Maryland – Cigna Dental Vision and Hearing (DVH) 2000 Plan Exclusions and Limitations

Exclusions And Limitations: What Is Not Covered By This Policy

Expenses Not Covered

Covered Expenses will not include, and no payment will be made for:

- procedures which are not included in the list of Covered Dental Services or Covered Vision Services, or Covered Hearing Services;
- cone beam imaging;
- instruction for plaque control, oral hygiene and diet;
- core build-ups;
- veneers;
- precious or semi-precious metals for crowns, bridges and abutments;
- restoration of teeth which have been damaged by erosion, attrition or abrasion;
- bite registrations; precision or semi-precision attachments; or splinting;
- implants or implant related services;
- orthodontic treatment, except for the treatment of cleft lip and cleft palate;
- general anesthesia or intravenous sedation, when used for the purposes of anxiety control or patient management is not covered; may be considered only when medically or dentally necessary and when in conjunction with covered complex oral surgery;
- athletic mouth guards;
- services performed solely for cosmetic reasons;
- personalization or decoration of any dental device or dental work;
- replacement of an appliance per benefit guidelines;
- services that are medical in nature;
- services and supplies received from a hospital;
- prescription drugs;
- plano lenses;
- VDT (video display terminal)/computer eyeglass benefit;
- medical or surgical treatment of the eyes;
- any type of corrective vision surgery, including LASIK surgery, radial ketatonomy (RK), automated lamellar keratoplasty (ALK), or conductive keratoplasty (CK);
- Orthoptic or vision training and any associated supplemental testing;
- any eye examination, or any corrective eyewear, required by an employer as a condition of employment;
- safety eyewear;
- sub-normal vision aids or non-prescription lenses; or
- Magnification or low vision aids not shown as covered in the Schedule of Vision Coverage;
- Assistive Listening Devices (ALDs);

- medical and/or surgical treatment of the internal or external structures of the ear, including but not limited to Cochlear implants;
- Hearing Aids not prescribed by a Licensed Hearing Care Professional;
- ear protective devices or plugs;
- Hearing Aids maintenance/service contracts, ear molds and other miscellaneous repairs;
- Hearing Aids purchased online or over the counter (OTC); or
- Disposable Hearing Aid

General Limitations

No payment will be made for expenses incurred for You or any one of Your Dependents:

- For services not specifically listed as Covered Services in this Policy;
- For services or supplies that are not Medically Necessary;
- For services received before the Effective Date of coverage;
- For services received after coverage under this Policy ends, subject to the Extension of Benefits provision;
- For services for which You have no legal obligation to pay or for which no charge would be made if You did not have insurance coverage; This exclusion will not apply to the treatment of any illness covered under this policy if it is received in a hospital or other institution of the State or of a county or municipal corporation of the State, whether or not the hospital or other institution is deemed charitable. This exclusion does not apply to Medicaid.
- For Professional services or supplies received or purchased directly or on Your behalf by anyone, including a Provider, from any of the following:
- Yourself or Your employer;
- a person who lives in the Covered Person's home, or that person’s employer;
- a person who is related to the Covered Person by blood, marriage or adoption, or that person’s employer.
- for or in connection with an Injury arising out of, or in the course of, any employment for wage or profit;
- for or in connection with a Sickness which is covered under any workers' compensation or similar law;
- for charges made by a Hospital owned or operated by or which provides care or performs services for, the United States Government, if such charges are directly related to a condition which occurred while serving in the military or an associated auxiliary unit (if coverage is suspended for an Insured during military service, upon receipt of written request, We will provide a refund of unearned premium on a pro rata basis);
- services or supplies received due to an act of war, declared or undeclared while serving in the military or an associated auxiliary unit;
- to the extent that payment is unlawful where the person resides when the expenses are incurred;
- for charges which the person is not legally required to pay; This exclusion will not apply to the treatment of any illness covered under this policy if it is received in a hospital or other institution of the State or of a county or municipal corporation of the State, whether or not

the hospital or other institution is deemed charitable. This exclusion does not apply to Medicaid.

- for charges which would not have been made if the person had no insurance; This exclusion will not apply to the treatment of any illness covered under this policy if it is received in a hospital or other institution of the State or of a county or municipal corporation of the State, whether or not the hospital or other institution is deemed charitable. This exclusion does not apply to Medicaid.
- to the extent that billed charges exceed the rate of reimbursement as described in the Schedule;
- to the extent that You or any of Your Dependents is in any way paid or entitled to payment for those expenses by or through a public program, other than Medicaid;
- for or in connection with experimental procedures or treatment methods not approved by the American Dental Association or the appropriate dental specialty society;
- Procedures that are a covered expense under any other plan which provides dental, vision or hearing benefits on an expense incurred basis;
- We are not obligated to pay any claim, bill, or other demand or request for payment for Covered Services that the appropriate regulatory board determines were provided as a result of a prohibited referral.