## 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

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

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