

## Exhibit A — Permissible Exclusions in Individual Accident and Health Policies

Refer to [28 TAC Section 3.3057](#) for more information. Please note that the "X" indicates the exclusion is permitted.

| 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 thereat   | 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 (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                  |

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|---|----------------|---------------|----------------|--------------------|---------------|-------------------|---------------|-------------------|--------------------|
| Transportation limitations  | X              |               |                | X                  | X             |                   |               | X                 |                    |
| Aircraft travel limitations; pilot, crewmember  |                |               |                |                    |               | X                 | X             |                   | X                  |
| Veterans' facilities 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                 |                    |
| 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                 |                    |
| Aircraft travel limitations; pilot, crewmember  |                |               |                |                    |               | X                 | X             |                   | X                  |

**Note:** This exhibit is a reproduction of Exhibit A as referenced in [28 TAC Section 3.3057](#), amended to be effective May 11, 2022.