EXCLUSIONS

Clear exclusions. No surprises.

Along with any benefits marked Not Covered, and unless expressly Covered, Treatments, services or provisions that are, are for, or are related to the following are excluded.

01 Not medically necessary.

02 Cosmetic.

03 Preventive.

04 Custodial care.

05 Obesity and weight control.

06 Experimental or investigative.

07 Unauthorised providers or practitioners.

08 Hair loss and baldness.

09 Drug or substance abuse, addiction or addiction cessation.

10 Birth control and related complications.

11 Gender confirmation, sterility, infertility, assisted reproduction or sexual dysfunction.

12 Participation professionally in sports or hazardous activities.

13 Hearing and vision tests, corrections and aids.

14 Non-emergency hearing loss.

15 Allergy testing (except for treatment-related allergies) and desensitisation.

16 Self-administered or family-provided.

17 Nasal septum deviation and nasal concha resection.

18 Senile dementia and Alzheimer's disease.

19 Sleep related disorders.

20 Developmental disorders.

21 Active participation in war or civil disturbance, political violence or terrorism.

22 Exposure to nuclear, chemical or biological weapons.

23 Injuries resulting from natural disasters.

24 Participation in criminal, illegal or unlawful acts.

25 Pandemics and epidemics.

26 HIV, AIDS and related complications.

27 Complications of excluded treatments and illnesses.