

What is not covered?

We want to make this coverage as complete as possible however; there are some limitations that we think you'll find reasonable. For instance, no dental benefits will be paid for charges incurred for treatment that: is not listed or any portion of a charge that exceeds the amount shown for any covered dental service in the Schedule of Benefits; services that are not recommended, approved and certified as necessary by a dentist; services that are not approved by the Council of Dental Therapeutics of the American Dental Association; overdentures and associated procedures; cosmetic procedures, including charges for porcelain or other veneer crowns, pontics, and porcelain or other veneer facings on crowns or pontics to replace molars; the replacement of full and partial dentures, bridges, inlays, onlays or crowns that can be repaired or restored to normal function; implants; and for: (a) the replacement of lost or stolen appliances; (b) the replacement of orthodontic retainers; (c) athletic mouth guards; (d) precision or semi-precision attachments; (e) denture duplication; or (f) sealants, except as specifically provided in the Schedule of Benefits; oral hygiene instructions; and for: (a) plaque control; (b) the completion of a claim form; (c) acid etch; (d) broken appointments; (e) prescription or take-home fluoride, or (f) diagnostic photographs; services and procedures that are begun, but not completed by the end of the month in which coverage terminates; charges in connection with an orthodontic procedure; care or treatment of a condition for which a person is entitled to or eligible for benefits under Worker's Compensation Act or similar law; charges that are applied toward satisfaction of a deductible; charges incurred after a person's insurance ends; would be given free of charge if the person was not insured; results from a war or act of war; results from intentionally self-inflicted injury; is given by a person's or spouse's immediate family; or is given by a person's employer or employee of such employer.