

Pre-existing condition limitation FAQ

What is a pre-existing condition?

A pre-existing condition is a condition for which you received medical treatment, consultation, care or services, including diagnostic measures, or took prescribed drugs or medicines for your condition during the given period of time as stated in the policy.

What does Unum review during the look-back period?

The time period before coverage is effective is called the **look-back period**. The look-back period is 3 months just prior to the effective date. We may look back to see if treatment was received during the look-back period for the disability an insured is submitting a claim for.

The time period after coverage becomes effective is called the **pre-ex period**. This period starts with the coverage effective date and ends 12 months after your coverage effective date.

Once you have satisfied the pre-ex period, claims submitted will no longer go through a pre-ex review.

When am I considered to have a pre-existing condition?

You may have a pre-existing condition if your disability occurs within the pre-ex period AND the injury or sickness you are going out on claim for is medically related to treatment, medication or consultation you received prior to your effective date.

Pre-existing conditions will apply to newly eligible employees and late enrollees who elect coverage on or after 1/1/2026.

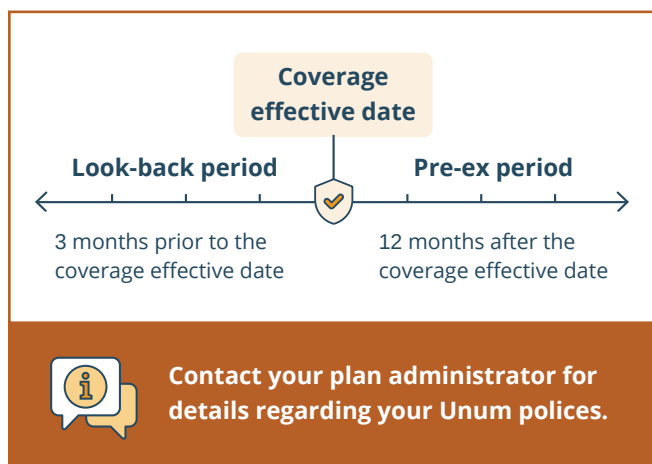
What is considered within the look-back period?

- Medical treatment consultation, care or services or diagnostic measures were received or recommended to be received during that period.
- Drugs or medications were taken or prescribed to be taken during that period.
- Symptoms existed for which an ordinarily prudent person would have sought medical care or consulted a physician.

What are some examples of how Unum looks at a pre-existing condition?

Jenny receives her annual mammogram, and the scan comes back abnormal; however, she pushes off treatment until she has coverage. If she later submits a claim for breast cancer during the pre-ex period, this may be considered a pre-existing condition under the contract.

Alex takes heart medication every day. He gets in a car accident and sustains a back injury that has him out of work during the pre-ex period. Since his heart medication is not medically related to his back injury, his pre-existing heart condition will not impact the review of his back injury claim.



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FOR EMPLOYEES

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