

Sample Covered Conditions

Every Ansel plan covers 13,000+ conditions—too many to include on just one page! The list below highlights 100+ common covered conditions with their assigned benefit categories. The category determines which benefit payout a member would receive if their claim is approved.

Bodily Injury

Fracture of finger or toe
Fracture of foot
Open or compound fractures
Fracture of hip
Fracture of skull
Torn rotator cuff
2nd degree burns
3rd degree burns >50% of body
Concussion
Dislocation of shoulder
Foreign body in eye, ear, or nose
Laceration of finger
Laceration of scalp
Puncture wounds
Torn achilles tendon
Torn ACL (knee)
Torn meniscus (knee)
Loss of limb
Anaphylactic shock
Poisoning

Benefit Category

Moderate
Moderate
Severe
Severe
Severe
Severe
Moderate
Catastrophic
Moderate
Moderate
Moderate
Moderate
Moderate
Severe
Severe
Severe
Catastrophic
Severe
Moderate

Bone & Connective Tissue

Stress fractures
Pathological fractures
Sprain of ACL / MCL (knee)

Moderate
Moderate
Moderate

Bacterial & Viral Infections

Pneumonia
Sepsis
Hepatitis C (viral)
Meningitis
Bacterial meningitis
Infection of spinal disc
Chronic adenoiditis; tonsillitis

Moderate
Catastrophic
Moderate
Moderate
Severe
Severe
Severe

Respiratory

Acute pulmonary edema
Acute respiratory failure
Lung fluid (pleural effusion)
Pulmonary embolism
Acute respiratory distress syndrome

Severe
Severe
Severe
Severe
Catastrophic

Urinary System

Acute kidney infection
Bladder, ureter, urethra stones
Kidney stones

Moderate
Moderate
Moderate

Newborn

Pre-term newborn (34-35 weeks)
Pre-term newborn (32-33 weeks)
Pre-term newborn (31 weeks or less)
Low birth weight (less than 1750 grams)
Spina bifida
Cleft palate

Moderate
Severe
Catastrophic
Catastrophic
Catastrophic
Severe

Cancer (malignant neoplasms excl. skin)

Breast cancer
Prostate cancer

Catastrophic
Catastrophic

Cancer (cont)

Thyroid cancer
Leukemia
Hodgkin lymphoma
Lung cancer
Stomach/Colorectal cancer
Bladder cancer

Benefit Category

Catastrophic
Catastrophic
Catastrophic
Catastrophic
Catastrophic
Catastrophic

Skin

Basal cell carcinoma of skin
Carcinoma in situ of skin
Squamous cell carcinoma of skin
Malignant neoplasms of skin (melanoma)

Moderate
Moderate
Moderate
Severe

Benign Tumors/Neoplasms

Benign breast tumor
Benign internal fatty tumor
Benign neoplasm of bladder
Benign neoplasm of brain
Benign neoplasm of colon
Benign neoplasm of liver
Benign neoplasm of thyroid

Moderate
Moderate
Severe
Severe
Severe
Severe
Severe

Heart

Ventricular fibrillation
Heart attack
Cardiac arrest
Abdominal aortic aneurysm
Atrioventricular block
Unstable angina

Catastrophic
Catastrophic
Catastrophic
Catastrophic
Severe
Severe

Nervous System

Migraines (intractable)
Alzheimer's
Parkinson's disease
Bell's palsy
Quadriplegia
Paraplegia
ALS (Lou Gehrig's disease)
Multiple sclerosis

Moderate
Catastrophic
Catastrophic
Moderate
Catastrophic
Catastrophic
Catastrophic
Catastrophic

Brain

Stroke
Encephalitis and encephalomyelitis
Brain aneurysm
TIA (mini-stroke)
Cerebral hemorrhage (acute)

Catastrophic
Moderate
Severe
Moderate
Catastrophic

Digestive System Conditions

Gastric ulcer (with hemorrhage)
Appendicitis
Hernia of diaphragm/intestine
Gallstones
Diverticulitis
Kidney stones
End-stage renal failure
Acute pancreatitis
Perforation of intestine
Obstruction of bile duct

Severe
Severe
Severe
Severe
Severe
Moderate
Catastrophic
Severe
Catastrophic
Severe

