

Pre-existing Condition Stability Periods

STABILITY PERIOD	POLICY					
	All-Inclusive Plan	Non-Medical Plan	Post Departure	Trip Cancellation and Interruption Plan	Youth Plans	Emergency Medical Plan
	Age	Age	Age	Age	Age	Age
Trip Cancellation						
Must be stable within the 60 days prior to the effective date.	0 - 59	0 - 59	n/a	0 - 59	Up to Age 29	n/a
Must be stable within the 90 days prior to the effective date.	60 and over	60 and over	n/a	60 and over	x	n/a
Trip Interruption						
Must be stable within the 60 days prior to the departure date.	0 - 59	0 - 59	0 - 59	0 - 59	Up to Age 29	n/a
Must be stable within the 90 days prior to the departure date.	60 - 74	60 - 74	60 - 74	60 - 74	x	n/a
Must be stable within the 180 days prior to the departure date.	75 and over	75 and over	75 and over	75 and over	x	n/a
Emergency Medical						
Must be stable within the 60 days prior to the departure date.	0 - 59	n/a	0 - 59	n/a	Up to Age 29	0 - 59
Must be stable within the 90 days prior to the departure date.	60 - 74	n/a	60 - 74	n/a	x	x
Must be stable within the 180 days prior to the departure date.	75 and over	n/a	75 and over	n/a	x	60 - 74
Must be Stable within the 365 days prior to the departure date.	x	n/a	x	n/a	x	75 - 89

Stable means a medical condition where:

1. there has not been any new treatment prescribed or recommended, or change(s) to existing treatment (including a stoppage in treatment); and
2. there has not been any change to any existing prescribed drug (including an increase, decrease, or stoppage to prescribed dosage), or any recommendation or starting of a new prescription drug. If you require a routine adjustment to the dosage of your prescription for Coumadin, Warfarin or Insulin (unless it is newly prescribed or stopped) to ensure correct blood levels are maintained, such a change is not considered an alteration in medication provided the condition remains unchanged; and
3. the medical condition has not become worse; and
4. there has not been any new, more frequent or more severe symptoms; and
5. there has been no hospitalization or referral to a specialist; and
6. there have not been any tests, investigation or treatment recommended, but not yet complete, nor any outstanding test results; and
7. there is no planned or pending treatment.

All of the above conditions must be met for a medical condition to be considered stable.

Treat, treated or treatment means a procedure prescribed, performed or recommended by a physician for a medical condition. This includes but is not limited to prescribed medication, investigative testing and surgery.

NOTE: Effective Date for Trip Cancellation is the day and time the required premium is paid on a single trip plan.