

## 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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