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;
- 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, 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, inlays, onlays, crowns, veneers, and bridges started prior to becoming an insured member/dependant under this plan;
- Replacement of mislaid, lost or stolen appliances;
- Expenses for crowns placed on a tooth not functionally impaired by incisal angle or cuspal damage;
- Any charges incurred for other than metal only crowns or pontics, posterior to the second bicuspid tooth;
- 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;
- 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;
- Where services would be provided without charge in the absence of this policy; or
- Any other exclusions identified in the policy contract.