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 for services and products, rendered or prescribed by a person who ordinarily resides in the patient's home or who is related to the patient by blood or marriage.
- Expenses for which benefits are payable under a government plan.
- Expenses for benefits which are legally prohibited by the government from coverage.
- Any services or supplies received by an insured person in their home country if their home country is not Canada.
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- Out-of-province expenses for elective (non-emergency) medical treatment or surgery.
- 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 and/or expenses for infertility procedures.
- Expenses for the services of a homemaker.
- Expenses for items purchased solely for athletic use.
- 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.
- Expenses for the regular treatment of an injury or disease which existed before the member's or dependant's departure from his/her province of residence.
- Preventative immunization vaccines and toxoids.
- Any other exclusion identified in the policy contract.