**Section 2010.APPENDIX A Interpretive Guidelines**

**Section 2010.ILLUSTRATION I Guideline to Section 2010.60(a)(4)**

Explanations must not minimize nor describe restrictive provisions in a positive manner. Negative features must be accurately set forth. Any limitation on benefits precluding preexisting conditions must also be restated under a caption concerning exclusions or limitations, notwithstanding that the preexisting condition exclusion has been disclosed elsewhere in the advertisement. (See Illustration L for additional comments on preexisting conditions.)