

SUMMARY OF LIMITATIONS AND EXCLUSIONS FOR SOLO PLANS

The following is a partial summary of limitations and exclusions in the Rocky Mountain Evidence of Coverage. The summary is not all-inclusive. For complete details on benefits, limitations and exclusions please see the applicable evidence of coverage.

- Coverage for preexisting conditions is excluded for 12 months. A preexisting condition is a condition for which medical advice, diagnosis, care, or treatment was recommended or received within the 12 months immediately preceding the date of enrollment; except that the preexisting condition exclusion does not apply to children under the age of 19.
- Coverage is not provided if the member (other than a dependent child) does not work or reside in Rocky Mountain's service area.
- Any services or supplies not listed as a benefit in the evidence of coverage.
- Surrounding services and supplies used in connection with any service or supply that is not a benefit.
- Any services or supplies not medically necessary, or not required in accordance with the accepted standards of medical, surgical or psychiatric practice in the community where such services or supplies are rendered.
- Services, drugs, supplies or products that are experimental or investigational.
- Personal comfort or convenience items.
- Treatment for injury or sickness contracted while on duty with any military, naval or air force of any country or international organization.
- Treatment, services or supplies received outside the United States that are not of the type and nature of treatment, services, or supplies available in the United States
- Treatment, services or supplies provided at government expense.
- Treatment, services or supplies that are required only for insurance, travel, employment, school, camp, or similar non-medical purposes.
- Treatment for work-related illnesses and injuries.
- Equipment, supplies and drugs that are not approved by the Food and Drug Administration for medical purposes.
- Alcohol and substance abuse services and detoxification.
- Skilled nursing facility services.
- Custodial care, and nursing home and domiciliary care.
- Services provided by a residential treatment center, except as required by law.
- Dental care services not specifically covered.
- Vision therapy.
- Refractive keratoplasty and any procedure to correct a visual refractive defect.
- Hearing aids and devices, including bone anchored hearing aids and auditory osseointegrated devices or implants, and the fitting thereof, for Members age 18 and older.
- Cochlear implants.
- Surgical treatment for obesity.
- Home delivery for childbirth.
- Amniocentesis for sex determination.
- Services performed by a direct-entry or lay midwife.
- Reversal of voluntary sterilization.
- Treatment for infertility or for the purpose of causing pregnancy.
- Modifications and alterations to homes, places of residence and automobiles to accommodate physical handicaps or disabilities.
- Wigs, artificial hairpieces, hair transplants or implants.

- Home exercise equipment.
- Behavior modification programs, including but not limited to, weight loss programs and any related medical service.
- Examination or treatment ordered by a court unless provided in compliance with the evidence of coverage.
- Clinical ecology services and services for treatment of multiple chemical sensitivity and idiopathic environmental illness.
- Genetic testing, except for diagnostic purposes or to determine a treatment plan.
- Routine foot care.
- Nonprescription drugs or medicines, vitamins, nutrients and food supplements.
- Travel immunizations.
- Educational testing, learning disability assessments, counseling, therapy or other services for learning deficiencies or behavioral problems and any services or supplies related to this testing.
- Cosmetic surgery, services or supplies, except to the extent such surgery, services or supplies are provided for reconstructive breast surgery and cleft lip or cleft palate.
- Reconstructive surgery primarily for cosmetic reasons or for the primary purpose of improving or correcting a psychological or other non-physical condition.
- Sex transformation.
- Sexual dysfunction services.
- Treatment and services at a bloodless surgery center or religious science center, holistic medicine or other religion-oriented treatment program.