

FortressPlan guidelines for eligibility, knockouts and pre-existing conditions.

Eligibility Requirements

Must have SSN or ITIN

Individuals who do not have a Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN) are *not eligible*.

Use tobacco 4 or less times per month

Individuals who use tobacco products more than four (4) times per month are *not eligible*.

Age 64 and under

Individuals 65 and older at the time of the effective date are *not eligible*.

Knockout Conditions

Any applicant who has ever sought, been recommended, or received medical advice, diagnosis, care or treatment for any of the following conditions is not eligible.

- Addison disease
- Cancer
- Crohn's disease
- Cirrhosis
- Congestive heart failure
- Dementia
- Dermatomyositis
- Diabetes
- Epilepsy
- Fibromyalgia
- Graves' disease
- Hashimoto thyroiditis
- Heart attack
- Hemophilia
- Hepatitis
- HIV, AIDS, or ARC
- Kidney / renal failure
- Lou Gehrig's disease (ALS)
- Lupus
- Lyme disease
- Mitral valve prolapse
- Multiple sclerosis
- Muscular dystrophy
- Myasthenia gravis
- Paralysis
- Parkinson's disease
- Pernicious anemia
- Psoriasis
- Reactive Arthritis
- Rheumatism / rheumatoid arthritis
- Scleroderma
- Sjorgen syndrome
- Stroke
- Ulcerative colitis

Pre-existing Conditions

The Presidio FortressPlan Accident and Sickness and Condition policies exclude pre-existing conditions during the first twelve (12) months of coverage. "Pre-existing condition" means a condition, whether physical or mental, and regardless of the cause or a Bodily Injury for which medical advice, diagnosis, care or treatment was sought, recommended or received during the twelve (12) month period immediately preceding the effective date of coverage under this Policy for the Insured incurring the expense; or (solely with respect to accident coverage) resulting from an Accident that occurred less than twelve (12) months prior to the Issue Date for the Insured incurring the expense.

Prescription Review

Presidio may engage a third-party service to securely query prescription and medical record databases to verify the information provided in your application. This check is performed during the digital enrollment process and typically takes less than thirty seconds to complete.