New York – Cigna Dental 3000/100 Plan Exclusions and Limitations

Exclusions And Limitations: What Is Not Covered By This Policy

No coverage is available under this Policy for the following:

- **Cosmetic Services.** We do not Cover cosmetic services or surgery, unless otherwise specified, except that cosmetic surgery shall not include reconstructive surgery when such service is incidental to or follows surgery resulting from trauma, infection or diseases of the involved part, and reconstructive surgery because of congenital disease or anomaly of a covered Child which has resulted in a functional defect. Cosmetic surgery does not include surgery determined to be Medically Necessary.
- **Coverage Outside of the United States, Canada, or Mexico.** We do not Cover care or treatment provided outside of the United States, its possessions, Canada or Mexico except for emergency services to treat Your Emergency Dental Care Condition.
- **Services Not Listed.** We do not Cover services that are not listed in this Policy as being Covered.
- **Medically Necessary.** In general, We will not Cover any dental care service, procedure, treatment, test, or device that We determine is not Medically Necessary. If an External Appeal Agent certified by the state overturns Our denial, however, We will Cover the service, procedure, treatment, test, or device for which coverage has been denied, to the extent that such service, procedure, treatment, test, or device is otherwise Covered under the terms of this Policy.
- **Services with No Charge.** We do not Cover services for which no charge is normally made.
- **Workers' Compensation.** We do not Cover services if benefits for such services are provided under any state or federal Workers' Compensation, employers' liability or occupational disease law.
- **Government Facility.** We do not Cover care or treatment provided in a Hospital that is owned or operated by any federal, state, or other governmental entity, except as otherwise required by law.
- **Military Service.** We do not Cover an illness, treatment or medical condition due to service in the Armed Forces or auxiliary units.
- **Medicare or Other Governmental Program.** We do not Cover services if benefits are provided for such services under the federal Medicare program or other governmental program (except Medicaid).
- **Experimental or Investigational Treatment.** We do not Cover any dental care service, procedure, treatment, or device that is experimental or investigational. However, We will Cover experimental or investigational treatments, including treatment for Your rare disease or patient costs for Your participation in a clinical trial,

when Our denial of services is overturned by an External Appeal Agent certified by the State. However, for clinical trials, We will not Cover the costs of any investigational drugs or devices, non-health services required for You to receive the treatment, the costs of managing the research, or costs that would not be covered under this Policy for non-investigational treatments. See the Utilization Review and External Appeal sections of this Policy for a further explanation of Your Appeal rights.

- **No-Fault Automobile Insurance.** We do not Cover any benefits to the extent provided for any loss or portion thereof for which mandatory automobile no-fault benefits are recovered or recoverable. This exclusion applies even if You do not make a proper or timely claim for the benefits available to You under a mandatory no-fault policy.
- **Medical Services.** We do not Cover medical services or dental services that are medical in nature, including any Hospital charges or prescription drug charges.
- We do not Cover procedures, appliances or restorations whose main purpose is to diagnose or treat jaw joint problems, including dysfunction of the temporomandibular joint and craniomandibular disorders, or other conditions of the joints linking the jawbone and skull, including the complex muscles, nerves and other tissues related to that joint.