Exhibit A

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

Note: This exhibit is a reproduction of Exhibit A as referenced in 28 TAC Section 3.3057, effective January 26, 1977.

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
Aircraft travel limitations; pilot, crewmember						Х	Х		Х
Veterans facilities for treatment of veterans	Х	Х	Х		Х			Х	
Services for which no charge is made in absence of insurance	Х	Х	Х	X	Х			Х	
Services covered under governmental plan	Х	Х	Х	Х	Х			Х	
Eye refractions, eyeglasses, dentistry, dental X-rays, etc.	Х	Х	Х	Х	Х		Х	Х	
Hearing aids, dental prosthetic appliances, cosmetic surgery	Х	Х	Х	Х	Х			Х	
Motorcycle use, racing contests, professional athletics, hazardous occupation or avocations						Х	Х		
Hernia							Х		
Territorial limitations						Х			
Materials or services not recommended and approved by qualified physicians	Х	Х	Х	Х	Х		Х	Х	Х
Certain specified conditions, hernia, disorder of reproductive organs, vericose veins, hemorrhoids, appendix, tonsils, adenoids, and gall bladder	х	Х	Х	Х	Х	Х		Х	
Services rendered by immediate relatives or members of insured's family	Х	Х	Х	Х	Х	Х		Х	

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