

Pre-Existing Condition *

Is defined as a Sickness, Injury, or pregnancy for which medical care, treatment, diagnosis, or advice was received or recommended within the 6 months prior to the Covered Person's effective date of coverage under the Policy.

*** Pre-Existing Conditions Limitation**

Expenses incurred by a Covered Person as a result of a Pre-existing Condition will not be considered Eligible Expenses for a period of 12 months of continuous coverage while covered under the Policy.

This limitation will not apply if, during the period immediately preceding the Covered Person's effective date of coverage under the Policy, the Covered Person was covered under prior creditable coverage for 12 consecutive months. Prior Creditable Coverage of less than 12 months will be credited toward satisfying the Pre-existing Condition limitation.

This waiver of Preexisting Condition limitation will apply only if the Covered Person becomes eligible and enrolls for coverage within 63 days of termination of his or her prior coverage.

Pre-existing Conditions limitation does not apply to: (a) a newborn Dependent child; (b) a child adopted by the Covered Student or placed with the Covered Student for adoption, if adoption or placement for adoption occurs while covered under the Policy; or, (c) a foster child placed with the Covered Student while covered under the Policy.