

# PRODUCT EXCLUSIONS

There are certain conditions and treatments that we do not cover. We have produced a summary guide for three of our main products so you can see at a glance what is excluded. Please pre-authorise all in-patient, day-case treatment and scans to confirm benefits available to the member.

# A QUICK SUMMARY GUIDE TO WHAT'S NOT COVERED

## COMPANY EXCLUSIONS:

There are certain conditions and treatments that we do not cover. If you are unsure about anything in this section, please contact us for confirmation before providing treatment.

- Addictive conditions and disorders
- Ageing and puberty
- Allergies and allergic disorders
- Artificial life maintenance
- Birth control
- Conflict and disaster
- Congenital conditions
- Convalescence and admission for general care
- Cosmetic treatment
- Deafness
- Developmental problems
- Donor organs
- Experimental treatment
- Eyesight
- Footcare
- Genetic testing
- Health Hydros, nature cure clinics etc.
- Hereditary conditions
- Infertility treatment
- Obesity
- Personality disorders
- Physical aids and devices
- Pre-existing conditions
- Self-inflicted injuries
- Sexual problems/gender issues
- Sleep disorders
- Surrogate parenting
- Speech disorders
- Dental treatment/gum disease (Lifeline Gold only, if purchased)
- Drugs and dressings (out-patient)(Lifeline Gold only)
- Family doctor treatment (Lifeline Gold only)
- HIV / AIDS (drug therapy only, as per table)
- Maternity (Lifeline Classic and Gold only)
- Preventive and wellness treatment (other than outlined in table)
- Reconstructive or remedial surgery (unless medically necessary)

## BESPOKE PLANS:

Our corporate clients may have bespoke plans. These plans may provide cover for some of the conditions that we usually exclude. They may also exclude benefits we usually include in the standard plan. To confirm the level of cover for each individual please ensure you pre-authorise all treatment.

## LIFELINE EXCLUSIONS:

There are certain conditions and treatments that we do not cover. If you are unsure about anything in this section, please contact us for confirmation before providing treatment.

- Addictive conditions and disorders
- Ageing and puberty
- Allergies and allergic disorders
- Artificial life maintenance
- Birth control
- Conflict and disaster
- Congenital conditions
- Convalescence and admission for general care
- Cosmetic treatment
- Deafness
- Developmental problems
- Donor organs
- Experimental treatment
- Eyesight
- Footcare
- Genetic testing
- Health Hydros, nature cure clinics etc.
- Hereditary conditions
- Infertility treatment
- Obesity
- Personality disorders
- Physical aids and devices
- Pre-existing conditions
- Self-inflicted injuries
- Sexual problems/gender issues
- Sleep disorders
- Surrogate parenting
- Speech disorders
- Dental treatment/gum disease (Lifeline Gold only, if purchased)
- Drugs and dressings (out-patient)(Lifeline Gold only)
- Family doctor treatment (Lifeline Gold only)
- HIV / AIDS (drug therapy only, as per table)
- Maternity (Lifeline Classic and Gold only)
- Preventive and wellness treatment (other than outlined in table)
- Reconstructive or remedial surgery (unless medically necessary)

## BWHO EXCLUSIONS:

There are certain conditions and treatments that we do not cover. If you are unsure about anything in this section, please contact us for confirmation before providing treatment.

- Addictive conditions and disorders
- Artificial Life Maintenance
- Birth Control
- Conflict and disaster
- Convalescence and admission for general care
- Cosmetic treatment
- Developmental problems
- Donor organs
- Experimental treatment
- Eyesight (refractive eye surgery)
- Foetal surgery
- Footcare
- Health hydros, nature clinics, etc
- Infertility treatment
- Obesity
- Persistent vegetative state and neurological damage
- Personality disorders
- Pre-existing conditions
- Preventative treatment
- Reconstructive or remedial surgery
- Self-inflicted injuries
- Sexual problems/gender issues
- Sleep disorders
- Temporomandibular joint (TMJ) disorders
- Travel costs for treatment
- USA treatment (unless purchased)

Product exclusions are general, there may be bespoke plans that do include some of these services.

