

## ***Exclusions and Limitations***

### **No benefits will be paid for expenses incurred:**

1. for overdentures and associated procedures.
2. for charges in excess of those considered reasonable and customary.
3. for cosmetic procedures.
4. for the replacement of dentures, bridges, inlays, onlays or crowns that can be repaired or restored to normal function.
5. for implants; and for:
  - a. replacement of lost or stolen appliances;
  - b. replacement of retainers;
  - c. athletic mouthguards;
  - d. precision or semi-precision attachments;
  - e. denture duplication;
  - f. sealants; or
  - g. space maintainers.
6. for oral hygiene instructions; and for:
  - a. plaque control;
  - b. completion of a claim form;
  - c. acid etch;
  - d. broken appointments;
  - e. prescription or take-home fluoride; or
  - f. diagnostic photographs.
7. for services not completed by the end of the month in which coverage ends, unless continuation of coverage has been requested and accepted by Us.
8. for procedures that are begun, but not completed.
9. for services and treatment provided without charge or for which there would be no charge in the absence of insurance.
10. for services in connection with war or any act of war, whether declared or undeclared, or condition contracted or accident occurring while on full-time active duty in the armed forces of any country or combination of countries.
11. for a condition covered under any Worker's Compensation Act or similar law.
12. that are applied toward satisfaction of a Deductible, if any.
13. that are generally considered by the dental profession as experimental or investigational.
14. for the treatment of cleft palate and anodontia.
15. for services or supplies payable under any medical expense plan.
16. for orthodontia, unless included by rider.
17. prior to the date the Insured is covered under the Policy.
18. for the diagnosis or treatment of Temporomandibular Joint Dysfunction (TMJD).
19. for hospital services.
20. if You voluntarily end Your insurance, You will not be eligible to re-enroll for a period of 2 years after the date Your coverage first ended.

***Importance Notice:***

This brochure provides a brief description of some important features of your Plan (Policy). It is not the Insurance Contract, nor does it represent the Insurance Contract. A full explanation of benefits, exceptions and limitation is contained in the Certificate of Insurance under Group Policy Form LGC-8854 issued to the Voluntary Group Trust.

No agent has the authority to change any benefits, to bind coverage with Symetra Life Insurance Company, or to promise a certain effective date.