

ATTACHMENT C
GASTRIC BYPASS RIDER

The benefits in this Rider supplement the benefits set forth in the Certificate, of which this Rider is a part. Nothing contained herein shall be held to vary, alter, waive or extend any of the terms, conditions, provisions or limitations of the Certificate, except as expressly stated below. Capitalized terms have the meaning ascribed to them in the Certificate.

Gastric bypass surgery and adjustable gastric banding (also known as lap banding) are Covered Services when VIVA Health's criteria for determining Medical Necessity are met, medical complications are present, and all non-surgical alternatives have been exhausted. All other services and associated expenses for non-surgical and surgical treatment of obesity (including morbid obesity) or weight control including but not limited to stomach staples, balloon insertion and removal, and similar procedures, weight control programs and weight control medications are excluded. Such services are excluded regardless of the cause of the obesity or the need for weight control and whether or not such services are Medically Necessary to treat or prevent illness.

Reversal of surgical treatment of obesity is excluded. Complications from surgical treatment of obesity are excluded unless the Member has been fully compliant with his/her physician's treatment plan and all medical recommendations including those regarding lifestyle modifications.