



Pre-Existing Condition Limitations:

Any newly covered employee and/or insured child age 19 or older, who has undergone treatment, incurred expense or received diagnosis for any condition within three (3) months prior to the effective date of medical coverage, will receive a maximum \$1,000.00 in benefits for the pre-existing condition for a period of twelve (12) months. After the twelve (12) month period has lapsed, benefits regarding the pre-existing condition will be paid subject to plan provisions. In some cases where previous coverage has existed, the pre-existing condition clause may be waived.

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