

Limitations and Exclusions to Health Benefits

No benefit is payable for:

- Expenses for which benefits are payable under a Workers' Compensation Act or a similar statute;
- Expenses incurred due to intentionally self-inflicted injuries;
- Expenses incurred due to civil disorder or war, whether or not war was declared;
- Expenses incurred due to committing a criminal offense or provoking an assault;
- Expenses for which benefits are payable under a government plan;
- Expenses for benefits which are legally prohibited by the government from coverage;
- Services or supplies received outside of Canada;
- Expenses for drugs which, in the insurer's opinion, are experimental;
- Expenses for dietary supplements, vitamins and infant foods;
- Expenses for contraceptives (other than oral);
- Expenses for smoking cessation aids;
- Expenses for drugs if they are used for the treatment of infertility;
- Expenses for "in vitro" or "in vivo" procedures, or any other infertility procedures;
- Dental expenses, except those specifically provided under eligible expenses for treatment of accidental injuries to natural teeth;
- Utilization fees which are imposed by the Provincial Health Care Plan for the use of a service;
- Preventative immunization vaccines and toxoids; or
- Any other exclusion identified in the policy contract.