

# Limited and Excluded Benefits

## Small Group

Certain services are not covered by small group health plans. Below is a list of services, supplies and drugs not covered by Premera Blue Cross Blue Shield of Alaska small group health plans. See the plan contract for a complete list of limited or excluded services.

The health plan may also have waiting periods or exclusion periods for treatment of pre-existing conditions, or organ/bone marrow transplants. See the health plan contract for details.

- Benefits from other insurance sources such as motor vehicle, homeowners, or commercial liability insurance
- Cosmetic and plastic surgery done for appearance improvement
- Custodial care
- Complications of non-covered services
- Court-ordered services
- Dental care, except for treatment of accidents
- Services determined to be experimental or investigational
- Hearing exams, testing or hearing aids, unless optional hearing benefits are purchased by the group
- Vision exams and hardware, unless optional vision benefits are purchased by the group
- Infertility diagnosis, treatment, or assisted fertility services
- Diagnosis and treatment of learning disorders or disabilities
- Services received from family members or volunteers
- Treatment of conditions arising from acts or war or service in the military
- Services received from non-licensed providers, or that are outside the scope of the provider's license.
- Surgical or drug treatment of obesity
- Charges for broken appointments, or for medical records or reports
- Routine foot care, such as trimming of nails and calluses
- Services that are not medically necessary
- Amounts that are over the plan's allowable charge for a given service
- Services that are received when you are not covered by the health plan
- Transgender services, sex transformations, or sex change services
- Treatment of sexual dysfunction
- Treatment of conditions arising from employment or self-employment that are covered by Worker's Compensation
- On-line or telephone consultations
- Orthodontia treatment
- Orthognathic surgery
- Treatment of Temporomandibular Joint (TMJ) disorders

The following services are covered only if the group has purchased optional coverage:

- Mental health and chemical dependency services
- Prescription drugs
- Vision exams and hardware (glasses or contact lenses)
- Hearing exams and hardware