

Principal Benefits Coverage UABT Basic

Revised 01/2015

EXCLUSIONS AND LIMITATIONS

The Plan's basic Limitations and Exclusions are applicable to all basic plan designs (Group and Individual Plans 100 to 695, and UABT plans). Some limitations and exclusions are waived for Members on Advantage Plans and Plans with the Cosmetic Benefits Rider. See Clinical Guidelines for specific policies.

EXCLUSIONS

- General anesthesia, analgesia (nitrous oxide), intravenous sedation, or the services of an anesthesiologist.
- Treatment of fractures or dislocations; congenital malformations; malignancies, cysts, or neoplasms; or Temporomandibular Joint Syndrome (TMJ).
- Extractions or x-rays for orthodontic purposes.
- Prescription Drugs and over the counter medicines.
- Any services involving implants or experimental procedures.
- Any procedures performed for cosmetic, elective, or aesthetic purposes.
- Any procedure to replace or stabilize tooth structure lost by attrition, abrasion, erosion, or bruxism (grinding).
- Any procedure not specifically listed as a covered Benefit.
- Covered services provided outside of the CDN general dentist's office that the Member selected, or was assigned to, unless expressly authorized by CDN.
- Services which, in the opinion of the attending CDN dentist, cannot be performed because of physical or behavioral limitations of the Member.
- Services for injuries or conditions, which were caused by acts of war or are covered under Worker's Compensation or Employer's Liability Laws.
- Services which, in the opinion of the attending CDN dentist are not necessary for the Member's dental health, or which have a poor prognosis.
- Expenses incurred in connection with any dental procedure started prior to the effective date of Coverage or after the termination date of Coverage.
- Hospital costs of any kind.
- Loss or theft of full or partial dentures.
- Any procedures or appliances for the purpose of correcting contour, contact, occlusion or to change vertical dimension.
- Damage to teeth due to harmful habits including, but not limited to, mouth jewelry, tongue piercing, etc.

LIMITATIONS

- Prophylaxis (teeth cleaning) is limited to once every six months.
- Fluoride treatment is covered once every 12 months for Members up through age 14.
- Bitewing x-rays are limited to one series of four films every 12 months.
- Full mouth x-rays are limited to once every 24 months.
- Periodontal scaling and root planing is limited to one treatment per quadrant in any 12-month period.
- Except as noted in Clinical Guidelines, fixed bridgework will be covered only when a partial cannot satisfactorily restore the case. If fixed bridges are used when a partial could satisfactorily restore the case, the fixed bridge is considered optional treatment.
- Replacement of partial dentures is limited to once every five years, unless necessary due to natural tooth loss where the addition or replacement of teeth to the existing partial is not feasible.
- Full upper and/or lower dentures are not to exceed one each in any five-year period.
- Replacement will be provided by CDN for an existing full or partial denture only if it is unserviceable and cannot be made serviceable by either relines or repair.
- Denture relines are limited to one per arch in any 12-month period.
- Sealants, when covered, are limited to permanent first and second molars for members up through 14 years of age.
- Replacement of a restoration is covered only when dentally necessary.
- Replacement of existing bridgework is covered only when it cannot be made satisfactory by repair.
- Services of a specialist are covered Benefits only when specifically listed, and when covered.
- Pedodontic referrals are limited to those Benefit programs that have Specialist Coverage and are limited to Members up through age five, and at 50% of the pedodontist's fees to a maximum of \$500 per Member per year.
- Optional Treatment – Except as noted in Clinical Guidelines, if (1) a less expensive alternative procedure, service or course of treatment can be performed in place of the proposed treatment to correct a dental condition, as determined by the Plan; and (2) the alternate treatment will produce a professionally satisfactory result with a good prognosis; then the maximum eligible dental expense to be considered for payment will be the less expensive treatment.
- Crowns and bridge units are limited to five per arch per year.

Please contact the Plan for Additional Exclusions and Limitations for Orthodontics.

If you question a course of treatment, a fee, or covered benefits, DO NOT START TREATMENT until you have contacted Member Services toll-free at 1-877-433-6825 for a review of your treatment plan and charges. Or a second opinion may be arranged by Member Services only before treatment is rendered.