Exclusions and Limitations: What Is Not Covered By This Policy

Excluded Services

Covered Expenses do not include expenses incurred for:

- procedures and services which are not included in the list of “Covered Dental Expenses.”
- procedures which are not Dentally Necessary and which do not have uniform professional endorsement.
- procedures for which a charge would not have been made in the absence of coverage or for which the covered person is not legally required to pay.
- any procedure, service, or supply provided primarily for cosmetic purposes. Facings, repairs to facings or replacement of facings on crowns or bridge units on molar teeth shall always be considered cosmetic. Services incidental to or following surgery resulting from trauma, infection or other diseases of the involved part, and reconstructive surgery because of congenital disease or anomaly of a covered dependent child which has resulted in a functional defect are not considered cosmetic.
- the surgical placement of an implant body or framework of any type; surgical procedures in anticipation of implant placement; any device, index or surgical template guide used for implant surgery; treatment or repair of an existing implant; prefabricated or custom implant abutments; removal of an existing implant.
- replacement of teeth beyond the normal complement of 32.
- prescription drugs.
- any procedure, service, supply or appliance used primarily for the purpose of splinting, other than procedures listed in the “Covered Dental Expenses” section.
- orthodontic treatment, except in cases where it is Dentally Necessary.
- charges for sterilization of equipment, disposal of medical waste or other requirements mandated by OSHA or other regulatory agencies and infection control.
- charges for travel time or transportation costs.
- temporary, transitional or interim dental services, other than procedures listed in the “Covered Dental Expenses” section.
- any charge for any treatment performed outside of the United States other than for emergency treatment.
- oral hygiene and diet instruction; broken appointments; completion of claim forms; personal supplies (e.g., water pick, toothbrush, floss holder, etc.); duplication of x-rays and exams required by a third party.
- any charges, including ancillary charges, made by a hospital, ambulatory surgical center or similar facility.
- services that are deemed to be medical services.
- services for which benefits are not payable according to the "General Limitations" section.

General Limitations

No payment will be made for the following expenses:

- for services or supplies that are not Dentally Necessary.
- for services received before the Effective Date of coverage.
- for services received after coverage under this Policy ends.
- for services for which You have no legal obligation to pay or for which no charge would be made if You did not have dental insurance coverage.
- services performed by a member of the Insured Person’s Immediate Family.
- for or in connection with an injury arising out of, or in the course of, any employment for wage or profit.
- for or in connection with a sickness which is covered under any workers' compensation or similar law.
- for charges made by a hospital owned or operated by or which provides care or performs services for, the United States Government, if such charges are directly related to a military-service-connected condition.
- to the extent that payment is unlawful where the person resides when the expenses are incurred.
- for charges which the person is not legally required to pay.
- for charges which would not have been made if the person had no insurance.
- to the extent that billed charges exceed the rate of reimbursement as described in the schedule.
- to the extent that you or any of your dependents is in any way paid or entitled to payment for those expenses by or through a public program, other than Medicaid.
- for or in connection with experimental procedures or treatment methods not approved by the American Dental Association or the appropriate dental specialty society.
- any services covered under both a medical plan and this dental plan and reimbursed under the medical plan will not be reimbursed under this plan.