**Section 2002.APPENDIX A Guidelines**

**Section 2002.ILLUSTRATION Q Guideline to Section 2002.70(b)(3)**

a) This Section is similar to Section 2002.70(a)(3) and requires a fair and accurate description of exceptions, limitations and reductions in a manner which does not minimize, render obscure or otherwise make them appear unimportant.

b) Advertisements must state exceptions, limitations and reductions in the negative and must not understate any exception, limitation or reduction or qualify any exception, limitation or reduction to emphasize coverage described elsewhere: e.g., "Does not pay for \_\_\_\_\_\_; HOWEVER, MEDICARE PAYS THIS" is not acceptable, nor is "Does not pay for the first four days in HOSPITAL FOR SICKNESS, BUT PAYS FOR ACCIDENT FROM FIRST DAY." (Capitalization indicates the manner in which statements are sometimes emphasized.)

c) This Section prohibits the use of any term, such as "just," "only," "merely," "necessary" or "minimum" to describe any exclusion, limitation, reduction or exception.