

PLAN EXCLUSIONS & LIMITATIONS

The following exclusions apply:

- 1. Any services for or related to care or treatment of temporomandibular joint dysfunction (TMJ or TMD), when the condition has developed as a result of medical (non-dental) pathology.
- 2. Use of any experimental or investigational diagnosis, treatment, procedure, facility, equipment, drugs, drug usage, devices or supplies unless approved by an External Appeal Agent.
- 3. Any hospital or inpatient facility or treatment fee resulting from services performed in a hospital or inpatient facility.
- 4. Dental procedures undertaken primarily for cosmetic reasons or dental care to treat accidental injuries, congenital or developmental malformation.
- 5. Any services for or related to an injury or condition for which benefits exist under Workers' Compensation or occupational disease.
- 6. Any services received from a dental or medical department maintained by an employer, a mutual benefit association, labor union, trustee or another similar person or group.
- 7. Temporary appliances or services, such as tooth preparations, temporary fillings, bridges, and dentures.
- 8. Any services which are performed due to occlusal wear, erosion, abrasion, attrition and/or surface defects of the teeth or to alter or correct vertical dimension.
- 9. Implants.
- 10. Periodontal splinting.
- 11. Crowns splinted together, except when two postings on non-consecutively numbered teeth are splinted together to fill an edentulous space.
- 12. Any items or procedures not specifically listed in the Policy.

The following is a summary of the key coverage limitations in the Policy:

- 1. Benefits for both prophylaxis and periodontal maintenance procedures will not be provided on the same day.
- 2. Healthplex will provide benefits for crowns, inlays and onlays only when amalgam or synthetic fillings would not be satisfactory for the retention of the tooth, as determined by Healthplex. On a Molar, benefits will be available for a metal crown only when determined to be a Covered Service by Healthplex.
- 3. For prosthetic services, Healthplex will provide benefits for standard procedures, as determined by the Company. For fixed bridges, Healthplex will provide benefits for the replacement of missing teeth and for one tooth on either side or two teeth on one side of the replacement.
- 4. Healthplex will not provide benefits for crowns splinted together for any reason (including periodontal stabilization).
- 5. Healthplex will allow benefits for partial dentures or the least costly alternative when teeth are missing on both sides of the mouth.
- 6. General anesthesia and intravenous sedation are Covered Services only when administered in connection with covered oral surgery in a dental office.

This is a partial listing of Exclusions and Limitations. Please obtain the Certificate of Insurance from your Benefits Administrator. All benefits are governed by the provisions of your group's contract.