

Limitations and Exclusions to Dental Benefits

No benefit is payable for:

- Any cause for which the insured may apply for and receive protection, exemption or compensation under any Workers' Compensation Act.
- Self-inflicted injuries while sane or insane.
- War, insurrection or hostilities of any kind, whether or not the insured was a participant in such actions.
- Participation in any riot or civil commotion.
- Services or supplies received outside of Canada.
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- Committing or attempting to commit a criminal offence or provoking an assault.
- Any group or policyholder sponsored dental care or treatment.
- Any dental care, treatment or supplies primarily for cosmetic purposes.
- Failing to keep scheduled appointments.
- File transfers, the completion of claim forms or other documentation.
- Any dental treatment for the correction of temporomandibular joint dysfunction.
- Expenses for treatment of root canal therapy started prior to becoming an insured member/dependant under this plan.
- Replacement of mislaid, lost or stolen appliances.
- Expenses for full mouth reconstructions for vertical dimension correction or to repair or restore teeth damaged or worn due to attrition or vertical wear or to restore occlusion.
- Any services or supplies for implantology, including tooth implantation and surgical insertion of fabricated implants.
- Any dental procedure which is not listed in the descriptions of dental benefits indicated herein.
- Charges that are in excess of the fees stated in the Dental Association General Dentist Fee Guide applicable to this benefit.
- Where coverage for services is provided under any government plan.
- Where services would be provided without charge in the absence of this policy.
- Any other exclusions identified in the policy contract.