EXCLUSIONS AND LIMITATIONS

Following are some of the plan exclusions. For a complete description, review Your 2015-2016 Student Health Insurance Certificate at www.chpstudent.com/nyu.

1. illness, accident, treatment or medical condition arising out of:
   a. **war or act of war** (whether declared or undeclared); participation in a felony, riot or insurrection; service in the Armed Forces or units auxiliary thereto;
   b. **aviation**, other than as a fare-paying passenger on a scheduled or charter flight operated by a scheduled airline.

2. **most cosmetic surgery.**

3. **foot care**, in connection with corns, calluses, flat feet, fallen arches, weak feet, chronic foot strain or symptomatic complaints of the feet.

4. services for which no charge is normally made.

5. **dental care or treatment**, except for such care or treatment due to accidental Injury to sound natural teeth and except for dental care or treatment necessary due to congenital disease or anomaly. This exclusion does not apply to preventative services mandated by the Patient Protection and Affordable Care Act.

6. **eyeglasses, hearing aids**, and examination for the prescription or fitting thereof. This exclusion does not apply to preventative services mandated by the Patient Protection and Affordable Care Act.

7. **rest cures, custodial care** and transportation.

**Medications not covered by the Prescription Drug Benefits:**
Medication not covered by the prescription drug benefit include, but are not limited to:

- Over-the-counter medications (except as specifically provided)
- drugs whose sole purpose is to promote or stimulate hair growth
- drugs for cosmetic purposes
- appetite suppressants
- preventive medicines or vaccines, except as specifically provided
- non-self injectables (because these are covered by the medical portion of the Plan)

Prior authorization is required for growth hormones and drugs for treatment of malaria.