

## THE CIGNA INTERNATIONAL ADVANTAGES

*A true overseas plan meant to be used overseas.*

- All services received by members overseas are considered as In-Network benefits (no Out-of-Network penalties).
- Claims are not subject to an overseas fee schedule. 100% Coverage for Preventative Care Services rendered overseas (no waiting period).
- Calendar year maximum is \$3,000 per person for services received overseas.
- Choose you own dentist or access the international network with over 100,000 qualified providers in 160 countries.
- Fully staffed multilingual Customer Service Center open 24 hours a day, 365 days a year.
- Direct Payment and Direct Settlement Options.
- Reimbursements in most currencies via check, direct wire and bank wire or electronic funds transfer.
- Over 90% of claims and reimbursements completed within 10 business days at 99% accuracy.
- Secure Internet access with resources for members.

*Coverage is available in the U.S. while on Home Leave or TDY, but at reduced calendar year maximums and co-insurance levels.*

The CIGNA International dental plan is provided by CIGNA Global Health Benefits.

CIGNA Global Health Benefits insurance products and/or administrative services are provided by or through operating subsidiaries of CIGNA Corporation. CIGNA Corporation is head-quartered in Philadelphia, PA USA. The 2017 worldwide revenue exceed over \$41 Billion USD.

**Ratings as of December 2017**  
Standard & Poor's – "AA-"  
Fitch – "A"  
A.M. Best – "A"  
Moody's – "A1"

## The International Choice for Dental Coverage



AND



## International Dental Indemnity Plan

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UNDERWRITTEN BY:



# THE INTERNATIONAL DENTAL PLAN

## BENEFITS

- Higher co-insurance levels when services are rendered overseas.
- Charges are not subject to an overseas fee schedule.
- See the Summary of Benefits for more details.

## WORLDWIDE COVERAGE

- All services received by members overseas are considered as In-Network benefits (no Out-of-Network penalties).

## DEDUCTIBLE

- Members do not pay a deductible for services received overseas.
- For services received in the U.S., member pay an annual deductible of \$100 for individuals and \$300 for families.

## COVERAGE LIMITS

- The calendar year maximum is \$3,000 per person for services received overseas.
- The calendar year maximum is \$1,000 per person for services received in the US.

## WAITING PERIODS

- The waiting period for Class III, Major Restorative Care, is 12 months for services received in the U.S. (for new plan members only).
- The waiting period for Class IV, Orthodontia, is 12 months for dependents up to age 26 (for new plan members only).  
The waiting period for Class V, Implants, is 12 months. (for new plan members only).

## ELIGIBILITY

- All members of the Protective Association, spouses and dependent children under age 26 are eligible.

## Schedule of Benefits

### Class I – Preventive Care

- Diagnostic – General
- Preventive
- Diagnostic X-rays
- Periodontal Maintenance

### Class II – Basic Restorative

- Restorative (Basic)
- Endodontics
- Periodontics
- Prosthodontics – Removable (Maintenance)
- Prosthodontics – Fixed Bridge (Maintenance)
- Oral Surgery
- Root Canal
- Periodontal Scaling

### Class III – Major Restorative

- Restorative (Major)
- Prosthodontics – Removable (Installation)
- Prosthodontics – Fixed Bridge (Installation)
- Crowns

### Class IV – Orthodontia

- Lifetime Maximum is \$2,500, no deductible
- Coverage only for dependents up to age 26

### Class V – Implants

Lifetime Maximum is \$2,500, no deductible

THIS IS NOT AN INSURANCE CONTRACT. THIS BROCHURE PROVIDES A BRIEF DESCRIPTION OF THE BENEFITS AND FEATURES OF THE POLICY. THE CERTIFICATE SETS FORTH IN DETAIL THE PROVISIONS OF THE POLICY, AND WILL PREVAIL IF THERE IS A CONFLICT BETWEEN THE POLICY AND THIS DESCRIPTION.

## International Coverage International Services

### Multilingual Customer Service

- Global Access – 24 hours a day, 365 days a year
- Language assistance
- Referrals to qualified dentists worldwide

### International Network

- Referral network with over 100,000 preferred providers in 160 countries
- Direct Payment and Direct Settlement Options

### Claims & Reimbursements

- Claims processed in any language or currency
- Reimbursements in most currencies, via check, direct deposit, bank wire, or electronic funds transfer
- Multilingual Claim Forms
- Over 90% of claims and reimbursements completed within 10 business days at 99% accuracy

### Internet

- Members' information on Eligibility, Benefits, Claims and Reimbursements
- 120 Country Guides which include Medical Summary, Medical Care, Diseases, Safety, Phone Info, Voltage & Plugs, Financial, Cultural Tips, Country Facts, Weather & Time and Local News links
- Access to pre-screened dentists in the International Provider Directory