

## DENTAL INSURANCE

**EXCLUSIONS AND RESTRICTIONS****No benefits are payable under this coverage for the following causes or events:**

- a) the insured's participation in a criminal act or attempted criminal act;
- b) injury or illness resulting from the insured person's active participation in a civil commotion, riot, insurrection or military operation, whether war is declared or not;
- c) injury or illness resulting from self-inflicted injuries, regardless of the insured's state of mind;
- d) expenses incurred resulting directly or indirectly from driving while being under the abusive consumption of drugs or alcohol;
- e) all expenses payable or refundable under any governmental plan or that would normally have been payable;
- f) expenses incurred for treatment not medically required, or for aesthetic purposes or treatment that exceeds usual care normally applied for therapeutic purposes;
- g) expenses for treatments or services incurred before the insured's effective date of insurance;
- h) expenses charged for travelling, cancelled appointments, telephone consultations or completion of forms requested by the Insurer;
- i) expenses for appliances normally worn for sports;
- j) expenses that are not covered under a governmental plan, but would usually be, just because the dentist is considered as a non-participating professional member under the plan;
- k) all treatments or services administered free of charge or that an insured does not have to pay for;
- l) treatments eligible for refund under the health insurance benefit of the present contract;
- m) all dental care expenses resulting from any illness or injury attributable to an employment or occupation for wages or profit;
- n) Expenses for dental care incurred for complete reconstruction of the mouth or correction of vertical dimension;
- o) treatment relating to temporomandibular joint or dental implants;
- p) expenses for orthodontic treatment, including diagnostic services, extractions or other services necessary;
- q) expenses incurred in relation to dietary analysis, recommendations, oral hygiene instructions or dental plaque control programs;
- r) expenses incurred for pre-surgical or post-surgical treatment, when given in a hospital;
- s) Basic services expenses under this present plan do not apply for:

- 1) the completion of fillings, other than at the time of the filling;
  - 2) anaesthesia used for the treatment of fractures and dislocation of the mandible or used for any treatment not covered under this plan;
  - 3) the installation and purchase of a removable prosthesis;
  - 4) the purchase, installation and repair of a fixed prosthodontic;
- t)** Restauration and complex surgeries expenses under this present plan do not apply for gold or porcelain covering of bridges or crowns after the second molar;
- u)** Prosthodontic expenses under this present plan do not apply for:
- 1) expenses for replacement of lost, misplaced, stolen or reparable prostheses;
  - 2) personalized or duplicate prosthesis.

In addition, when more than one treatment can be administered with the same clinical result, refund is limited to the least expensive treatment covered under the contract.