

	<b><u>PASSPORT</u></b>	<b><u>ESSENTIALS</u></b>
<b><u>ANOREXIA</u></b>	No	No
<b><u>BIRTH CONTROL</u></b>		
Pills	Covered	Not Covered
Patches	Covered	Not Covered
Devices ( <i>Medical Benefit, subject to Coins &amp; Deductible</i> )	Covered	Covered
<b><u>DENTAL</u></b>		
<b><u>Situation:</u></b> breaking your jaw and loosing teeth...		
The jaw is medical, replacing the teeth are dental.	X	X
There is limited and conditional dental benefits laid out in the contract.	X	X
<b><u>DEPRESSION / MENTAL / PSYCHIATRIC</u></b>		
Is there a Drug benefit for Mental or Psychiatric <u>Drugs</u> ?	No	No
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
<b><u>DRUGS / PRESCRIPTIONS</u></b>		
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 <b>in</b> an approved facility...	Covered	Covered
<i>Are inclusive under the outpatient benefit, not the prescription benefit.</i>		
Drugs purchased at a pharmacy...	Covered	Not Covered
Experimental Drugs	Not Covered	Not Covered
<b><u>LEARNING DISABILITIES</u></b>		
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	Not Covered
Learning Disabilities caused by Accident	Not Covered	Not Covered
Learning Disabilities caused by Injury	Not Covered	Not Covered
Learning Disabilities caused by Stroke	Not Covered	Not Covered
<b><u>OVER-WEIGHT / OBESITY</u></b>		
Is obesity covered?	Specifically Excluded	
Is Gastric Bypass covered?	No	No
<i>Considered Elective/Vanity (in other words diet &amp; workout).</i>		
<b><u>PREGNANCY</u></b>		
<b><u>Situation:</u></b> "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, Premiera GROUP Coverage would provide coverage for Pre-natal, Delivery, and Post Delivery).</i>		
<b><u>PROCEDURES</u></b>		
Experimental Treatments/Procedures	No Coverage	No Coverage
<b><u>SMOKING</u></b>		
Smoking Cessation benefit	No Coverage	No Coverage
12-months no tobacco use to qualify for Non-smoking rate.		
<b><u>TUBAL LIGATION</u></b>	Not Covered	Not Covered
<b><u>VASECTOMY</u></b>	<b>Covered</b>	<b>Covered</b>
The procedure is subject to deductible and co-insurance.		

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

Provided by HarveyMonteith.com

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**LIFEWISE FAQ'S**

1.800.592.6804 option 2 Stacy or Katie.

*Not a pre-existing condition, (sign up for a policy and if app is approved they can get a vasectomy.)*

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