

Congenital Illness

Points of note:

1. If there was no congenital illness maximum on the plan at the time a child was born with an illness, then no congenital maximum would apply.
2. Treatment is for **lifetime** for children born after the congenital maximum benefit has been implemented to a group plan.
3. Only a congenital illness is limited to the congenital maximum (e.g., the child is limited to the \$250K max for the congenital illness only, any other non congenital illness would be paid out of the overall policy maximum...whatever policy max is applicable to the policy).
4. The congenital illness maximum is an internal maximum within the overall policy maximum similar to organ transplants and AIDS related illnesses.
5. a) The Congenital illness benefit is applicable to newborn children up to age 19 if they are not attending college/university and up to 25 years if they are attending college/university.
b) The treating physician determines whether treatment relates to a congenital illness.

{In other words, if an illness does not manifest itself at birth until later then the physician will determine if the treatment relates to a congenital illness}