

Generali Medicare Policy Exclusions

1. Pre-Existing Conditions

- Any illness, injury, or condition that existed **before the policy start date** is excluded unless explicitly accepted by underwriting.

2. Non-Covered Prostheses & Medical Devices

- Prostheses of any kind
- Orthopaedic devices
- Anatomical parts
- Implantable defibrillators
- Artificial heart (Except those specifically listed as included in the contract.)

3. Preventive Medicine Exclusions

- DIU (intrauterine device)
- Diaphragm
- Preventive medication

4. Excluded Treatments & Therapies

- Non-surgical treatment of **sleep apnoea or Curas de sueño** (sleep cures)
- **Psychoanalysis**
- **Rehabilitation** for psychiatric or neuropsychiatric conditions
- **Rehabilitation psicosocial**
- **AIDS / HIV related illnesses**
- Assistance from suicide attempts or self-harm.
- **Acupuncture** (unless included under a wellbeing add-on)
- **Experimental or non-scientifically validated treatments**
- **Bone densitometry or genetic mapping.**

5. General Health-Insurance Exclusions (applied across Medicare products)

- **Cosmetic or aesthetic treatments** e.g. plastic surgery, sclerotherapy of varicose veins, weight loss and/or obesity treatments, surgical intervention for myopia, hyperopia and astigmatism), unless medically necessary e.g. reconstructive surgery after an accident or burn.
- **Transplants**, except for heart, liver, kidney, lung, bone marrow and cornea covered by Medical Reimbursement
- **Infertility treatments**, IVF, assisted reproduction
- **Elective or non-urgent treatments abroad**
(only emergency assistance abroad is covered up to €35,000)
- **Occupational accidents** covered by workplace insurance
- **Traffic accidents** covered by motor insurance
- **Illnesses caused by alcohol or drug/substance abuse**
- **Self-inflicted injuries**
- **War, terrorism, or natural disasters** (unless the Spanish Consorcio covers it)

6. Waiting Period Exclusions

- Maternity
- Major diagnostic tests
- Hospitalisation
- Surgery
- High-cost treatments

7. Dental Exclusions

- Dental care is **not included** unless the optional dental module is added.