

## **EXCLUSIONS UNDER THE MEDISHIELD SCHEME**

The following treatment items, procedures, conditions, activities and their related complications are not covered by MediShield and cannot be claimed:

- expenses incurred by the insured member for the entire period of stay in hospital if the insured member is admitted to the hospital before his cover under the MediShield Scheme commences
- any pre-existing illnesses, diseases or impairments from which the insured member was suffering from prior to the commencement of his cover under MediShield except where such pre-existing illnesses, diseases or impairments have been accepted by the Board in writing
- Ambulance fee
- Congenital anomalies, hereditary conditions and disorders e.g. hole-in-heart, hare lip
- Cosmetic surgery
- Maternity charges (including Caesarean operations) or abortions
- Dental work (except due to accidental injuries)
- Infertility, sub-fertility, assisted conception or any contraceptive operation
- Sex change operations
- Mental illness and personality disorders
- Optional items which are outside the scope of treatment
- Overseas medical treatment
- Private nursing charges
- Purchase of kidney dialysis machines, iron-lung and other special appliances
- Treatment which has received reimbursement from Workmen's Compensation and other forms of insurance coverage
- Treatment of any illness, disability, injury or any condition arising from or due to the Acquired Immune Deficiency Syndrome (AIDS) virus
- Treatment for drug addiction or alcoholism
- Treatment of injuries arising directly or indirectly from nuclear fallout, war and related risk
- Treatment of injuries arising from direct participation in civil commotion, riot or strike
- Treatment of self-inflicted injuries or injuries resulting from attempted suicide
- Vaccination