

Emergency includes being in active labor when there is inadequate time for a safe transfer to another Hospital prior to delivery, or when such a transfer would pose a threat to the health and safety of the Insured or unborn child.

Emergency Medical Condition includes a Psychiatric Emergency Medical Condition, which is a mental disorder that manifests itself by acute symptoms of sufficient severity that it renders the patient as being either of the following:

1. an immediate danger to himself or herself or to others, or
2. immediately unable to provide for, or utilize, food, shelter, or clothing, due to the mental disorder.

Emergency Care

“Emergency Care” means a medical exam including services routinely available to evaluate an Emergency Medical Condition. It includes any further medical exams and treatment required to stabilize the patient.

If You are experiencing an Emergency please call 911 or visit the nearest Hospital for treatment.

If You are admitted to the Hospital from the Emergency room, be sure that You or Your Physician calls us as soon as possible. See the part GETTING APPROVAL FOR BENEFITS for more details. If You or Your Physician do not call us, You may have to pay for services that are not Medically Necessary.

Treatment You get after Your condition has stabilized is not Emergency Care. If You continue to get care from an Out of Network Provider, Covered Services will be covered at the Out of Network level unless we agree to cover it as an Authorized Service.

Family Planning Services

Covered Services include:

- Family planning counseling and education (see “Health Education” and “Preventive Care” later in this part)
- Over the counter FDA approved contraceptive methods for women as prescribed by a health care Provider (see “Preventive Care” later in this part)
- Women’s contraceptives and sterilization procedures (see “Preventive Care” later in this part)
- Voluntary and therapeutic abortions (see “Maternity Care” later in this part)
- Men’s sterilization procedures (see “Preventive Care” later in this part for more information)

Habilitation Services

Please see “Rehabilitation and Habilitation Services” later in this part.