
<i>Are inclusive under the outpatient benefit, not the prescription benefit.</i>		
Drugs purchased at a pharmacy...	Covered	Discount
Experimental Drugs	Not Covered	Not Covered
<u>LEARNING DISABILITIES</u>		
Are suspected (undiagnosed) Learning Disabilities for a Preschooler a preexisting condition?		
Learning Disabilities	Excluded	Excluded
Nuero development delay	Excluded	Excluded
Autism	Excluded	Excluded
Drugs that are stimulants (Ritalin)	Covered	Discount
Learning Disabilities caused by Accident	Covered	Covered
Learning Disabilities caused by Injury	Covered	Covered
Learning Disability caused by Stroke	Covered	Covered
<u>OVER-WEIGHT / OBESITY</u>		
Is obesity covered?	Specifically Excluded	
Is Gastric Bypass covered?	No	No
<i>Considered Elective/Vanity (in other words diet & workout).</i>		
<u>PREGNANCY</u>		
<u>Situation:</u> "I just found out that I'm pregnant can I get coverage?..."		
• Pre-natal	Covered	Covered
• Delivery	Not Covered	Not Covered
• Post Delivery is	Not Covered	Not Covered
<i>(in this situation, most GROUP Coverage would provide coverage for Pre-natal, Delivery, and Post Delivery).</i>		
<u>PROCEDURES</u>		
Experimental Treatments/Procedures	No Coverage	No Coverage
<u>SMOKING</u>		
Smoking Cessation benefit	No Coverage	No Coverage
12-months no tobacco use to qualify for Non-smoking rate.		
<u>TUBAL LIGATION</u>	Not Covered	Not Covered
<u>VASECTOMY</u>	Not Covered	Not Covered

Complications & conditions related to a procedure/operation not covered by insurance are excluded for the lifetime of the patient.