Exclusions & Limitations

Unless specifically covered by your dental plan, the following are not covered:

- Services that are not dentally necessary and appropriate according to our review guidelines. Services subject to these guidelines include, but are not limited to, root canals; crowns and related services; bridges; periodontal services; orthodontics; and oral surgery. We will make a decision whether a service is dentally necessary based on these guidelines. A service may not be covered under these guidelines even if it was recommended by a dentist. Our guidelines can be found on our website at www.deltadentalri.com. You can have your dentist send us a request for a pre-treatment estimate in advance of the service to see if the service meets our guidelines.

- Services greater than the annual maximum.

- Services received from a dental or medical department maintained by or on behalf of an employer, a mutual benefit association, labor union, trustee or similar person or group.

- An illness or injury that Delta Dental decides is employment-related.

- Services you would not have to pay for if you did not have this Delta Dental coverage.

- Services or supplies that are experimental in terms of generally accepted dental standards.

- Services done by a dentist who is a member of your immediate family.

- An illness, injury or dental condition for which benefits are, or would have been available, through a government program if you did not have this Delta Dental coverage.

- Services done by someone who is not a licensed dentist or a licensed hygienist working as authorized by applicable law.

- Exams by specialists, except for periodic oral exams.

- Consultations.

- Disorders related to the temporomandibular joints (TMJ), including night guards and surgery.

- Services to increase the height of teeth or restore occlusion.

- Restorations needed because of teeth grinding or due to erosion, abrasion or attrition.

- Services done mainly to change or to improve your appearance.

- Occlusal guards.

- Implants.

- Bone grafts.

- Splinting and other services to stabilize teeth.

- Laboratory or bacteriological tests or reports.

- Temporary, complete dentures or temporary, fixed bridges or crowns.

- Prescription drugs.

- Guided tissue regeneration.

- General anesthesia or intravenous sedation for non-surgical extractions, diagnostic, preventive, or minor restorative services.

- General anesthesia or intravenous sedation given by anyone other than a dentist.

Delta Dental can adopt; and, apply, policies that we deem reasonable when we approve the eligibility of subscribers; and, the appropriateness of treatment plans and related charges.

All claims must be filed within one year of the date of service.