

Expand Your Coverage with These Optional Riders

Inflation Benefit Rider – offers protection against inflation.

Orthodontic Benefits Rider – pays benefits for covered orthodontic treatments.

Riders are available at an additional cost.

Exclusions and Limitations

This policy does not cover the following:

- Any procedure not shown on the list of covered dental services.
- Any services or supplies considered to be experimental or investigative.
- Services received before the effective date.
- Services received after the policy terminates.
- Charges for dental services performed by someone other than a dentist or dental hygienist.
- Services that are not recommended by a dentist or that are not required for the preservation or restoration of oral health.
- Repairs to dental work within six months of the initial work.
- Replacement prosthetics within five years of last placement.
- Treatment involving crowns for a given tooth within five years of last placement, regardless of type of crown.
- Replacement for inlays or onlays for a given tooth within five years of last placement.
- Implants (materials implanted into or on the bone or soft tissue) or the removal of implants.
- Any services performed for cosmetic purposes, unless they are for the correction of functional disorders.
- Benefits for services rendered outside the territorial limits of the United States and Canada.
- Any charge for a service required as a result of disease or injury that is due to:
 - war or an act of war, whether declared or undeclared.
 - taking part in an insurrection or riot.
 - the commission or attempted commission of a crime.
 - self-inflicted injury or attempted suicide, while sane or insane.
 - participating in any activity or event including the operation of a vehicle while under the influence of a controlled substance (unless administered by a physician and taken according to the physician's instructions) or alcohol (as determined under the motor vehicle laws of the jurisdiction in which the accident occurs).
- Services rendered by a member of the immediate family of an insured person.
- Orthodontic treatment unless the policyowner has elected the orthodontic benefits rider as shown in the policy schedule.
- Replacement of teeth missing prior to the effective date.
- The initial placement of removable full or partial dentures unless it includes the replacement of a functioning natural tooth extracted while the Insured Person is covered under this policy.
- The initial placement of a fixed partial denture, including a Maryland Bridge, unless it includes the replacement of a functioning natural tooth extracted while the insured person is insured under this policy.
- Bridgework, crowns, inlays or onlays for insured persons under age 16, except for stainless steel or plastic crowns.