

Definition of Covered Dental Services



National Plan

» Benefit maximums

- » For covered services, except orthodontics, your benefit maximum is an annual dollar limit of US\$1,500. This limit renews each calendar year. During the first 12 months of participation in the Dental Plan, benefits are limited to 50% reimbursement.
- » For orthodontic benefits (such as braces), the benefit maximum is per lifetime. That means that the dollar limit does not renew each year.

» Coverage for accidental damage

- » If an accident or injury causes damage to your sound, natural teeth, you are covered for benefits, and the annual dental maximum does not apply.

» What is not covered

The Dental Plan does not pay for:

- » Experimental procedures or treatments not approved by the relevant national authorities or specialty societies (e.g., the American Dental Association in the case of the U.S.) where your treatment occurs.

- » Services performed for cosmetic reasons only.
- » Replacement of lost or stolen dental appliances.
- » Replacement of a bridge, crown, or denture within five years after the date you originally receive it -- unless you need the replacement because the original is affected by:
 - » (a) the placement of another (opposing) denture;
 - » (b) the extraction of a natural tooth; or
 - » (c) damage to the original as a result of an injury.
- » Replacement of a bridge, crown or denture when the original can be repaired according to usual dental standards.
- » Any services that don't meet the established national and professional standards of dental practices.
- » Any services that are covered under the Medical Plan.



National Plan



To learn more about your Health Benefits for the National Plan visit the IDB Group Medical Benefits Web App following this link.