📌 The following are excluded when you purchase the plan

Conditions caused by an act of war, an epidemic or enrollee participating in a riot

Domestic Violence

Civil Disobedience

Epidemic and Pandemic

Allergy testing and treatments

Auto Immune Diseases (Subsequent Investigations, Medication, and all forms of management)

All form of immune therapy treatment

Dental Prothesis

Dental, Surgical and Orthopeadic Implants

Spine surgery

Heart and Brain Surgeries

Neonatal care not listed under neonatal services

Self inflicted injuries

Congenital abnormalities for children not born on the plan

Treatment of substance abuse or addiction

Professional Sports and willful exposure to needless danger

School admission test

School admission test

Stem cell transplant or bone marrow transplant

All types of dental or orthodontic cosmetic procedures including cost of consultation, examination, medication, procedures, follow-up visits

Teeth whitening, Braces, Veneers, Aligners, Crowns, Tooth replacement, Cosmetic dental surgical and non-surgical procedures

Hip replacement surgeries

PET Scan

In vitro fertilization (IVF)

Epidural procedures for normal deliveries

Laparoscopic Treatments

Hormone replacement therapy

Provision of hearing aids

Domiciliary/Hospice care

Alternative /Un-orthodox medicine

Services primarily for weight reduction or treatment of obesity

Cosmetic treatments and procedures

All investigations, consultations, medications, procedures, and treatments not covered by the plan