

The following is a reference guide provided to help outline the waiting periods applied to pre-existing conditions. Some pre-existing conditions have a 2 year wait, 5 year wait, and some are never eligible for sharing. Only the Select Silver Application for membership can accurately determine eligibility for membership or any sharing limitations placed on the membership.

## Pre-Existing Conditions Limitations.

A Pre-Existing Condition is defined by any medical condition in which member has sought treatment or advice for within 10 years of applying for benefits.

### **The following Pre-Existing Conditions are subject to a 2 year wait for member benefits.**

Angina Pectoris (stable or unstable), Addison's Disease, Asthma, Benign Prostate Hyperplasia, Calcium, Deficiency Calculus of Kidney (Kidney Stones), Cardiac Dysrhythmias, Carpal Tunnel Syndrome, Cataract, Chronic Kidney Disease, Coronary Artery Disease, Cushing's Disease, Endometriosis, Epilepsy, Gallstones, Glaucoma, Grave's Disease, Hashimoto's Disease, Hemorrhoids, Hyperglycemia, Hypertension, Hyperthyroidism, Vitamin A Deficiency, Vitamin B 12 Deficiency, Vitamin D Deficiency, Addison's Disease, Hypothyroidism, Iodine Deficiency, Malaria, Migraines, MRSA, Osteoarthritis, Osteoporosis, Ovarian Cysts, Pelvic Inflammatory Disease, Polycystic Ovary Syndrome, Prolapsed Bladder Pulmonary, hypertension, Radiculopathy, Rectal Prolapse, Rheumatoid Arthritis, Scoliosis, Shingles, Sleep Apnea, Spinal Stenosis, Spondylosis, Tendinitis, Tuberculosis, Type II diabetes, Uterine Fibroids, Uterine Prolapse.

### **The following Pre-Existing Conditions are subject to a 5 year wait for member benefits.**

Barrett's Esophagus, Bell's Palsy, Cancer (in Remission), Celiac Disease, Cerebral Ataxia, Cirrhosis, Congestive Heart Failure (CHF), Crohn's Disease, Deep Vein Thrombosis (DVT), Degenerative Disc Disease, Diverticulitis and Diverticulosis, Embolism, GERD (Gastroesophageal Reflux Disease), Heart Murmur, Heart Palpitations, Heart Valve Disease, IBS (Inflammatory Bowel Disease), Marfan's Syndrome, Meningitis, Mitral Valve Prolapse, Multiple Sclerosis, Pancreatitis, Peripheral Vascular Disease (PVD), Psoriasis, Sjogren Syndrome, Surgery, Systemic Lupus, Erythematosis, Ulcerative Colitis, Vitiligo, Dysphagia

### **The following Pre-Existing Conditions will be ineligible for sharing for the life of the membership.**

Fibromyalgia, ALS, Alzheimer's Disease, Aneurysm, Autism Spectrum Disorders, Cerebral Palsy, Chronic Obstructive Pulmonary Disease (COPD), Cystic Fibrosis, Dementia, Diabetes Type I, Down's Syndrome, Ectasia, Emphysema, Hepatitis (Chronic Viral B & C), Lupus, Lyme's Disease, Macular Degeneration (wet or dry), Morbid Obesity (pending weight loss), Multiple Sclerosis, Muscular Dystrophy, Parkinson's Disease, Sickle-Cell Disease Spina Bifida, Typhoid

## Applicants who are not eligible for membership

### **Auto Decline List**

Applicants who answer Yes to any of the following are not eligible for membership:

**Currently Pregnant**

**Currently Using Tobacco or Illicit Drugs**

**Currently have Cancer or undergoing Cancer Treatment.**

(This only affects the specific family member who answers yes to the above, not the rest of the family applying.)