

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
- Committing or attempting to commit a criminal offence or provoking an assault
- Any group or policyholder sponsored dental care or treatment
- Any dental care or treatment for which the insured is not legally obliged to pay
- Dental care, treatment or supplies primarily for cosmetic purposes
- Any appointments not kept or for the completion of claim forms
- Any dental treatment that has as its purpose the correction of temporomandibular joint dysfunction
- Any services or supplies for implantology, including tooth implantation and surgical insertion of fabricated implants
- Any endodontic treatment commencing prior to the date on which the Insured becomes insured under this provision, except as required to be consistent with the terms of the applicable Extension of Insurance on Replacement of this Policy section
- Replacement of mislaid, lost or stolen appliances
- Any crowns placed on teeth that are not functionally impaired by incisal or cuspal damage
- Any crowns, dentures, and bridges for which tooth preparations were made prior to the date on which the Insured becomes insured under this provision, except as required to be consistent with the terms of the applicable Extension of Insurance on Replacement of this Policy section
- Charges that are in excess of the fees stated in the Alberta 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