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NOTES ON USING THIS INDEX

Policies:

This index uses a four-part reference system for the Policies. For example, in the first entry below [**abnormalities**, minor congenital, **05-02/II/3(4)**], the boldface four-digit number (**05-02**) is the Policy number; the Roman numeral (II) is the Part number; the number following the part number is the Application number (3); and the last number (4) is the Question number.

General Information:

The General Information section is indicated by boldface **G** and a number. For example, **G-2(5)** appears as a locator after **agents**, in review and appeal process. **G-2** indicates the second document in the General Information section (The Review and Appeal Process). The number in parentheses (5) refers to Question 5 in **G-2**.

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