

EXHIBIT A

Exceptions or Exclusions Relating to:	Basic Hospital	Basic Medical	Basic Surgical	Hospital Indemnity	Major Medical	Disability Income	Accident Only	Specified Disease	Specified Accident
War, declared or undeclared, or any act thereof	X	X	X	X	X	X	X	X	X
Workmen's compensation, occupational disease, employers' liability, or similar law, unless prohibited by law	X	X	X	X	X	X	X	X	X
Suicide, sane or any attempt threat	X	X	X	X	X	X	X	X	X
Intentionally self-inflicted injury	X	X	X	X	X	X	X	X	X
Service in armed forces (while on Active duty, etc.)	X	X	X	X	X	X	X	X	X
Participation in a riot or insurrection	X	X	X	X	X	X	X		
Mental, emotional or functional nervous disorders without demonstrable organic disease	X	X	X	X	X				
Pregnancy, childbirth	X	X	X	X	X	X	X	X	X
Complications of pregnancy, miscarriage							X	X	X
Routine physical exam and rest cures	X	X	X	X	X	X		X	
Dental limitations – except as necessitated by accidental injury	X	X	X	X	X				
Drugs, narcotics, hallucinogens	X	X	X	X	X	X	X		X
Transportation limitations	X			X	X			X	

Attachment to Board Order No. 32040 dated AUG 26 1977

Signed for identification.


 Pat Wagner
 Deputy Chief Clerk

EXHIBIT A Continued . . .

Exceptions or Exclusions Relating to:	Basic Hospital	Basic Medical	Basic Surgical	Hospital Indemnity	Major Medical	Disability Income	Accident Only	Specified Disease	Specified Accident
Aircraft travel limitations, pilot, crew member						X	X		X
Veterans facility for treatment of veterans	X	X	X		X			X	
Services for which no charge is made in absence of insurance	X	X	X	X	X			X	
Services covered under governmental plan	X	X	X	X	X			X	
Eye refractions, eyeglasses, dentistry, dental x-rays, etc.	X	X	X	X	X		X	X	
Hearing aids, dental prosthetic appliances, cosmetic surgery	X	X	X	X	X			X	
Motorcycle use, racing contests, professional athletics, hazardous occupation or avocations						X	X		
Hernia							X		
Territorial limitations						X			
Materials or services not recommended and approved by qualified physicians	X	X	X	X	X		X	X	X
Certain specified conditions, hernia, disorder of reproductive organs, varicose veins, hemorrhoids, appendix, tonsils, adenoids and gall bladder	X	X	X	X	X	X		X	
Services rendered by immediate relatives or members of insured's family	X	X	X	X	X	X		X	

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 Pat Wagner
 Deputy Chief Clerk