

## Complications (Unfortunate Sequelae) Resulting From Noncovered Surgery Or Treatment

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### 1.0 POLICY

**1.1** Benefits are available for the otherwise covered treatment of complications resulting from a noncovered surgery or treatment only 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.

**1.2** 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.

### 2.0 EXCLUSIONS

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

**2.2** The complication is one that commonly occurs. An example of a complication that commonly occurs is one that occurs often enough that it is ordinarily disclosed during the process of informed consent.

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