

COMPLICATIONS (UNFORTUNATE SEQUELAE) RESULTING FROM NONCOVERED SURGERY OR TREATMENT

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I. POLICY

A. Benefits are available for the otherwise covered treatment of complications resulting from a noncovered surgery or treatment when the complication represents a medical condition separate from the condition that the noncovered treatment or surgery was directed toward, and treatment of the complication is not essentially similar to the noncovered procedure.

B. A complication may be considered a separate medical condition when it causes a systemic effect, occurs in a different body system from the noncovered treatment, or is an unexpected complication which is untoward based upon prior clinical experience with the procedure.

II. EXCLUSIONS

A. The complication occurs in the same body system or the same anatomical area of the noncovered treatment; and

B. The complication is one that commonly occurs.

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