



## WD ASSOCIATES

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### **PRE-EXISTING CONDITION LIMITATION**

This provision is intended to comply with the Health insurance Portability and Accountability Act. All provisions will be interpreted to comply with the law and any regulations issued concerning the law.

Any expenses related to a pre-existing condition will not be eligible under the Plan for a period of 12 months. This limitation will be extended to a period of 18 months in the case of a late enrollment. The period of exclusion will be reduced by the number of days of creditable coverage an individual has as of the enrollment date.

The pre-existing condition limitation will not apply to newborns or children who are adopted or placed for adoption and enrolled in the Plan within 30 days. Pregnancy will not be considered a pre-existing condition.

A pre-existing condition limitation must relate to a condition, regardless of the cause of the condition, for which medical advice, diagnosis, care or treatment was recommended or received within the six (6) month period ending on the enrollment date.

Enrollment date means the first day of coverage or, if there is a waiting period, the first day of the waiting period.

Creditable coverage means coverage through a group health plan, Medicare, Medicaid, State Health Risk Pools or individual policies. Credible coverage will not include any coverage prior to a break in coverage of 63 days or more. Individuals must establish documentation of credible coverage in order to have the credit applied to the pre-existing limitation. This documentation must be provided in a timely manner.

The first \$500.00 of expenses per covered person will be paid without regard to the pre-existing limitation.